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THEATRE FRANCAIS, St. Catherine St.
(Near St. Lawrence St.)
Continuous Performances, 2 & 8 P.M. daily.
W. E. PHILLIPS,
Lessee and Manager.

Theatre Francais, Week Commencing
Sept. 14th.
FORGIVEN,
By our own Stock Vaudeville announcement in
Company. Special Notice inside.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Finance Dept 22dec96

Vol. 43. No. 11
NEW SERIES.

MONTREAL, FRIDAY, SEPTEMBER 11, 1896.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

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

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

Manufacturers of

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

MONTREAL FELT HAT WORKS

1878— PARIS EXHIBITION— 1878.

Prize Medal Awarded for our manu-
facture of Felt Hats.

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

FUR GOODS Of Our Own
Manufacture

PLUSH CLOTH AND SCOTCH CAPS,
GLOVES AND MITES of English
and Domestic Manufacture.

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

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

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

Leading Wholesale Houses.

John * Macdonald * & * Co.
TO THE TRADE.

Our specialties this week are nine
regular lines in low and medium priced
DRESS GOODS
which we have classified into four different
lines.

*Our Dress Goods this season are more
attractive than ever before.*

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

X The following Brands
Manufactured by . . . X

—*THE AMERICAN TOBACCO CO.*—
OF CANADA, Limited,

Are sold by all the Leading Whole-
sale Houses . . .

CUT TOBACCOS.
Old Chum,
Seal of North Carolina,
Old Gold.

CIGARETTES—
Richmond Straight Cut,
Sweet Caporal,
Athlete, Derby.

X X

Mark Fisher, Sons
and Company

particularly desire, that the
MERCHANT TAILORS
and **WOOLLEN BUYERS,**
who visit Montreal during Ex-
hibition Week, should call in,
and examine their large and well
assorted stock, suitable for the
Fall and Winter Trade.

MARK FISHER, SONS & CO.,
Corner Victoria Square and Craig Street.
MONTREAL.

Leading Wholesale Houses.

THE
Ames, Holden Co.
(Limited)
Manufacturers of

Fine BOOTS
AND **SHOES,**

AND SOLE AGENTS FOR THE CELEBRATED
Granby Rubbers.

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

FALL GOODS

Dolls, Toys, Games, Fancy Goods,
Etc.

Our line is now complete, and travellers are on the
road. It will pay dealers to wait till they see our
line before placing orders. We are showing the
largest assortment ever brought out in Canada.

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

Toronto Sample Room:
56 & 58 Front St. West.

We are making a specialty of Imported
Cigars and Tobacconists' Sundries.

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

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

Often Montreal orders (especially Cables) are
despatched same day as received in Huddersfield.
All Canadian woollen buyers visiting the
English markets, would find exceptional advan-
tages in buying and ordering from our Hudders-
field House, as in addition to holding a large
stock to select from, we are at all times in complete
touch with the makers of every class of woollen and
worsted suitings and coatings.

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

JOHN FISHER & SONS,
St. Georges Square,

The Chartered Banks.

BANK OF MONTREAL.

(ESTABLISHED 1817.)
Incorporated by Act of Parliament.
Capital all paid up, \$12,000,000.00
Reserved Fund, 6,000,000.00
Undivided Profits, 856,348.19

HEAD OFFICE, MONTREAL.
BOARD OF DIRECTORS:
Sm D. A. Smith, G.C.M.G., President.
Hon. Geo. A. Drummond, Vice-President.
A. T. Paterson, Esq., W. C. McDonald, Esq.
Hugh McLennan, Esq., R. B. Angus, Esq.
Ed. B. Greenshield, Esq., A. F. Gault, Esq.
W. W. Ogilvie, Esq.
E. S. CLOUSTON, General Manager.
A. Macindoe, Chief Inspector and Supt. of Branches.
B. Buchanan, Insp. of Branch Returns.
W. S. Clouston, Asst. Insp. James Aird, Sec.

Branches in Canada:
MONTREAL, H. V. Meredith, Manager.
West End Branch, St. Catherine St.
Seigneurs St. Branch.
Almonte, Ont. London, Ont. St. John, N.B.
Belleville, " Ottawa, " Amherst, N.S.
Brantford, " Perth, " Halifax, N. S.
Brockville, " Peterboro, " Calgary, Alta.
Chatham, " Picton, " Regina, Ass.
Cornwall, " Sarnia, " Winnipeg, Man.
Deseronto, " Stratford, " Nelson, B. C.
Pt. William, " St. Marys, " New Westminster.
Goderich, " Toronto, " ter, B. C.
Guelph, " Wallaceburg, " Rossland, B.C.
Hamilton, " Montreal, Que.
Kingston, " Quebec, Que. Vancouver, B.C.
Lindsay, " Chatham, N.B. Vernon, "
" Moncton, N.B. Victoria, "

IN NEWFOUNDLAND:
St. John's, Nfld., Bank of Montreal.
IN GREAT BRITAIN:
London, Bank of Montreal, 22 Abchurch Lane, E. C.
Alex. Lang, Man.
IN THE UNITED STATES:
New York—Walter Watson and R. Y. Hebden,
Agents, 59 Wall Street.
Chicago—Bank of Montreal, W. Munro, Manager.

BANKERS IN GREAT BRITAIN:
London—The Bank of England.
" The Union Bank of London.
" The London and Westminster Bank.
" The National Provincial Bank of England.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank and
Branches.

BANKERS IN THE UNITED STATES:
New York—The Bank of New York, N.B.A.
" The National City Bank.
" The Third National Bank.
Boston—The Merchants' National Bank.
" J. B. Moors & Co.
Buffalo—Bank of Commerce in Buffalo.
San Francisco—The Bank of British Columbia.
" The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, June, 1896.

THE BANK OF TORONTO CANADA.

INCORPORATED 1855.
Head Office, Toronto.
Paid-up Capital, \$2,000,000
Reserve Fund, 1,800,000

DIRECTORS:
GEORGE GOODERHAM, Esq., President.
WM. H. BEATTY, Esq., Vice-President.
Henry Cawthra, Esq., W. G. Gooderham, Esq.,
Robt. Roford, Esq., Geo. J. Cook, Esq.,
Charles Stuart, Esq.
DUNCAN COULSON, General Mgr.
JOSEPH HENDERSON, Inspector.
Toronto—W. R. Wadsworth, Manager
King St. Branch, G. J. Cuthbertson, "
Montreal—Thos. F. How, "
Barrle—M. Atkinson, "
Brockville—T. A. Bird, "
Cobourg—J. S. Skeeff, "
Collingwood—W. A. Copeland, "
Gananoque—C. V. Ketchum, "
London—John Pringle, "
Peterboro—F. Campbell, "
Petrolia—W. F. Cooper, "
Port Hope—E. B. Andros, "
Point St. Charles (Montreal)—J. G. Bird, "
St. Catharines—G. W. Hodgetts, "

Bankers:
London, Eng.—The City Bank, Limited
New York—The National Bank of Commerce.

BANQUE VILLE-MARIE, HEAD OFFICE, MONTREAL.

Capital Authorized, \$500,000
Capital Subscribed, 500,000
Rest, 10,000
Directors—W. Weir, Pres. and Genl. Manager
E. Lichtenheln, Vice-Pres.; A. S. C. Wurtelo, F.W
Smith and Godfrey Weir, F. Lemieux, Accountant.
Branch at Berthier—A. Garlopy, Manager
Branch at Lachute—H. Y. Frost, "
Branch at Lachene—C. Langlois, "
Branch at Nicolet—L. Bôlair, "
Branch at Ste. Therese—M. Boievert, "
Branch at Pt. St. Charles [city]—W. J. Wall, "
Branch at Hochelaga [city]—D. P. Riopel, "
Branch at L'Epiphanie—J. H. Dussault, "
Branch at Portneuf—J. H. Theoret, "
Branch at St. Laurent—O. W. Legault, "
Branch at Laprairie—T. J. Bourdeau, "
Agents at New York—The National Bank of the
Republic and Ladeburg, Thalmann & Co. London—
Bank of Montreal. Paris—La Societe Generale.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.
Incorporated by Royal Charter in 1840.
Paid-up Capital, \$1,000,000 Stg.
Reserve Fund, 275,000 "

London Office, Clement's Lane, Lombard St., E. C.
COURT OF DIRECTORS:
J. H. Brodie, Ed. Arthur Hoare.
John James Cater, H. J. B. Kendall.
Gaspard Farrer, J. J. Kingford.
Henry R. Farrer, Frederick Lubbock.
Richard H. Glyn, George D. Whatman,
Secretary, A. G. Wallis.

Head Office in Canada - St. James St. Montreal.
H. STIKEMAN, General Manager.
E. STANGER, Inspector.

Branches in Canada:
London Ottawa Winnipeg, Man.
Brantford Montreal Brandon, Man.
Paris Quebec Rossland, B.C.
Hamilton St. John, N.B. Victoria, B. C.
Toronto Fredericton, N.B. Vancouver, B.C.
Kingston Halifax, N. S.

Agents in the United States:
New York, (62 Wall St.) W. Lawson and J. C. Welsh.

SAN FRANCISCO, (120 Sansome Street,) H. M. J. McMichael and J. R. Ambrose.

LONDON BANKERS—The Bank of England, and Messrs. Glyn & Co.

FOREIGN AGENTS—Liverpool—Bank of Liverpool.
Australia—Union Bank of Australia. New Zealand
—Union Bank of Australia, Bank of New Zealand,
Colonial Bank of New Zealand. India, China and
Japan—Chartered Mercantile Bank of India, London
and China; Agra Bank, Limited. West Indies—Colo-
nial Bank. Paris—Messrs. Marcuard, Krauss & Co.
Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, available
in all parts of the world.

82nd DIVIDEND.

THE SHAREHOLDERS OF

THE MOLSONS BANK.

Are hereby notified that a dividend of
FOUR PER CENT. and a bonus of ONE PER
CENT.

upon the capital stock has been declared for the
current half-year, and that the same will be payable
at the Office of the Bank, in Montreal, and at its
Branches, on and after the

FIRST DAY OF OCTOBER NEXT.

The Transfer Books will be closed from the 23rd
to 30th September, both days inclusive.

THE ANNUAL GENERAL MEETING

of the shareholders of the Bank will be held at its
Banking House, in this city, on

MONDAY, the 12th of OCTOBER NEXT.

AT THREE O'CLOCK IN THE AFTERNOON.

By order of the Board,

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 1st September, 1896.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Capital Paid-up, \$6,000,000
Rest, 3,000,000
Head Office, Montreal.

BOARD OF DIRECTORS:
ANDREW ALLAN, Esq., President.
HECTOR MACKENZIE, Esq., Vice-President.
Robert Anderson, Esq. H. Montagu Allan, Esq.
Jonathan Hodgson, Esq. J. P. Dawes, Esq.
John Cassils, Esq. T. H. Dunn, Esq.
Sir Joseph Hickson.
GEORGE HAQUE, General Manager;
JOHN GAULT, Asst. Gen. Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kincardine, Preston.
Kingston, Quebec,
Brampton, London, Renfrew,
Chatham, Montreal, Sherbrooke, Que
Dresden, Mitchell, Stratford,
Galt, Napanee, St. Johns, Q.
Gananoque, Ottawa, St. Jerome, Que
Hamilton, Owen Sound, St. Thomas,
Hespeler, Perth, Toronto,
Ingersoll, Prescott, Walkerton,
Windsor.

Montreal West End Branch, No. 2456 Notre Dame St
BRANCHES IN MANITOBA:
Winnipeg Brandon.

Bankers in Great Britain.—London, Glasgow,
Edinburgh and other points. The Clydesdale Bank
[Limited], Liverpool, The Bank of Liverpool [Ltd].
Agency in New York—52 William st., Messrs.
Henry Hague and John B. Harris, Jr., Agents.

Bankers in United States—New York, American
Exchange National Bank; Boston, Merchants National
Bank; Chicago, American Exchange National
Bank; St. Paul, Min., First National Bank; De
troit, First National Bank; Buffalo, Bank of Buffalo
San Francisco, Anglo-California Bank.

Newfoundland—The Bank of Nova Scotia.
Nova Scotia and New Brunswick—Bank of Nova
Scotia and Merchants Bank of Halifax.

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

ST. STEPHEN'S BANK.

Incorporated 1836.
St. Stephen, N. B.
Capital, \$200,000
Reserve, 25,000
F. H. TODD, President.
J. F. GRANT, Cashier.

AGENTS.
London—Messrs. Glyn, Mills, Currie & Co
New York—Bank of New York, N.B.A. Boston—
Globe National Bank. Montreal—Bank of Mont-
real. St. John, N.B.—Bank of Montreal.
Drafts issued on any Branch of the Bank of
Montreal.

Western Bank of Canada.

Dividend No. 28.
NOTICE IS HEREBY GIVEN that a Dividend
of Three and One-half per cent. has been declared
upon the Paid-Up Capital Stock of the Bank for the
current six months, being at the rate of Seven per
cent. per annum, and that the same will be due and
payable on and after
THURSDAY, THE 1st DAY OF OCT., 1896,
at the Office of the Bank, The Transfer Books will
be closed from the 15th to the 30th of September.
By order of the Board,
T. H. McMILLAN,
Cashier.
Oshawa, August 22, 1896.

Imperial Bank of Canada.

Capital Authorized \$2,000,000
Capital Paid-Up 1,954,525
Rest 1,152,352
DIRECTORS.
H. S. HOWLAND, President.
T. R. MERRITT, Vice-President.
Wm. Ramsay, Hugh Ryan,
Robert Jaffray, T. Sutherland Stayner,
Hon. John Ferguson.
HEAD OFFICE, TORONTO.
D. R. WILKIE, CASHIER.
B. JENNINGS, Asst. Cashier. E. HAY, Inspector.
BRANCHES IN ONTARIO.
Essex, Niagara Falls, Sault Ste. Marie,
Fergus, Port Colborne, St. Thomas.
Galt, Port Portage, Welland,
Ingersoll, St. Catharines, Woodstock.
(Cor. Wellington St. and Lander Lane.
TORONTO Yonge and Queen Sts. Branch.
Yonge and Bloor Sts. Branch.
BRANCHES IN NORTH WEST.
Brandon, Man. Portage La Prairie, Man.
Calgary, Alta. Prince Albert, Sask.
Edmonton, Alta. Winnipeg, Man.
AGENTS—London, Eng., Lloyd's Bank, Ltd. New
York, Bank of Montreal.
A general banking business transacted. Bonds
and debentures bought and sold.

THE QUEBEC BANK.

Incorporated by Royal Charter, A. D., 1818.
PAID-UP CAPITAL \$ 2,500,000
REST \$ 500,000
HEAD OFFICE, QUEBEC.
BOARD OF DIRECTORS:
ROBERT H. SMITH, President.
WILLIAM WITHALL, Esq., Vice-President.
THOMAS McDOUGALL, Esq., Gen. Manager.
Directors—G. R. Renfrew, E. J. Shaw, J. T.
Rose, Gaspard Lemoine, W. A. Marsh.
Branches and Agencies in Canada:
Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers, Q.
Agents in New York: Bank of British North
America. Agents in London: The Bank of Scotland.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO.
Paid-up Capital, \$6,000,000
Rest, 1,000,000

DIRECTORS: President, GEO. A. COX, Esq., Vice-President, ROBERT KILGOUR, Esq., Jas. Crathern, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., Q.C., LL.D., Matthew Leggat, Esq., J. W. Flaville, Esq., B. E. WALKER, General Manager, J. H. PLUMMER, Ass't General Manager, A. H. Ireland, Inspector, G. H. Meldrum, Asst. Insp.

New York—Alex. Laird and Wm. Gray, Agents.
BRANCHES: Ayr, Dunville, Parkhill, Toronto, Barrie, Galt, Peterbor'gh, Toronto J'cn, Belleville, Goderich, St. Cath'rines, Walkerton, Berlin, Guelph, Sarnia, Walkerville, Blenheim, Hamilton, S. Ste. Marie, Waterford, Brantford, London, Seaford, Waterloo, Cayuga, Montreal, Simcoe, Windsor, Chatham, Orangeville, Stratford, Woodstock, Collingwood, Ottawa, Strathroy, Winnipeg, Dundas, Paris, Thorold.

Head Office, 19-25 King St. W. City Branches: 712 Queen St. E.; 450 Yonge St., cor. College; 791 Yonge St.; 268 College St.; cor. Spadina; 546 Queen St. W.; 418 Parliament St. and 128 King St. E. Main Office, 157 St. James St. City Branch: 19 Chaboullier Square.

Commercial credits issued for use in Europe, East and West Indies, China, Japan and South America. Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Travellers' letters of credit issued for use in all parts of the world.

Interest allowed on deposits.
BANKERS AND CORRESPONDENTS. Great Britain—The Bank of Scotland. India, China and Japan—The Chartered Bk of India, Australia & China: Germany, The Deutsche Bk Australia & New Zealand—The Union Bk. of Australia. Paris, France—Crédit Lyonnais, Lazard Freres & Cie Brussels, Belgium—J. Mathien & Fils. New York—The Am. Ex. National Bk of New York Chicago—The Am. Ex. National Bk of Chicago. San Francisco and British Columbia—The Bank of British Columbia. Hamilton, Bermuda—The Bk. of Bermuda. Kingston Jamaica—The Bank of Nova Scotia.

THE ONTARIO BANK.

Capital Paid-up, \$1,500,000
Reserve Fund, 50,000

HEAD OFFICE, TORONTO.
DIRECTORS: G. R. R. Cockburn, Esq., M.P., President. Donald Mackay, Esq., Vice-President. G. M. Rose, Esq., Hon. J. C. Aikins, A. S. Irving, Esq., Hon. R. D. Perry, Esq., D. Ulyot, Esq., C. MCGILL, General Manager, E. MORRIS, Inspector.

BRANCHES: Aurora, Lindsay, Port Arthur, Bowmanville, Montreal, Sudbury, Buckingham, Q. Mount Forest, Toronto, Cornwall, Newmarket, 500 Queen St. W., Kingston, Ottawa, Toronto, Peterboro', Toronto.

AGENTS: London, Eng.—Parr's Bank [Ltd.] France and Europe—Crédit Lyonnais. New York—The Fourth National Bank and the Agents of the Bank of Montreal. Boston—Tremont National Bank.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.
Capital (fully paid up), \$1,500,000
Rest, 1,000,000

DIRECTORS: CHARLES MAGEE, President, GEORGE HAY, Esq., Vice-President, Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser, John Mather, David McLaren, D. Murphy, George Hay, Charles Magee. Branches—Auriprior, Carleton Place, Hawkesbury, Keewatin, Kemptville, Mattawa, Pembroke, PARRY SOUND, Portage la Prairie, Rideau Street, Bank Street, Ottawa, Renfrew, Ont., Rat Portage, Winnipeg, Man. GEO. BURN, General Manager, D. M. FINNIE, Local Manager.

Eastern Townships Bank.

Authorized Capital, \$1,500,000
Capital Paid-Up, 1,500,000
Reserve Fund, 750,000

BOARD OF DIRECTORS: R. W. HENKNER, President. Hon. M. H. COCHRANE, Vice-President. Israel Wood, J. N. Galer, Thomas Hart, N. W. Thomas, T. J. Tuck, G. Stevens, John G. Foster.

HEAD OFFICE, SHERBROOKE, Que. Wm. FARWELL, General Manager.

Branches—Waterloo, Richmond, Coaticook, Stanstead, St. Hyacinthe, Cowansville, Granby, Bedford, Huntingdon, Magog. Correspondents: Montreal—Bank of Montreal. London, England, National Bank of Scotland. Boston—National Exchange Bank. New York—National Park Bank. Collections made at all accessible points and promptly remitted for.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid) \$1,250,000
RESERVE FUND 675,000
HEAD OFFICE HAMILTON.

Directors: JOHN STUART, President. A. G. RAMSAY, Vice-President. John Proctor, Geo Roach, Wm. Gibson, M.P., A. T. Wood, A. B. Lee, (Toronto.) J. Turnbull, Cashier.

H. S. STEVENS, Assistant Cashier.
BRANCHES: Alliston, Listowel, Owen Sound, Simcoe, Chesley, Lucknow, Orangeville, Toronto, Georgetown, Milton. Port Elgin, Wingham, Hamilton, Mt. Forest, Grimsby, Berlin, Barton Street, Winnipeg, Man.

Correspondents in United States:—New York—Fourth National Bk. and Hanover National Bk. Buffalo—Marine Bank of Buffalo. Detroit—Detroit National Bank. Chicago—Union National Bank. Correspondents in Great Britain—National Provincial Bank of England [Ltd]. Collections effected at all parts of the Dominion of Canada at lowest rates. Careful attention given and prompt returns made.

THE DOMINION BANK.

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

DIRECTORS: JAS. AUSTIN, President. SIR FRANK SMITH, Vice-President. Wm. Ince, Edward Leadlay, E. B. Osler, W. R. Brock, Wilmot D. Matthews.

HEAD OFFICE, TORONTO.
Agencies—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napawee, Oshawa, Orillia, Seaford, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts. Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies. R. D. GAMBLE, Gen. Manager.

MERCHANTS' BANK.

OF HALIFAX.

Capital Paid-Up, \$1,500,000
Reserve Fund, 975,000
Undivided Profits, 28,820

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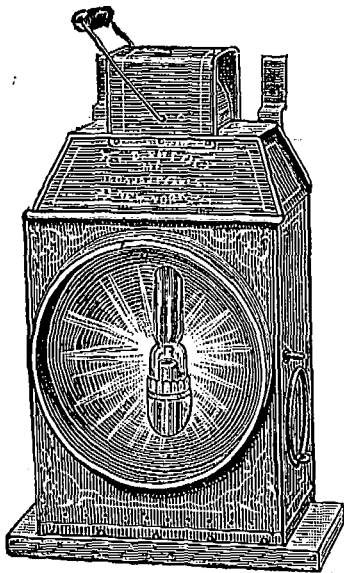
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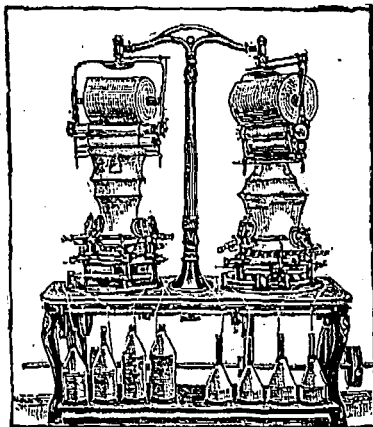
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ESTABLISHED 1864.

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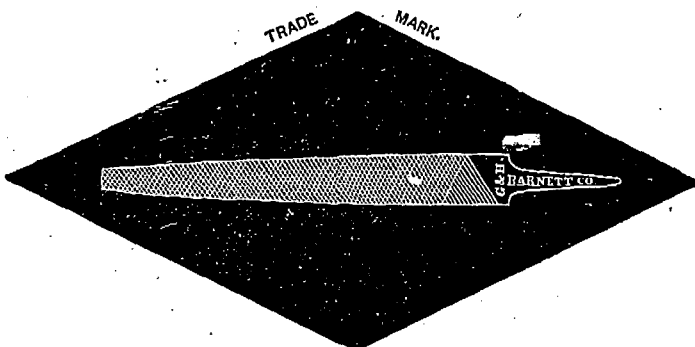
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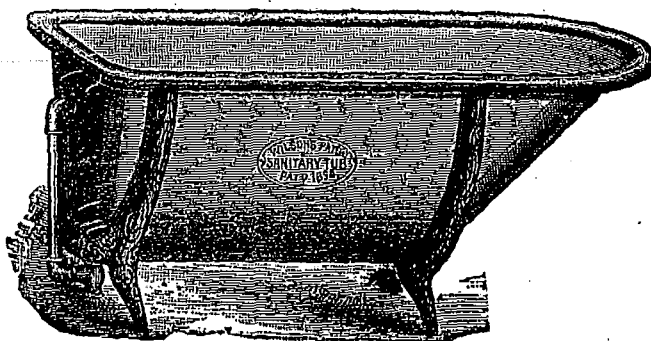
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Grey Cottons, Bleached, Shirtings, Bleached and Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Crestones, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

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The Canadian Colored Cotton Mills Co., Ltd., Montreal,

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Shirtings, Gingham, Oxford, Flannelettes Tickings, Awnings, Sheetings, Cottonades, Denims, Blankets, Yarns, etc. also

Twooods—Fine, Medium and Coarse; Etottes Blankets, Horse Blankets, Saddle-Felt, Glove Linings.

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

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Canadian Colored Cotton Mills Company.

1896-FALL-1896

Ginghams, Zephyrs, Cheviot Suitings, Flannelettes, Dress Goods, Skirtings, Cottonades, Awnings, Ticking, Denims, Blankets, Yarns, etc.

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CUSTOMS BROKERS,
418 to 417 St. Paul Street, Montreal
Bell Telephone 9057. P. O. Box 634.

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.

—THERE were 30 business failures reported in Canada last week against 31 the previous week.

—THE Bank clearings at Winnipeg, Hamilton, Toronto, Montreal, and Halifax amounted to \$18,015,000 last week against 18,403,000 the previous week, and \$16,874,000 in the week a year ago.

—THE number of through passengers carried from Toronto to Montreal this season by the steamers is the largest on record.

—A COMPANY is being organized for the erection of a large grain elevator at Kingston. The elevator is to be public and will have a capacity of one million bushels.

—FARM wages are higher to-day in the Eastern Townships of Quebec than in New York State or in the New England States.

—ADVICES from the Bedford Hatchery are to the effect that one-half million salmon fry, 160,000 lake trout fry, and 3,000,000 white fish fry have been distributed.

—CONFECTIONERS from St. John and St. Stephen, N. B., and Pictou, N. S., were represented at a meeting in Toronto last Tuesday to consider the formation of a Dominion Association of Manufacturing Confectioners.

—THE first lots of Valencia raisins are expected in Montreal via Liverpool about the 15th inst. New currants by the first direct steamer leaving Patras on the 4th inst. will be due here about the first of October.

—THE dry goods trade of Montreal has benefited by the influx of country dealers attracted by the autumn millinery openings. A good number of the traders have made sorting selections.

E. A. SMALL & CO.

MONTREAL.

Manufacturers of Clothing

SPRING TRADE 1896.

OUR TRAVELLERS ARE NOW ON THE ROAD.

Samples FOR Spring

Are now being shown by our travellers.

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

We fit every man who wears Clothing and guarantee satisfaction.

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ESTABLISHED 1859.

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LIMITED.

Wholesale Druggists and Manufacturing Pharmaceutical Chemists.

Sole Consignees for
Montserrat Lime Fruit Juice
and Preparations

MONTREAL and TORONTO, Can.

LIVERPOOL, Eng., LONDON, Eng.,
Evans Sons & Co. Evans, Lescher & Webb

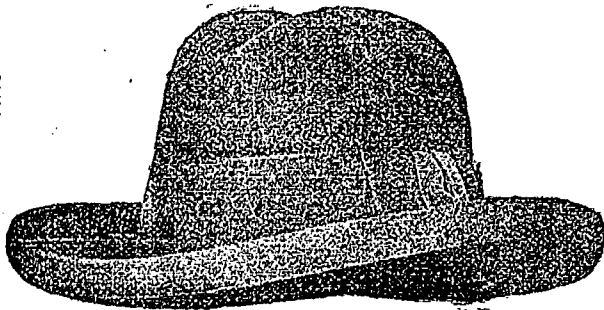


CARROLL BROS.

Plumbers, Heaters and
—Roofers—

781 Craig Street,
... MONTREAL.

TELEPHONES: { Bell 1834,
Merchants 23.



No. 3.
WALDRON, DROUIN & CO., Montreal.

—OVER eight thousand cars of American flour have been booked at Montreal for shipment this season. The quantity of grain booked is largely in excess of that of last year.

“La Generale,” the French life insurance company which lately put up a suit against the Mutual Life Insurance Company, claiming \$100,000 damages for “unfair competition” and got \$1,000 fell off 11,000,000 francs in new business last year.

—THERE were 336 failures throughout the United States last week, 16 more than the previous week. The weekly totals continue higher than in the periods in preceding years, except in 1893. The total one year ago was 184.

—THE recent decline in quinine, aggregating six cents per ounce, have sorely pressed second-hand holders, and they are unloading their speculative holdings at prices ranging from 20 to 21c and are credited with having four months supply in store.

—AMONG the exhibits at the Toronto Exhibition were lamps lit by the new acetylene gas. The machinery of the new works at Merriton, Ont., was started on the 17th ult., and the first calcium carbide ever produced in this country was made.



SOLE AGENT FOR MCGUNN.
2373-2375 St. Catherine St. - MONTREAL.

TELEPHONE 4241.
F. H. Barr
IMPORTER AND
DEALER IN
Ranges, Stoves,
House Furnishing
Goods.
Plumbing, Heating, Gas
Fitting, & Tin-Smithing
Stove repairs a specialty.

DISTINCTIVE QUALITIES

—OF—

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

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

H. Vineberg & Co.
FOR THE TRADE.
CLOTHING MANUFACTURERS.
1857 Notre Dame Street, MONTREAL.
Close Buyers will do well to write for samples and prices.



Macpherson, Grills & Co.
... WHOLESALE ...
HATS * AND * CAPS,
20 Front St. W., TORONTO.

—LIFE insurance in Germany during 1895 “prospered mightily,” to quote an exchange. New business ran up to 530,000,000 marks (about \$180,000,000). The insurance in force on December 31, 1895, was 5,500,000,000 marks (about \$1,875,000,000).

CHAS. RICKNER & Co., fruit, Montreal, have assigned to C. Desmarteau. They have been doing business in Bonsecours Market on a small scale. No figures are yet obtainable, the assignment having been private.

—THE exports from the port of St. John, N.B., for August were \$581,848, an increase of nearly \$200,000 over the exports of August 1895. The increase is chiefly in lumber shipped to the British markets.

—THE exports of wheat, flour included, from both coasts of the United States and from Montreal last week were 3,360,862 bushels, against 3,815,000 bushels the previous week, 2,260,000 bushels in the week a year ago, 2,607,000 bushels two year ago, and 4,902,000 three years ago.

—THE Horticulturist of the Central Experimental Farm has been inspecting the Niagara fruit-growing district. The yield is considered to be the best for many years. Three million barrels is his estimate of the apple exports, while there are grapes and peaches in abundance.

—ROSS & ADAMSON, general store, Fort Saskatchewan, N.W.T., have assigned to F. F. Tims, for benefit of the creditors, but there are no particulars to hand as yet—C. D. Bell, grocer, Portage La Prairie, N.W.T., has made an assignment, but so far that is all the news we have received.

—THE life insurance traffic in France for 1895 showed a decided falling off: 14,000,000 francs of “new business” less than in 1894, and a record of 25,000,000 francs in force at the close of the year less than at the end of 1894. These statistics are of the French companies alone.

JOSEPH RODGERS & SONS, LTD.
CUTLERS TO HER MAJESTY

PLEASE SEE THAT THIS
EXACT MARK IS ON
EACH BLADE.

G NORFOLK ST SHEFFIELD

James Hutton & Co., Agents, - Montreal

Important Notice. Capital Invited

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

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

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

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

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

George C. Pickhardt, Manager.
MERCHANTS' & BANKERS' INTERNATIONAL GUARANTEE COMPANY,
Nos. 13, 15 & 17 St. Lambert St.
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Correspondence Solicited.



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McCASKILL, DOUGALL & CO.
(Successors to D. A. McCaskill & Co.)

Manufacturers of Fine
Varnishes, * Japans and Colors

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

JAMES MURRAY,
of ST. JOHN'S, Newfoundland,
GENERAL * COMMISSION * AGENT.

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

GOLD MINES!
ROSSLAND TRAIL CREEK

Mining Quotations:

| | | | |
|-------------------|--------|-------------------|--------|
| War Eagle..... | \$1 70 | Jumbo..... | \$1 10 |
| Iron Mask..... | 85 | Josta..... | 55 |
| Virginia..... | 32 | Evening Star..... | 30 |
| Monte Cristo..... | 30 | California..... | 15 |
| St. Elmo..... | 14 | May Flower..... | 15 |
| Poorman..... | 13 | Silverdene..... | 12½ |
| Big Three..... | 10 | Monarch..... | 10 |

Until further notice we will sell the above stocks at the prices quoted.

A. W. ROSS & CO.,
4 King Street, East, Toronto.

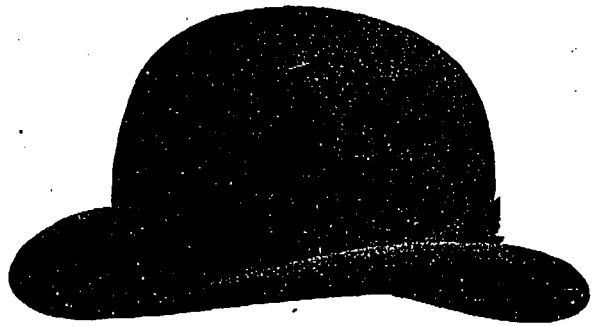
—It is now definitely known that the wheat crop of Russia is of poor quality, so much so that in the Southern provinces some of the local authorities have resolved to ask the Central Government for a grant of a large sum of money for the purpose of victualling the population.

—The population of Kansas has declined nearly a hundred thousand in the last five years, while the increase in Iowa was only 8 per cent, in Oregon it was proportionately less than in Manitoba, and in Minnesota the increase was 21 per cent in the five years, or almost the same as Manitoba.

—SOME of the seven hundred lobsters transported from the Atlantic seaboard to British Columbia on the 9th July last have been captured and exhibited in Victoria. They are the only lobsters in the Pacific Province, and the experiment has demonstrated the fact that the water and food are both suitable for their growth.

—EVERY decade from 1825 to 1866 witnessed a financial panic in England, alarming in its episodes and disastrous in its consequences. From 1866 to the present time three periods of notable failures have occurred without any serious panic arising. This is to be attributed to the beneficent influence of the gold standard.

—THE Industrial Fair and the millinery openings have stimulated trade in Toronto. Montreal Merchants report some gain also, but the demand is said to be checked by uncertainty as to Canadian tariff changes. Advices from Quebec note that trade is not very lively, which is attributed to the dullness in the United States.



No. 8
WALDRON, DROUIN & CO., Montreal,

—ADVICES from the Huntingdon district of Quebec under date of Monday last say that those farmers who have finished threshing report the grain is turning out well. Oats are as good as last year, while barley and peas are much above the average. Wheat is a fair sample. Corn and buckwheat are both excellent but rather late.

—THE grain yield of Manitoba this season is about 40,000,000 bushels. Last year the yield was 60,000,000 bushels, a very exceptional crop. The wheat is calculated at 18,500,000 bushels, as compared with 30,000,000 bushels in 1895. Decreased acreage, negligent cultivation, and a smaller yield per acre are among the causes for the falling off. Yet the result is 18½ bushels an acre of wheat, 37¼ of oats, and 29 of barley.

—DURING the fiscal year ending 30th June, 1896, the number of persons received at the Provincial Immigration office, Montreal, was 2,493. Most of these people have been comfortably provided for in the Eastern Townships or on the Island of Montreal. The Anglo-Saxons are sent to the Townships, and the French and Belgian folk are placed on the Island.

—It is announced that the Franco-Belgian Steamship Co., will run a bi-monthly line between Montreal, Boulogne, and Antwerp in summer, and a monthly service between St. John and Halifax, and the same continental ports in winter. Boats of the Holme Line will run until the Company's new vessels are com-

ROBERT LINTON & CO.

IMPORTERS OF

British and Foreign Dry Goods

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

No. 2 St. Helen St., MONTREAL

**PURE
OAK
BELTING**

The J. C. McLaren Belting Co.,
Montreal and Toronto
Tel. No. 363. Tel. No 876

J. DUNCAN DAVISON

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

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Nova Scotia and Prince Edward Island.

ESTABLISHED 1886.

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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.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 28 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs, Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

MONTREAL.

WM. PARKS & SON,

Limited.

ST. JOHN, N.B.

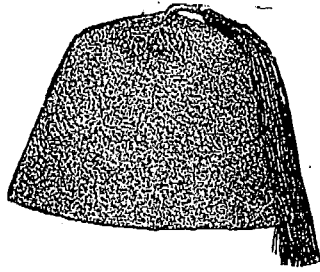
Cotton . Manufacturers.

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

DAVID KAY, Fraser Building, Montreal.

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

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



No. 6.

WALDRON, DROUIN & CO., Montreal.



No. 9

WALDRON DROUIN & CO., Montreal.

tion of tobacco in the United States in 1895 was 491,544,000 lbs, compared with 406,678,385 lbs. in 1894, and 483,023,903 lbs. in 1893. The respective areas and values were: for 1895, 633,950 acres, valued at \$35,574,220; for 1894, 523,103 acres, value given as \$27,760,739; and for 1893, 702,952 acres, valued at \$39,155,442.

—THE production of tobacco on the island of Samoa is anything but a success, judging from a recent consular report. It is very dark in color, spongy, not fine in fibre, rank and sour in flavor. Much of this is doubtless due to the method of treatment. It is never used by white persons, except as a last resort. The leaf is small, not larger than the smallest wrapper leaf, for which purpose this article could not be adapted, on account of the proportion of woody stem.

—ADVISES from St. John, N. B., note that great disappointment is felt there at the failure of the city delegation to get any definite promises from the Ottawa Government respecting the winter port matter. The Fredericton Boom Co. so far has rafted this season 116,000,000 feet of lumber, of which 95,000,000 is spruce. Operations will be completed next week.—Ocean freights have advanced. A small steamer has been lo'ing deals for the west coast of England at 47s 6d; and two barques at 42s 6d and 45s respectively.

—ADVISES from Washington note that on the 1st inst. all kinds of money in the United States, outside of what is held in the Treasury, aggregated \$1,539,169,634, or \$21.48 per capita on

pleted which are to be of the highest class. It is said that a deposit of \$25,000 has been made a tender to guarantee the contract.

—THE fifth annual convention of the Canadian Bankers' Association opened at Ottawa yesterday (Thursday) under the presidency of Mr. Thomas Fyche, General Manager of the Bank of Nova Scotia. An address of welcome was presented by Mr. George Burn, General Manager of the Bank of Ottawa and President of the Ottawa Bankers' District.

—THE bountiful supply of apples this season has caused a decline in prices which is causing loud complaint in some quarters. But low prices are not ubiquitous. A fruit-grower near Hallerton, in Northeast Hemmingford, Quebec, has an orchard of about 1,200 Fameuse trees for the fruit of which he was offered and declined \$600 though it was to be gathered by the purchaser. It is believed that 1,000 barrels of choice No. 1 apples will be gathered from these trees.

—ACCORDING to the latest returns of the statistical division of the Department of Agriculture at Washington, the total produc-

Canada's Great Exposition and Industrial Fair.

TORONTO, Aug. 31st to Sept. 12th, 1896.

Application for space should be made at once. No charge for space.

ENTRIES CLOSE AUG. 8th.

For Prize Lists and all particulars address:

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President.

H. J. HILL,
Manager, Toronto.

DIETZ DRIVING LAMP

From it you get the results of much experiment and outlay, also of much reflection.

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

In it we shed still more LIGHT in a little book, for a copy of which address

R. E. DIETZ CO., 60 Laight St., N.Y.

Mention this paper and get special discount.

"Dietz"
Driving Lamp.

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

AGENCY DEPT.

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

Get an Estimate

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CATALOGUES.

DOMINION BRIDGE CO.,

Limited.

Montreal Lachine, Locks, P.Q.

Steel Bridges for Railways and Highways, Steel Piers and Trestles, Steel Water Towers and Tanks, Steel Roofs, Girders, Beams, Columns, for Buildings. A large stock of Rolled Steel Beams, Joists, Girders, Channels, Angles, Ties, Z Bars and Plate, always on hand, in lengths to thirty-five feet.

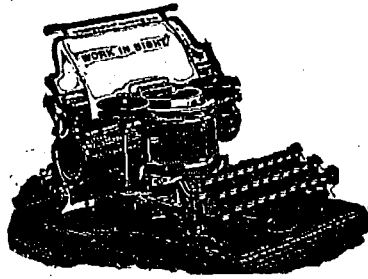
Tables, giving size and strength of rolled beam on application. Post Office Address: MONTREAL

J. H. McGregor,
AGENT.

Canada Life Building, - Toronto, Ont



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



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

BRITISH COLUMBIA GOLD MINES.

MINING QUOTATIONS.

| | | | |
|------------------|------|-------------------|------|
| Iron Mask..... | 82 | Poorman..... | 12 |
| Josle..... | 52 | Silverline..... | 12½ |
| Jumbo..... | 1 10 | War Eagle..... | 1 70 |
| Hill Top..... | 10 | St. Elmo..... | 14 |
| Deer Park..... | 12½ | Virginia..... | 33 |
| Honestake..... | 17 | Monte Cristo..... | 20 |
| Grand Prize..... | 10 | | |

HILL TOP offers great inducements to both large and small investors. HOMESTAKE was the second claim located in the Trail Mining District, has had \$20,000 expended for development, and I can recommend it as a permanent investment.
 Full information regarding above stocks on application.
 Samples of all ores in Trail Mining District.

W. FULLERTON,
 114 Yonge Street, Toronto, Ont.

TRAIL CREEK MINING STOCKS.

Corrected daily by wire from Rossland, B.C., and Spokane, Washington.

| | | | |
|-------------------|--------|--------------------|-------|
| Le Roi..... | \$8 00 | Monte Cristo..... | \$ 20 |
| War Eagle..... | 1 75 | May Flower..... | 15 |
| Iron Masks..... | 85 | Old Ironsides..... | 15 |
| Josle..... | 55 | Silverline..... | 12½ |
| Jumbo..... | 1 10 | Iron King..... | 4 |
| St. Elmo..... | 14 | Cariboo..... | 40 |
| Virginia..... | 33 | Monarch..... | 10 |
| Evening Star..... | 30 | Poorman..... | 14 |
| Crown Point..... | 42 | O. K..... | 35 |

The above quotations furnished by **SAWYER, MURPHY & CO.,** Canada Life Building, Toronto, Ont. Descriptive matter of Mining District furnished on application.

an estimated population of 71,645,000. As compared with the same day last year the circulation shows a decrease of \$64,413,394. The circulation in August shows an increase of \$24,266,492, made up largely from the Treasury's loss of gold.

—ORGANIZED a year ago to maintain a uniform price of flour and do away with competition the American Northwestern Millers Association, also known as the flour trust, has been dissolved. The books have been closed. The penalty of one cent a barrel, which every manufacturer of flour paid into the trust as a guarantee that he would keep faith, was divided among those who remained faithful.

—SINCE the close of July the Yokohama tea market has been quiet, purchases amounting only to 4,740 piculs. Advices from Japan say that the demand still continues to run on medium to fine grades at prices ranging from \$15 to \$19 per picul. Supplies are arriving slowly and stocks are reduced to 7,000 piculs consisting principally of common and medium leaf. The total settlements of the season to date amount to 165,560 piculs against 195,386 piculs at the corresponding date last year.

—THE American anglers have been having good sport in Canada salmon fishing, and unprecedented catches have been made. The trout and Ouananiche season is at its best the latter part of August and fore part of September, and we may expect reports of large catches. It is expensive fishing on the Restigouche River. Shares are worth as high as \$7,500 in some clubs. Two fishing privileges changed hands recently; one at \$40,000 and the other at \$15,000. There is money in fishing.

—A EUROPEAN contemporary remarks that "it is rather interesting to note that the part played by railway accident insurance, either as a company's specialty or as an advertisement for the weekly journals, is slowly, but surely, being superseded by insurance against cycling accidents." This is true. The "bike" is a great machine, and is kicking up a good deal of dust along the highways and byways of life.

—ACCORDING to the *Wiener Drog. Ztg.* a preparation is being placed on the market which closely resembles gum camphor, and is sold as such. It is prepared by passing a current of dry hydrochloric acid gas through spirits of turpentine cooled down to the freezing point. After a time a crystalline mass separates; this is collected, dissolved in alcohol and precipitated with water. These crystals, when dried, possess the characteristic odor of camphor, melt at 115° C., and are insoluble in water and rotate about as is peculiar to camphor.

—A FEW stitches and some attention, even in a rough way may save a wounded animal's life, or at least prevent an unsightly scar. Even a fowl is sometimes worthy of a surgical operation. If a chicken or young turkey is crop-bound, it is almost sure to die except treatment be given. A few lumps of lard poked down its throat may cause the removal of the grain, but it is quite safe to open the crop and remove the obstruction, then sew it up carefully with silk thread and keep the subject quiet for a few days, upon a soft and nourishing diet, when it will go on and thrive as if nothing had happened.

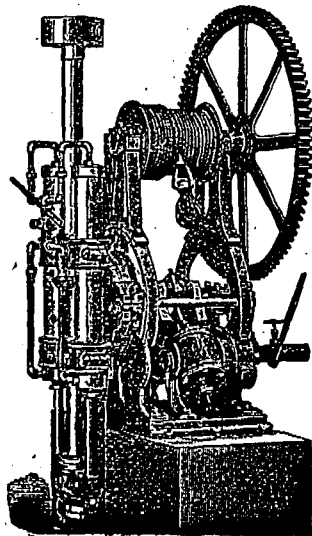
—THE following list of United States patents, granted to Canadian inventors, September 1st, 1896, is reported for this paper by James Sangster, Patent Attorney, Buffalo, N. Y.: William J.

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL AMERICAN AND CANADIAN

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

ENGLISH HOUSE:
SAMUEL, SONS & BENJAMIN,
 164 Fenchurch St., London, E. C.
 Shipping Office:
 Hargreaves Building, Chapel St., Liverpool, Eng.



Diamond Pointed Core Drills

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

A Large Stock of Machines and Supplies constantly on hand.

Diamonds, Carbon & Bort a Specialty.

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LYMAN'S FLUID COFFEE

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

It is Economical because there is no waste, as no more need be prepared at a time than is used. 2nd. It requires less sweetening than other coffee, as the bitter part is extracted during process of manufacture. 3rd. One cupful gives more satisfaction than two of any ordinary coffee.

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

LYMAN SONS & CO., MONTREAL.

REINHARDT & CO.

TORONTO,

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Lager * Beer

"Salvador,"

"Hofbräu,"

"Bavarian."

Alex. McKay

BOILER MAKER,

Land and Marine Boiler Repairing
a Specialty.

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

612 Demontigny St. East, - MONTREAL.

All orders promptly attended to.

Tel. No. 6483.

Lonsdale, Reid & Co.,

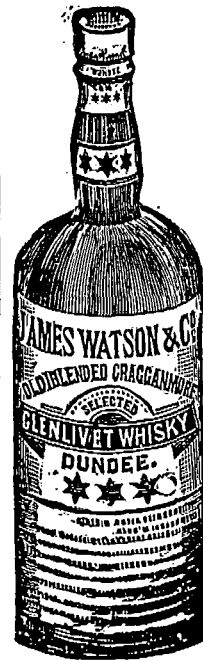
Montreal

FALL SEASON.

SPECIALTIES

Knice Dress Goods, Tweed Dress Goods,
Taitain Dress Goods, Black Crepon
Dress Goods, Peau de Sole Silks,
Ladies' Sweaters.

Agents for Crompton's Corsets.



Chard, Jackson & Co.,

Successors to
(Jas. Guest & Co.)

Wine
Merchants

10

LEMOINE ST.,
MONTREAL.

General Agents for
Canada of the Superior
and Popular Brand of

Scotch Whiskey

Indicated in the en-
graving herewith, and
of other first-class
brands of Liquors.

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

Doyle, Merrickville, Canada, stone-lifting machine; John F. Goodwin, assignor of one-half to G. E. Morrison, Sarnia, Canada, automatic siphon-tank closet-flusher; Hugh Johnston, Toronto, Canada, plow; Benjamin Kerr, Toronto, assignor to A. Kerr, Forest, Canada, automatic apparatus for elevating liquids; Daniel C. McAuley, Port Morien, Canada, boiler-pressure-indicating alarm.

—THE imports of sulphur into the United States during the fiscal year ending with June, 1896, practically all of which comes from Sicily, were 150,487 tons, and in the previous fiscal year 127,785. Consul Seymour, of Palermo, estimates the stock in producers' hands on April 30, 1896, at 197,381 tons, against 112,000 tons on that date in 1895. The above figures indicate an increase in the American consumption and an enlargement of the mining operations in Sicily in recent years. The proposed sulphur trust of Sicily means an enormous advance in price, and materially affect American interests. It is likely that more attention will be given to the pyrites mines of Spain. But the same syndicate has its eyes on those mines also.

—ADVICES from Yokohama under date of 7th ult. note with respect to exports that there has been a little more enquiry from Europe for Filature silk, and buyers from the New York market have begun purchases on a small scale, chiefly in re-reeled Maibashi of the best qualities. Prices are unchanged, good Shinshu Filatures of full sizes selling at \$660 to \$670 per picul, and the best re-reels bringing nearly as much, viz., \$655 to \$660 per picul. A small business was also done in Kakeda on the basis of \$637½ per picul for "One Horsehead" chop, and \$655 per picul for "Veiled Woman" chop. The total visible supply at date was 11,070 piculs against 13,790 piculs at the same time last year.

—THE French Chamber of Deputies will shortly take up the consideration of a bill governing foreign insurance companies which is now being prepared. The new law, as projected, will be similar, in its principal feature to the new Austrian regulations. Up to the present time the position of foreign insurance companies has been regulated only by a ministerial decree. The

requirements for the admittance of a branch in France have been, beside the reciprocity of the country in question, simply the naming of a responsible agent, who had to be a French citizen, and to furnish security for the taxes and possible fines. The presentation of a balance sheet is required only for the purpose of taxation. A closer supervision of the management in France as well as in the home country is aimed at by the new law.

—THE catching and preservation in oil of the sardine is one of the most important industries of Brittany, says the *Liverpool Post*. Along the coast there are about 150 factories. During the sardine fishing season, which lasts about five months, 2,500 boats, equipped with 12,000 to 15,000 sailors are employed. This industry originated at Nantes in the year 1834, and the best brands are still those of that city. These brands are imitated in Spain and Portugal, but are of inferior quality owing to the use of Spanish instead of Italian oil. The sardine is a migratory fish, which first appears on the coast of Africa, passing northward in large shoals, following the coast of Portugal, crossing the Bay of Biscay and striking the coasts of Vandee in the month of April or May.

—A LONDON chemist has discovered a volatile solvent for cotton. According to a statement in the *Electric Age*, the liquid, whatever it is, dissolves cotton; then it evaporates and leaves pure cotton behind in an amorphous pulp. The pulp may be rolled, just as paper pulp is rolled, into a homogeneous fabric of any thickness desired. All attempts to dissolve cotton hitherto have been unsuccessful. The nearest that has been attained is the conversion of the fibre into an amorphous condition, known as cellulose, from which nitro-glycerine and zylonite are made. These modifications of cellulose are highly dangerous, being subject to spontaneous combustion. The new solvent, however, does not change the chemical nature of the cotton fibre; it remains cotton, although not fibrous.

—ADVICES from Yokohama under date of the 7th ult. note that with respect to imports yarns and grey shirtings show no change, and scarcely any business is reported. There is no

Nerlich & Co., TORONTO

DIRECT IMPORTERS.

Fancy Goods, Dolls,

Toys, China and Glassware.

We have the best selected and largest variety of the above goods.

European Office: DRESDEN, A. GERMANY.

D. McCall & Co.

Millinery, Mantles & Fancy Dry Goods,

TORONTO, MONTREAL,

12 & 14 WELLINGTON ST., EAST. 1831 NOTRE DAME STREET.

Our Travellers are now on their respective
Routes with Fall and Winter Samples.

E. BOISSEAU & CO.Manufacturers Wholesale
Men's, Youths', Boys' and Children's**CLOTHING**18 Front Street East,
TORONTO, ONT.

change to note in fancy cottons and woollens, nor in metals. In kerosene the market is weakening and prices have a downward tendency. In brown sugar the arrivals to note were 10,879 piculs of Manila and China. The sales were 11,882 piculs of Manila and 3,720 piculs of China. Prices are from 5 to 10 cents lower for Chinas. The Formosa arrivals were 22,000 piculs, the sales being 40,700 piculs at \$3.87½ to \$3.80 per picul for Takao, and \$3.87½ per picul for Tiongtan. A fair amount of business continues in white refined sugar at somewhat easier prices.

—A TEST of the adhesion of concrete to iron has recently been made in connection with a piece of concrete and iron construction now going on in Milwaukee, Wis. A block of concrete, 16x8x4 inches, with a one-inch square bar of twisted iron passing lengthwise of it was heated to a red heat for about 20 minutes in a furnace, and was then plunged into a bath of cold water until it was cooled throughout. Upon removal the concrete was found to be somewhat soft and friable, but it soon became hard again. There were no signs whatever of any separation of the iron from the concrete cracked along the line of iron bar or anywhere else. The least depth of the iron from the surface of the concrete was about one inch.

—D. W. MCKINNON, carriages, North Sydney, N.S., has assigned to his brother. The liabilities are reported at \$20,000; but nothing very definite is as yet obtainable—McDonald, Hanrahan & Co., general store, Sydney, N.S., are offering a composition of 50 cents in the dollar, payable 4, 8, 12, and 16 months, without security. It is understood that local creditors have accepted this offer, and that it will be ratified. The statement shows:—Assets, stock, \$25,000; book debts, \$10,000; total, \$35,000; liabilities, \$25,000, \$9,000 of which is borrowed money, and which has to be paid in full—Knowles & Co., books, etc., Windsor, N.S., are offering through their solicitors 25 cents cash, in settlement of all claims. No statement of affairs is as yet obtainable. Benj. S. Knowles is the sole partner.

—O. CHICOINE, shoes, Montreal, has assigned on demand of A. Corbeille, with liabilities of \$4,370 and assets of \$2,357. The principal creditors are A. Corbeille, \$2,162; Michaud, Lefebvre & Co, \$132; G. Renaud, \$189; J. Robinsou, \$125. He was formerly in the same line of business in St. Henri, moving to Montreal just about a year ago, but has never been doing a very extensive business. He had assistance from outside parties, his principal creditor being at his back, but finding the business not paying, a demand of assignment was issued—A. Deschamps, hardware, Montreal, has assigned to C. Desmarteau, but no particulars of his assets or liabilities can be obtained, it being a private assignment. He has been in business about a year and a half, commencing on limited capital, and almost from the beginning has had trouble in meeting liabilities, seizure having been put on his effects in July last, but he managed to stave matters off for the few months. The impression is that he has been attempting to do too much for his limited capital—I. Rivet

China Ouspadors, Tea Sets,
Toilet Ware, Fruit Jars,Metal, Bronze, Piano and Table
Lamps, Cullery, Plated Goods.**JOHN L. CASSIDY & CO.,**

IMPORTERS OF

China, Crockery and Glassware.

...ALWAYS IN STOCK...

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

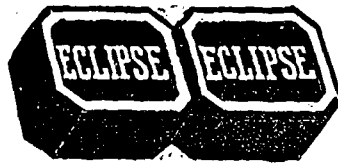
Of the Celebrated C. T. HAM MFG. CO., Rochester, N. Y.

Offices and Sample Rooms, 339 and 341 ST. PAUL STREET, MONTREAL.

BRANCHES: Princess Street, Winnipeg, Man.
Government St., Victoria, B. C.

PROMPT ORDERS A SPECIALTY

→USE←

**Twin Eclipse
SOAP.****JOHN TAYLOR & CO.,**

Manufacturers, - - - TORONTO.

& Co., dry goods, Montreal, have assigned to Kent & Turcotte. The business was established some years ago, under the style of Rivet & St. Jean, which firm I. Rivet succeeded in 1884. He assigned in 1890, effecting a settlement of 50 cents in the dollar. He continued under the old style until January 1892, when business was done under name of I. Rivet & Co., Rivet being the only partner. He assigned again in Nov. 1894, but did not make a settlement, and the estate was sold out. Subsequently registering Miss Alma Rivet as only partner, he began again but was unsuccessful. The liabilities at present are given at about \$1,500.

—THE management of the French state railway has obtained permission from the Minister of Railways for the construction and reconstruction of a number of passenger cars in which all the parts formerly manufactured from brass, copper, and iron, with the exception of axles, wheels, bearings and springs, brake beams and couplings, shall be constructed of aluminum. The weight of a car provided with aluminum trimmings was 1½ tons less than that of an old style car. It should be added that the French passenger coaches are much smaller than the Canadian cars. As an ordinary train in France consists of 20 coaches the weight of the train would be reduced by 30 tons, which means a considerable saving in operating expenses.

—W. G. SPARKS, Jr., general store, Dorset, has assigned to W. H. Lamont, after having been in business a few months only. He was a working shoemaker without any experience, and very little capital. Although it was thought at the time that he had very fair prospects, he has not been to succeed—J. McClure, hotel, Holland Landing, Ont., has assigned to T. J. Woodcock. For some time he has been in this line of business in Holland Landing, but has never been much of a success. He was burned out in 1887, and since then has been struggling with fate, having little hope of success—D. H. Jacobi, sawmill, Marksville, Ont., has assigned to T. H. Plummer. He does not owe much, and creditors are principally local. He has never been considered likely to succeed. He lacked capital and there was no opening for the business.

—U. DURUIS, general store, Ste. Julie, Que., finds himself behind in his payments, and has been obliged to seek indulgence from creditors. He is now asking an extension of time spread over 3, 5, and 7 months. He shows a surplus of about \$1,400—P. I. Crevier & Co., hotel, St. Laurent, Que., who some few months ago obtained extension of time on their liabilities, but on whom a demand of assignment was recently made, has assigned to the court. The meeting of creditors is fixed for the 12th Sept. The liabilities are given at \$13,608. The principal creditors are A. Racine & Co., \$3,992, of which \$2,000 is secured; A. Dore, St. Laurent, \$600; H. Trudeau, \$330; Cousineau & Gohier, \$330; E. Berthelot, \$300; D. St. Pierre, \$287; L. A. Wilson & Co., \$400; D. W. Legault, \$675; Dame J. B. Lesperance, \$1,730; G. Cousineau, \$600; E. Gohier, \$570; S. Gosselin, \$1,050, and D. Lebeau, \$300.

The Canada Accident Insurance Co'y

Head Office: 20 ST. ALEXIS ST., MONTREAL.

REINSURERS OF

e Mutual Accident Ass'n Ltd., (being the Accident Dep in
of The Palatine Insurance Co., Ltd., of Manchester, Eng.
The Citizens Insurance Company of Canada, Accide
Branch andThe Sun Life Assurance Company, Accident Branch,
ACCIDENT. EMPLOYERS' LIABILITY. PLATE GLASS.

Good Agents

T. H. HUDSON,

can get good contracts,

Manager for Canada

It Leads all Home Companies

IT LEADS

In Age
In Size
In Popularity
In Actual Results

CANADA LIFE ASSURANCE CO.

HAMILTON, Ont.

A. G. RAMSAY, - - - - - President.
R. HILLS, - - - - - Secretary.
W. T. RAMSAY, - - - - - Superintendent.

J. W. MARLING.
Manager, Prov. Que., Montreal

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

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

[WORLD WIDE POLICIES.]

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

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

UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Established A. D. 1714.

Capital and Assets, nearly - - - - - \$15,000,000
One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

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



LANCASHIRE

INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - - Head Office, Toronto.

J. G. THOMPSON, Manager.

WHOLESALE MEN

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

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Established 1824.

CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
JAS. BOONIER, Manager.

R. P. TEMPLETON, Assistant-Manager.

MOLSON & SEXTON, Resident Managers, MONTREAL.

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

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,

General Insurance Agents and Brokers

ESTABLISHED 1865.

* 11 HOSPITAL STREET, *

MONTREAL.

Telephone 127

P. O. Box 2081

Insurance.

PHENIX

FIRE INSURANCE CO'Y.

LONDON.

Established in 1781. Canadian Branch
Established in 1801.

No. 35 St. Francois Xavier St.
MONTREAL, P. Q.

PATERSON & SON

Agents for the Dominion.

RAYMOND & MONDOU,
Agents French Department.

FOR SALE in FLORIDA.

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

Apply to M. S. FOLEY;

"Journal of Commerce," Montreal.

Municipal Debentures Government & Railway Bonds, Investment Securities,

BOUGHT and SOLD.

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

R. WILSON SMITH,
British Empire Building, MONTREAL

ASSESSMENT SYSTEM
THE COLONIAL
Mutual Life Association.

HEAD OFFICE: Savings Bank Chambers,
180 St. James Street, MONTREAL.
Incorporated by Special Act of the Dominion Parliament.
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, - \$100,000.

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

Active Agents Wanted.

THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, SEPTEMBER 11TH, 1896.

A CANADIAN FIRE-EATER IN THE UNITED STATES.

A few evenings ago Mr. Taylor, M. P., made the remark in the House of Commons that perverts were always the most bitter opponents of their old associates. There was nothing novel in this, but it serves to

A Master of the Art

**OF ..
VOCAL TRAINING**

Offers an unexceptional opportunity to those who require the best instruction in vocal music, and who wish to "build up" the voice to the last degree of perfection. Signor Rubini comes to Montreal with the highest recommendations. He has been a leading tenor in the Grand Opera House in Paris, and for years conducted and taught in the London Academy of Music, during which time he was private vocal instructor to Princesses of the Royal family. He was also pianoforte accompanist for Christina Nilsson during one of her tours. Repertoire of Operas, in the Italian, English and French languages. Oratorios, Ballads, etc., etc., taught to Professionals and Amateurs. Terms at popular prices. Engagements accepted as an accompanist for Concerts, At Homes, etc. Positions secured for advanced pupils and the same produced in public.

Address or call at the vocal academy,

**71 Beaver Hall Hill,
Corner Dorchester St., MONTREAL.**

introduce Mr. Francis Wayland Glen, a Canadian, once a prominent politician in Ontario, who has perverted from his old-time principles as a loyal British subject to become one of the most venomous enemies of this country to be found in all America. He is credited with being in the pay of annexationists in the States whose wages he evidently earns by periodic attacks upon this country—upon his country let us say—for he is yet a Canadian, though we blush to own an ingrate who devotes himself to efforts inspired by an utterly villainous intention to destroy the commerce of Canada as a preliminary to her effacement from the roll of nations.

The fort from which Mr. Glen fires his "stink-pots" at Canada, is the New York *Sun*. On the 9th August he dilated at great length upon the present situation in and of Canada. Mr. Glen says Mr. Laurier has abandoned Revenue Reform; he will be compelled to adopt Sir Charles Tupper's policy involving increased expenditures; he will be obliged to adopt expensive reform methods for developing the resources of Canada, and at the same time he declares that the new Premier will be forced to secure a treaty of reciprocity with the United States which will destroy all the revenue Canada derives from imports from that country. What a picture!

Poor Mr. Wilfrid Laurier is in a position comparable to that of Tantalus or Sisyphus, thinks Mr. F. W. Glen, if he ever does think—which is doubtful, as there is no trace of logic, reflection, or rational sequence in his diatribes against Canada. At one time he speaks of Canada threatening the Republic by her fortifications and naval depots, and in the next moment he talks of Canada as a boa constrictor might—if it could—talk of a rabbit it is about to swallow. Mr. Glen threatens that if Canada will not come into the Union the doors of the United States will be closed to her railway trains, and its ports will be shut against her ships. This exclusion, he amiably adds, ought not to be "a just reason for offence." Certainly not, Mr. Glen; we are not likely to take offence at such trifles; we should simply laugh at proposals so intensely ludicrous. He proceeds to dilate upon the enormity of Canada's keeping American fishermen from stealing the property which this Dominion has in her fisheries. The waters of Canada and all therein contained are our own; they bring us in many millions of dollars yearly; yet Mr. Glen is furiously angry at our daring to keep out foreign poachers from these national preserves. He might, with equal reason foam at the mouth because Americans are not allowed to enter our national forests and

"ASSESSMENT SYSTEM." "MUTUAL PRINCIPLE."

Mutual Reserve Fund Life Association. It Leads Where Others Follow.
(INCORPORATED)

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

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

Dec. 31, 1881. SUCCESS IS THE ART OF SUCCEEDING. Dec. 31, 1895.

| | | |
|-------------|-------------------------------|---------------|
| 1,609 | Number of Policies in Force | 105,378 |
| \$34,552 | Income during Year | \$5,575,282 |
| None | Death Claims Paid during Year | \$4,084,075 |
| None | Reserve or Emergency Fund | \$3,435,025 |
| \$15,616 | Gross Assets | \$6,561,708 |
| None | Total Death Claims Paid | \$25,000,000 |
| \$7,750,000 | New Business during Year | \$69,025,895 |
| \$7,533,000 | Insurance in Force | \$308,659,371 |

Fifteen Years Completed.

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

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carry off without payment any timber they chose. Another terrible wrong Canada does to the States is to allow American goods to go through our country in bond, and in return for this accept the privilege of our own goods passing in bond from American ports "to any part of Canada." Mr. Glen was for many years a business man; he must know, therefore, that the bonding system in both countries is a mutual advantage. Vessels for New York and Portland bring goods for Canada which are bonded through. This traffic is of great value to those American ports and to American railways. Goods from Eastern centres in the States pass, for convenience and economy, through Canada in bond, greatly to the benefit of American manufacturers and merchants. American vessels bring goods also for Canada to San Francisco, which pass in bond on other American vessels to Vancouver. The whole of this vast international traffic is a highly valuable branch of American commerce. Mr. Glen however looks upon the bonding system with horror. He demands its utter abolition because, he says, "The abolition of the bonding regulation will annihilate the Canadian railways, costing nearly \$1,000,000,000 as an interest and dividend-earning investment; will largely increase the exodus from Canada to the States; will destroy Canadian credit in Great Britain; will divert immigration to the States; in short, will produce the financial, commercial and industrial collapse of the Dominion of Canada."

Did any man, presumably sane, ever make a proposition so utterly, so abominably inspired by the madness of malice against any country? Yet Mr. F. W. Glen, a Canadian citizen, urges upon the United States Government, the adoption of a policy avowedly meant to destroy "the financial, commercial and industrial" interests of Canada, which he declares to be an essential preliminary to a reciprocity Treaty being arranged between this country and the States. Pray what would be left us to reciprocate if all our mercantile interests were destroyed, as Mr. Glen desires? But his malice so blinds him that he does not see the absurdity of the Americans' first annihilating our commerce, and then entering into a reciprocity Treaty with this ruined, this bankrupt, this industrially paralyzed country!

Having feasted his traitorous eyes on the utter collapse of Canada, as sketched by his disordered fancy, he goes on to condemn, "unrestricted reciprocity as proposed by Mr. Laurier," as being "infinitely worse and more impracticable than Commercial Union." As both these schemes we regard as impracticable, and outside the sphere of "practical politics"—for Mr. Laurier now favors neither of these chimeras,—we need not worry over their relative worth, neither having any worth. After Canada is in ruins, Mr. Glen thinks the Alaska boundary and the Seal questions must be settled, but these will have no more interest for us after our collapse, than a corpse has in dispute over its Will.

But the gentleman who seems so anxious to knock Canada on the head, like a bullock in a shambles, becomes less like Bombastes Furioso at a later stage of his article. He seems so charmed with his tomahawk dance on the prostrate body of Canada, as to express a willingness to restore the bonding regulations on condition that Canada receives everything the States desire to sell her free of duties, while increasing her "import duties upon products from other countries, including Great Britain." With a toploftical air of disdain for any objections we may have, or which the mother country may have, Mr. Glen threatens us with continued stagnation unless we "discriminate against the products of Great Britain imported into Canada." Well, stagnation seems to our mind inevitable after Mr. Glen has ruined our financial, commercial, and industrial interests. He should choose which condition to consider us in, dead or alive. It is confusing first to find him dealing with Canada as a "collapsed country," hopelessly gone to the "demnition bow-wows," and then talking as though nothing particular had occurred to prevent us acting as a country very much alive!

We have little to say to Mr. Glen about his offering our farmers a vast market in the States for wheat, cheese and other products, which the States already produce in excess of the home consumption. Nonsense of that kind is too stale for comment. We have treated Mr. Glen "without gloves" as we regard such attacks upon Canada as he indulges in, and his suggestions to the Americans to adopt a policy intended to ruin this country, as worthy only of the sternest reprobation. They are manifestly designed to excite the animosity of an illiterate section of the American people against this Dominion. As mutual good understanding and neighbourliness of sentiment and conduct are most desirable for the prosperity of both countries, we must regard Mr. Glen as the common enemy of the United States and of this Dominion. As to our attitude towards the viprous brood of annexationists hatching in the office of the *New York Sun*, Canada despises their threats, and regards their suggestions of national suicide with contemptuous scorn.

THE ENLARGEMENT OF GREAT BRITAIN'S EXPORT TRADE.

Notwithstanding the falling off to an important extent of the traffic with Turkey and the United States the London Board of Trade returns for the half year ending 30th June last show that a substantial enlargement of the export trade of Great Britain has taken place during that period. As the Manchester correspondent of the *Commercial and Financial Chronicle*

remarks, it is instructive to observe in what way the loss of trade with the United States and Turkey has been more than counterbalanced by a very large increase with other countries. Imperialists will note with pleasure how much larger is the increase, absolutely and relatively, in exports to India and the Colonies than in those to foreign countries. The following figures make the difference easily seen:

| EXPORTS OF BRITISH PRODUCTIONS FIRST SIX MONTHS. | | | | |
|--|---------------|---------------|-------------------|-------|
| | 1896. | 1895. | Increase in 1896. | |
| To British possessions..... | \$204,008,000 | \$162,856,000 | \$41,147,000 | 25.29 |
| To foreign countries. | 391,010,000 | 367,781,000 | 23,229,000 | 6.3 |

Total..... \$595,018,000 \$530,637,000 \$64,426,000 12.1

The proportions borne by the United States and Turkey deficiencies to the whole of the strictly foreign trade and the extent to which they have affected the whole may be inferred from the following details:

| | 1896. | 1895. | Decrease in 1896. | |
|--------------------|--------------|--------------|-------------------|------------|
| United States..... | \$56,262,530 | \$67,517,555 | \$11,255,015 | 16.6 p. c. |
| Turkey..... | 10,210,795 | \$14,122,960 | 3,912,165 | 27.7 p. c. |

Total..... 66,473,325 81,540,515 15,167,190 18.5 p. c.
Increase in 1896.

Other countries.. \$325,041,740 \$286,000,865 \$38,950,875 13.6 p. c.

These statistics refer only to British productions, the exports of Colonial and foreign merchandise—a very large trans-shipment trade exceeding \$300,000,000 per annum—being separately dealt with. Against a loss, then, of \$15,167,190 in the shipments to Turkey and the United States an increase is set of \$38,950,875 in those to other foreign countries, and an increase of \$41,147,000 to India and the Colonies, making together an enlargement of not less than \$80,000,000.

Considerably more than one-half of the item \$38,950,875 occurs in the recorded exports to most of the Continental countries, to all of which with the exception of Spain and Italy the shipments have increased. It should be noted that the Custom houses of all nations usually enter exports as for the ports where they are first landed, it being maintained even at an International Statistical Congress that it was impossible at present to follow any other rule. In England if an exporter chooses to declare the ultimate destiny of his shipments an entry is made in accordance with the statement, but no such declaration is demanded. Shipments are frequently made to the Continent, to West Africa, to the Dutch East Indies, and other parts of the world through the ports of Germany, Holland, or Belgium in accordance with fluctuations in freights and other conditions. In the following table, therefore, the exports to these three countries are stated in the aggregate as well as separately:

| EXPORTS TO THE CONTINENT. | | | |
|---------------------------|--------------|--------------|-------------------|
| | 1896. | 1895. | Increase in 1896. |
| Germany..... | \$55,594,740 | \$44,937,820 | \$10,656,920 |
| Holland..... | 21,077,125 | 18,158,320 | 2,918,805 |
| Belgium..... | 19,951,695 | 18,452,255 | 1,499,440 |
| To the three countries... | 96,623,560 | 81,593,395 | 15,025,165 |
| France..... | 37,513,155 | 35,043,010 | 2,470,145 |
| Sweden..... | 7,012,155 | 6,672,080 | 340,075 |
| Norway..... | 4,718,040 | 4,321,720 | 396,320 |
| Denmark..... | 6,584,140 | 6,220,295 | 363,845 |
| Portugal..... | 4,419,890 | 4,025,315 | 394,575 |
| Greece..... | 1,818,025 | 1,764,405 | 53,620 |
| Bulgaria..... | 594,550 | 390,010 | 204,540 |
| Servia..... | 61,425 | 13,595 | 47,830 |
| Roumania..... | 3,321,505 | 1,850,005 | 1,471,500 |
| Russia..... | 16,278,315 | 14,557,135 | 1,721,180 |
| | 178,984,760 | 156,455,905 | 22,528,855 |

The exports to Spain and Italy which put together equalled \$25,819,190 in the first half of 1895 declined by \$2,174,300 in the first half of the present year, which decrease no doubt may be attributed to the war difficulties of those two countries. The enlargement in the exports of British productions to all the other Continental States show that if Great Britain is importing more largely from the Continent than heretofore she is at the same time exporting to the Continent much more largely. There appears to be as much "flooding" of the markets on one side of the Channel as the other. It is said, in short, that there is always going on between England and the Continent an exchange of temporarily excessive supplies, greatly to the advantage of all concerned in it—an exchange which would be even larger than it is were it not for the high tariffs in force in some of the countries.

The striking increase in the exports of British productions to India and the Colonies yet remains to be considered. In the following table the figures are epitomized in order to bring out prominently the progress in Great Britain's shipments to India, Australia, and South Africa :

| EXPORTS TO INDIA AND THE COLONIES. | | | | |
|------------------------------------|---------------|-------------|------------------|-----------|
| | 1896 | 1895 | Increase in 1896 | |
| To India..... | \$75,350,565 | 60,166,205 | 15,184,360 | 25.2 p.c. |
| To Australasia | 52,070,990 | 38,908,595 | 13,162,395 | 33.8 p.c. |
| To South Africa... | 32,033,065 | 22,091,400 | 9,941,665 | 45.0 p.c. |
| To Canada & other Colonies | 44,543,925 | 41,690,000 | 2,853,925 | 6.8 p.c. |
| | \$204,003,545 | 162,856,200 | 41,147,345 | 25.2 p.c. |

Two-thirds and more of the exports to India consist of cotton goods and yarns, and the expansion of \$15,000,000 here shown is mainly due to these commodities which have reached their normal limits again, their importation having fallen off in 1895, from easily explained causes.

The increase in the shipments to Australasia is an indication that our Antipodean cousins are recovering from the prolonged depression which has followed the financial collapse of 1893. The rapid progress of Gold Mining in Western Australia is no doubt an important factor in this happy recovery.

MERCANTILE CREDIT INSURANCE. (4).

Every form of insurance has in turn been denounced as impracticable, sinful or visionary, yet most of those so denounced have justified their projectors by their success and by the benefits conferred by them: and as to the sinfulness, there are now very few persons who object to receive insurance moneys by reason of the circumstances of death or disaster which call for their payment.

The nearest approach to the system of insurance or guaranty in connection with bad debts is that of the companies who guarantee the banks and other employers against embezzlement. These Guaranty Companies, which thirty years ago were looked upon as impossible, have achieved their well earned and well deserved success by confining themselves to single risks. They make strict enquiry as to the habits and antecedents of their insured, they provide for careful supervision over his conduct and for punishment in cases of wrong-doing. Their first provision is that the insured shall be fitted for his duties and their motto is "Thou

shalt not tempt thy fellow-man by any carelessness on thy own part." Whatever their rejections may imply, their inquiries have not been deemed offensive or unwarranted, yet the applicants for guaranty insurance are almost wholly of a class that have had better advantages in early training, education and means, than are the majority of those dealers who purchase goods on credit, so it cannot be conceived that enquiries of the same nature and similarly careful supervision may not be applied to those who have the property of others in trust whether being exactly trustees in the eyes of the law or not.

In all forms of guaranty there are three sets of persons interested :

- (1) Those whose performance of duty or of contract is to be guaranteed or insured ;
- (2) Those who require the guaranty, or to be assured, and
- (3) Those who furnish the guaranty and so are the insurers.

They who furnish the motive or the basis for the insurance are those on whose performance of the duty or the contract primarily depends. They are the parties on whose good fortune, good management and good faith depends the success or the failure of the undertakings, consequently they are the proper subjects of investigation, yet, singular to relate, this fact has been persistently ignored.

In Mercantile Insurance proper two sets of persons are involved, the debtor and the creditor; the solvency and good faith of the debtor is to be insured; the creditor is the person to be assured against loss arising from the want of honesty and of good management on the part of the debtor; so that, as to the creditor it is necessary to guard against recklessness in giving credit, and as to both creditor and debtor it is necessary to guard against collusion.

Now, in the insurance of excess losses—that is, against the excess of losses above the average experience—If the protection promised by the so-called insurance company were genuine, there is every temptation to increase sales without due care as to the character of the purchasers, or to the attempt at collection of pretended losses for goods which had never gone into the possession of the pretended debtor, whilst at the same time the persons who are to be or who may become debtors are wholly unknown to the company which pretends to insure their fitness, honesty, good management and promptitude. Those who have taken part in the investigation of claims for what is termed "grave-yard" insurance, or for crooked fire losses, will know that fraud takes money cheaper, that in nearly every case of fraud there is collusion and that many persons bearing good reputations are involved in the transactions, so will recognise the fact that the pretended insurance against excess losses is in fact offering to insure persons against the consequences of their own recklessness. It may induce the payment of moneys in the guise of premiums, but will never be followed by real insurance. It is on a par with the pretence to insure an employer against the misappropriation of money by a large number of employes with whom he may frequent scenes of dissipation, but otherwise left to follow their own sweet wills without supervision or control.

Amongst the factors therefore chiefly necessary to mercantile credit insurance are the *bona-fides* of creditor and debtor as shown by—

- (1) Genuine sales and shipments;
- (2) Genuine purchases for legitimate business purposes;
- (3) Business habits, capacity, intelligence on the part of the debtor;
- (4) Proper fire insurance;
- (5) Control over the debtor's estate in the event of unforeseen disaster.

From these it will be perceived that the personal characteristics of the person on whom the primary liability rests are of the gravest importance, although those of the creditor assured may be so objectionable as to prevent any assurances or guaranties being afforded to him.

The operations therefore of a well conducted mercantile-credit insurance company would tend to bring the conduct of the business of the country at large into the hands of persons who are honest, industrious, careful, economical, well-trained, experienced and in every way reliable. Many of those who attempt to commence business without proper training or experience will be saved from loss, disappointment and bankruptcy, whilst crime, disgrace and disaster generally will be decreased. It must always be borne in mind that as "evil communications corrupt good manners" so "evil experiences corrupt communities," and none may escape from the evils which their system of business encourages, even though the retribution be so indirect as to appear unconnected with the primary offence.

REPORT ON THE CHICAGO DRAINAGE CANAL.

The Hon. John Costigan, ex-Minister of Marine and Fisheries, some time ago instructed Mr. J. L. P. O'Hanly, C. E., to investigate and report upon the probable effects of the Chicago Drainage Canal on the levels of the Great Lakes and their connecting rivers. The report is just issued by the Government. Out of the 53 pages, 34 are occupied by detailed statements of hydraulic formulæ, highly technical in character, and wholly incomprehensible to those not trained in scientific language. It would have added very much to the value of his report had Mr. O'Hanly devoted an hour or two to drawing up an explanation of the bearing of his elaborate algebraic computations upon the question at issue. As they appear now in the report they seem to have been dumped down without a connection being made with antecedent matter, or with what succeeds these tables.

The report opens by stating the two methods open for this investigation: First, by original surveys, next by the "examination, collation, selection and digestion" of reports made on the Great Lakes by officers of the American Government. These reports are exceedingly voluminous, and, as they were not compiled with any special reference to the Chicago scheme, the data they contain relating thereto is difficult to select. The conclusions of the American engineers are inconclusive. They ask the very questions they were expected to answer. One most important report for instance

by the Chief of Engineers U. S. A. reads, "Will the loss be six inches, or will it be three inches?" to which enquiry no answer is given. This report winds up by declaring, "The abstraction of 10,000 cubic feet of water per second from Lake Michigan will lower the levels of all the lakes of the system, except Lake Superior, and reduce the navigable capacities of all harbours and shallows to an extent that may be determined, if at all, by actual measurement only." It seems uncertain whether the measurement is to be made hypothetically, before the canal is built; or, after it is opened its actual effect will be measured. Presumably the latter, for the U. S. Government has taken no steps to ascertain what effect the proposed canal will have on the Lakes. Mr. O'Hanly proposes the organization of a party of engineers to make observations from which the effect of the Chicago Canal can be judged. It is high time this were done. The Chicago Drainage Canal is being built; it is not a mere project, it is a fact. Work on it commenced on 3rd Sept., 1892. All the excavation work for the main channel of the canal is under contract. Whatever then may be needful to be done to protect our lake navigation system needs to be ascertained, and done as quickly as possible, for all the probabilities point to a reduction in the levels in the lakes and rivers of from 3 to 6 inches, a reduction which would prove embarrassing to the large vessels. Should the average depths be reduced 3 or 6 inches the boats must be loaded accordingly. A vessel that when light draws 6 feet, and loaded 12 feet, must lose 3 inches out of 72, say 4 per cent in capacity each loading, and so proportionately. This reduced carrying power would make water freights higher, and so give much advantage to railways as competitors. The canal is estimated to draw 36,000,000 cubic feet of water per hour from Lake Michigan, a drainage certain to reduce the navigable capacities of our harbours and water courses. It seems that these changes in the capacities of navigation will require Federal authority, which has not been granted to the Chicago Canal. But, when that work has been completed at the cost of many millions, as it soon will be, can there be any doubt of its receiving authority to be opened for the waters of Lake Michigan to flow in? Happily however for Canada, the mischief threatening us also endangers American interests. All the southern ports of the lake system, as Detroit, Cleveland, Buffalo, would suffer from lowness of water. Indeed the U. S. engineers predict injury also to the harbour of Chicago. The question calls for prompt attention by the governments of both countries. As Canada however stands to lose more by a deficient supply of water in her navigable channels, she should take the initiative in making an exhaustive enquiry into the whole matter.

SOME ADVANTAGES OF THE GOLD BASIS.

In one of his well-known letter-circulars on financial affairs Mr. Henry Clews of New York, has recently made one or two very good points in favour of the United States being on the world's money basis. The situation in Wall Street has been materially improved through the large import of gold, which is known now to have reached \$20,000,000, including what is on the way. Good authorities have estimated that the amount will reach \$30,000,000 before the current will stop.

and the more sanguine are confident of the total reaching \$40,000,000. Mr. Clews uses these interesting facts to point a moral and adorn his letter. This importation of gold comes to the United States as money, and while it may not go into actual circulation amongst the people it goes into banks and performs the functions of circulation just the same, as it relieves the notes that otherwise would have to be held in reserve. The same is the case as regards so much of the imported gold as goes into the Treasury, which will be a large amount. It releases a corresponding amount of legal tender money, which will pass into the general circulation. If the Americans had silver basis money this gold would be nothing more than merchandise to them on account of its high premium. As a matter of fact if the American currency was on a silver basis the United States could not attract gold from Europe on any terms. Mr. Clews thinks that this current gold import should open the eyes of farmers and others who have been misled by demagogues to believe in free coinage at 16 to 1, and should convince them that if the gold standard is maintained by the United States the Republic could withdraw a great deal more gold from Europe than Europe could take from the United States. In other words, the Americans do not want more money manufactured, especially of an inferior character, but they want to maintain the sound money they now possess and let the world know that they intend to maintain it.

Another point which Mr. Clews makes is of considerable interest. It must be remembered, he says, that most people living in the United States who are natives of other countries make frequent remittances to aid their aged or infirm relatives whom they have left in their native lands. This applies very largely to the Irish and German folk. A remittance of £1 now costs \$5. If the United States should adopt a silver basis, a remittance of £1 would then cost \$10, which many of Uncle Sam's liberal-minded adopted citizens who are in moderate circumstances would find very hard and, possibly, exasperating.

As Mr. Bryan distinctly stated in his Madison Square Garden Speech that under a free silver law silver would sell at \$1.29, the author of the letter-circular says those who believe in Mr. Bryan's election should have the courage of their convictions and buy silver at 66 cents to sell at \$1.29. Silver, which recently receded to 66 cents an ounce, would not now go begging at about half of \$1.29 if the silver candidate's statement were believed. For the United States alone to move the price up to that point would be an impossibility. The Republic being the best market for the white metal the world's production would pour into it for sale. The competition for its sale would come from all lands, and the United States "would be swamped beyond recovery in less than a year after the floodgates were opened."

If it is fair for the silver mine owners to take 53 cents worth of silver to the mint and have it converted into coin with the United States stamp upon it, under a law making it a legal tender for a full dollar, why, asks Mr. Clews, should not the amount of pulp required to make a greenback dollar be accepted by the Government as the equivalent of a legal tender dollar bill? This is pressing the argument a little too far.

Silver differs from the pulp in question in having an intrinsic value which though it may not be equal to the amount stamped upon it is not wholly fiat money. The American silver dollar would still be worth 53 cents even if the American Government collapsed to-morrow, but the greenback dollar would be worth nothing.

JUDGES' SALARIES.

In the course of one of his interesting speeches in Montreal recently Lord Chief Justice Russell took occasion to remark that nothing had impressed him more in Canada than the exalted and important place the profession of law occupied in the public affairs of the Dominion. It shows, he said, that there is confidence placed in the integrity and honour of the great profession. The greatest abiding interest of Canada, as of all nations, is the law, the settled, honest administration of the law. In the case of judges charged with the great and responsible duty of the administration of the law the State does not always recognize sufficiently the position that the judges fill. Even in England, said Lord Russell, it was true to-day that in the cases of nine out of ten appointed to hold office in the Superior Court they have to make great sacrifices in taking a seat on the Bench. He did not mean to say that the payment of judges should approach the very great incomes of the leading individual members of the Bar, but he ventured to say that in England and in Canada, where the independence of judges, and the respect in which they are held is undoubtedly high, the remuneration and position of judges ought to be such as to attract the ambition and desire of the best men in the profession. There is a great discrepancy between the incomes of the leading members of the Bar and those of the great body of the judges on the Bench. If the judges have reason to complain in England where the salaries received exceed in pounds sterling the dollars which are received by members of the Canadian Bench, much more is there cause for complaint here. It should be borne in mind that since the scale of salaries was fixed the cost of living has greatly increased, so that the salary which was ample in the simpler days of the Dominion's birth is now wholly inadequate for the requirements of a judge's social position. He is expected to keep up a certain appearance, a certain dignity, and his expenses are necessarily large and difficult of curtailment. Besides this, a judge should not be worried with the petty economies which harass the lives of many people. He should be free to give his best energies to the heavy duties of his important position. It is in the interests of the whole community, and not merely in the narrower interests of the profession, that the position should be looked up to as an elevated and honourable one, worthy of the highest ambition, and placed beyond the temptations that assail the best of people. But this cannot be done unless it is placed upon a satisfactory and adequate financial foundation. It is to be hoped that the Government will give the matter its best consideration at an early day.

—PRACTICALLY every department of the great Cambria Iron works at Johnstown, Pa., shut down Saturday night for an indefinite period, throwing at least 2000 men out of employment. About 3000 men will be given a few hours' work a week. Lack of orders is given as the cause of suspension.

SUGAR TO THE U. S.

The report recently issued by the U. S. treasury department, shows that sugar advanced in price during the last twelve months, the average figure for the first half of last September being 4.16 cents for standard granulated sugar. From this it rose to 5.20 cents during the latter part of April last, and has since fallen to about 4.35 cents. This increase in price, says the Florida *Times-Union*, is due to the Cuban war, and this cause will operate to carry the price still higher. A comparison of the imports of sugar for 1894-5 and 1895-6, with a statement as to whence it was imported, will show how the Cuban war affects the sugar trade. The report referred to gives the following comparison :

| Imported from. | 1894-5. | 1895-6. |
|--|--------------|--------------|
| Cuba..... | \$40,141,919 | \$21,456,377 |
| Hawaii..... | 7,396,215 | 11,386,796 |
| East Indies..... | 5,854,404 | 10,601,179 |
| Germany..... | 6,099,293 | 10,404,172 |
| West Indies, other than Cuba and British..... | 2,344,784 | 6,868,410 |
| British West Indies..... | 3,548,008 | 5,038,500 |
| South America, exclusive of Brazil.. | 2,723,463 | 3,800,174 |
| Brazil..... | 2,701,287 | 3,776,486 |
| Africa..... | 616,002 | 3,257,812 |
| Phillipine Islands..... | 1,111,006 | 2,131,444 |
| Belgium..... | 458,779 | 1,768,511 |
| Austria-Hungary..... | 114,514 | 939,729 |
| United Kingdom..... | 694,624 | 875,085 |
| Asia and Oceanica, not elsewhere mentioned..... | 16,090 | 728,025 |
| Europe, not elsewhere mentioned... | 294 | 489,405 |
| Netherlands..... | 137,870 | 169,382 |
| British North America..... | 661,939 | 88,143 |
| Mexico..... | 6,623 | 86,458 |
| China..... | 83,907 | 17,348 |
| Central America..... | 6,623 | 2,464 |
| Total..... | \$74,829,794 | 83,866,200 |

It goes on to say : " Where we imported more than half of our sugar from Cuba in 1894-5, we imported only one-fourth in 1895-6, and that, or nearly all of it, we imported during the first half of the year. We are importing no sugar now from Cuba, and will not during the current year. Other countries will have to make up for the destruction of the industry on the island, and prices will be high.

UNITED STATES RAILWAY STATISTICS.

It has taken the Interstate Commerce Commission more than a year to prepare their eighth statistical report on the railways of the United States. But though so old the figures are not without interest. In the introduction of the report the statistician calls attention to three special features : First, the showing of comparative figures where possible for the five previous years ; second, the compilation of operating expenses for two years, one summary being based on the revised classification of operating expenses, taking effect July 1, 1894, the other on the classification followed from 1887 to that date ; and third, the compilation of a table showing revenue and density of traffic for roads whose gross revenue exceeds \$3,000,000. Reference is made to the effect of the continued business depression, and the large number of receiverships. On June 30, 1895, 169 roads were reported in the hands of receivers, showing a net decrease of 23 during the year. The roads under receivers operated 37,855.80 miles of line, which shows a decrease of 2,963.01 as compared with 1894. The railway capital represented by these roads was nearly \$2,500,000,000, or about 22.20 per cent of the total railway capital in the United States.

It must be rather depressing to those interested in or who wish well to American railways to note that stock to the amount of \$3,475,640,203, or 70.05 per cent of the total outstanding, paid no dividend, and \$904,436,200, or 16.90 per cent of the funded debt, exclusive of equipment trust obligation, paid no interest during the year covered by the report. Of the stock paying dividends, 6.89 per cent of the total stock outstanding paid from 4 to 5 per cent ; 5.39 per cent of this stock paid from 5 to 6 per cent ; 4.41 per cent paid from

6 to 7 per cent, and 3.99 per cent paid from 7 to 8 per cent. The total amount of dividends was \$85,287,543, which would be produced by an average rate of 5.74 per cent on the amount of stock on which some dividend was declared. The amount of bonds paying no interest was \$624,702,293, or 13.41 per cent ; of miscellaneous obligations, \$54,498,288, or 12.24 per cent ; of income bonds, \$225,235,619, or 91.52 per cent.

While the year covered by this report was a slightly better one than the year with which it is compared, it was still a disastrous period for all interested in United States railways. The year closed with a total deficit on the operations of \$29,845,241, the deficiency for the previous year having been \$45,851,294. It is stated that these deficiencies were met by a decrease in accumulated surplus, or by the creation of current liabilities. Under the circumstances it is not a matter for surprise that the advices from London indicate a lack of confidence in American railway securities, that it is feared that the bulk of the deficiencies were met by the creation of liabilities, and that the greater portion of these liabilities will never be met. In concluding his report the Statistician renews his recommendations that reports be required from express companies engaged in interstate traffic from all corporations, companies, or persons owning rolling stock which is used in interstate commerce, as also all corporations, companies or persons owning property, stationstock yards, elevators, and the like, and from all carriers by water whose business influences interstate traffic. The further recommendation is made that Congress be requested to provide for a bureau of statistics and accounts, which will have the right of inspection and control over the accounting departments of the common carriers.

THE CANADA LIFE BUILDING.

Conspicuous among those whose happy lot it is to dwell under the lofty roof of the magnificent structure recently erected in Montreal at the corner of St. James and St. Peter streets by the Canada Life Assurance Co. is the Montreal branch of the Canadian Bank of Commerce. It occupies the entire ground floor which in every detail as well as in broad general effects is altogether worthy of the prominent institution now in possession of the floor. Mounting the wide stairway of moulded stone, with its artistically carved but-tress, which leads to the Bank apartments, one is impressed by the beauty of the landing and doorway upon which has been lavished the best art of the decorator. The apartments themselves are lofty and spacious. Around the entire public space, and forming the front of the counters is a high wainscot of red marble from quarries in Northern Africa. The woodwork is in variegated red East India mahogany. A handsome grille of cast bronze extends one hundred and fourteen feet, its wickets of scroll work opening above the counters. At one end is a handsome carved mahogany cheque desk with its standard light and cheque rack of bronze. In profusion round about the beautiful walls are the gracefully fashioned bronze light fixtures. In colour effect and in architectural scheme the bank apartments are as striking as they are unique. The treasury vaults are fitted with the latest improvements and designs, and possess every convenience for the rapid transaction of banking business. An abundance of light is admitted through the large arched windows which in a sense express the character of the great building. Mention has already been made of the fine basement and its well-known tenants the Quebec Fire Insurance and Western Assurance, of which Messrs. Routh & Son are the agents, the British America Assurance of which Mr. C. R. G. Johnson is the manager, and the Caledonia Insurance Company represented in Montreal by Mr. Lansing Lewis. In attractive rooms, on the second floor we find the York County Loan & Savings Co., and on the fifth the Provident Savings Life Co. But the apartments which for

elegance and comfort surpass all others are those on the fourth floor occupied by the prominent legal firm of McGibbon Hoyle & Mitchell. The beauty and taste here displayed are altogether admirable. A visit to these sumptuous rooms has only one drawback: it fills one's soul with envy. But it is eminently fitting that a firm which enjoys the reputation and esteem which Mr. McGibbon's firm enjoys should be in an environment in keeping with its high position. Mr. Ramsay, the President and Managing Director of the Canada Life Insurance Co. is again to be congratulated on the completion of this the greatest of the many large buildings erected in Canada by the Company. We have also to congratulate Mr. J. W. Marling, the Provincial Manager, on the occupancy of the splendid quarters reserved in the building for the Company's own use. The fine taste and professional skill of Mr. Waite, the architect, have in this beautiful structure an honourable and enduring monument. Owing to want of space mention of other tenants is to-day impossible.

A STEAMSHIP ON WHEELS.

A Prescott inventor has been engaged for some years past in endeavoring to interest capitalists in the plan of a novel ocean-vessel which he claims as not only extremely economical, but free so far as passengers are concerned from the discomforts generally of sea-voyages. The expense of the construction of a model large enough to serve as a practical test of the invention has hitherto stood in the way of a fair trial. That others are in the field is shown by the following description of a roller-boat designed by one Bazin, a French engineer, in Paris, and which was launched recently to be given a practical test on the English Channel. And if the hopes of the designer are realized, the experiment will result in a revolution in marine construction. The boat is a large rectangular iron box about 120 feet in length, 40 feet wide and five feet high. It is mounted on six lenticular disks or rollers 30 feet in diameter and sunk in the water ten feet, while the lower floor of the box is at an equal distance from the level of the water. In the sides of the box is the machinery, which is of 750 horse-power. This sets in motion a screw and the rollers. In the upper part of the vessel, between the disks, which pierce the box and extend beyond it about seven feet, are comfortable cabins. This strange looking vessel has a displacement of 280 tons. M. Bazin's first experiments were made with a small model, the rollers of which were moved by clock work, the propeller being replaced by a weight, which was attached by a string passing over a pulley to the front of the boat. When the rollers were not working the miniature boat took 22 seconds to cross from one side of the large vessel in which it was placed to the other side. When they were working it took only 11 seconds. As the power necessary to keep the rollers at work is only one-quarter of the power that is required to keep the screw going, the mathematical result is that the speed of the vessel is doubled by an extra expenditure of power which amounts to only one-quarter. But a vast increase of speed is not the only advantage claimed for these rolling steamers. It is pointed out that when they shall be used the length of voyages will be diminished, the consumption of coal will be lessened, and, as a natural result, passengers and freight will be transported at far less expense than heretofore. Moreover, experts assert that the stability of the rolling boats will be far greater than that of the steam vessels at present in use. It is also asserted that the catastrophes at sea would practically cease by the use of rollers. In case of a collision or other accident, though some of the rollers might be damaged, some would almost certainly escape damage, and two would suffice to keep the vessel afloat and take her into port. M. Bazin expects the boat to make from 45 to 50 kilometres an hour while crossing the Channel. The theory of the inventor is that boats should

roll over the water instead of cutting through it. He has designed a large steamer on the same principle, which he estimates will make the voyage from Havre to New York in four days.—It is to be hoped the Canadian invention may also receive a fair trial. It was favorably spoken of in government circles a few years ago.

THE MANCHESTER CANAL.

An enterprise of great magnitude about which there were many doubts touching its ultimate success was the building of the immense canal which has made Manchester practically an ocean port. Thirty-five miles in length, one hundred and twenty-five feet wide, and twenty-five feet deep, the canal was one of the greatest undertakings of modern times. It cost twenty-five million dollars, a third of which sum was lent the Company by the ratepayers of Manchester who thus showed in a most substantial manner their faith in the great enterprise. This faith has met with its reward. It is gratifying to learn from an interesting article on the subject in the *Manchester City News* that "the canal is commanding itself to traders all over the world, and is making substantial headway against all opponents." The returns for the first seven months of 1896 show that the traffic of the canal, which was 113,000 tons in January, declined a little in the two following months and then steadily rose till it reached 153,000 tons in July. The monthly averages work out in this way:

MONTHLY AVERAGES.

| | | |
|------------------|--------------|----------------------|
| 1894..... | 57,000 tons | |
| 1895..... | 90,000 tons | 58 per cent increase |
| 1896..(7 months) | 117,000 tons | 29 per cent increase |

The monthly average of the last two months is 137,000 tons, or at the rate of over 1,600,000 tons a year. The following table shows the steady progress of the canal:

SEA-GOING TRAFFIC.

| | |
|-----------------------|---------------|
| First half year | 262,000 tons |
| Second half year..... | 425,000 tons. |
| Third half year..... | 481,000 tons |
| Fourth half year..... | 605,000 tons |
| Fifth half year | 998,000 tons |

It is claimed by the Manager of the canal, who has been in Canada lately for the purpose of establishing a direct line of steamers between Montreal and Manchester, that upon every ton of freight brought by the new canal to Manchester there is a saving of \$1.17 as compared with the rate via Liverpool.

THE FIRE RECORD.

The barn and outbuildings owned by John Dwyer, near Greenwood, Ont., were destroyed by fire on the 4th inst., together with the product of 200 acres, and all the farm implements. The loss is about \$1,000, partly covered by insurance.—The Southampton Lumber Co.'s lumber yard at Southampton, Ont., was the scene of a bad fire on the 3rd inst., 3,250,000 feet of pine lumber being destroyed. The loss is about \$35,000, and the insurance \$25,000. Sparks from the smoke-stack began the fire.—The barns belonging to E. R. Lang, of Langford, Ont., together with their contents, were destroyed by fire early on the 5th inst. Two arrests have been made of suspects.—The general store of McKinnon Bros., Vankleek Hill, was burned on the 3rd. No insurance.—F. W. Hatheway, general store, Granville Ferry, N. S., was burned out on the 3rd with \$1,200 insurance on stock.—Ramsbottom & Spencer's lumber mills at Little Current, Ont., were burned out on the 3rd. No insurance.—Mary A. Constantineau's hotel at Vankleek Hill, Ont., was burned out on the 3rd. Partially insured.—The Montreal Steam Laundry Co.'s fine building in Busby Lane was totally destroyed by fire early yesterday morning (Thursday). Everything in the building was also destroyed. No explanation of the cause of the fire can be given. The insurance is about \$50,000.

—THE vacancy in the firm of E. D. Davison & Sons, lumber manufacturers, Bridgewater, N. S., caused by the death of the senior partner and president, Mr. C. H. Davison, has been filled by the appointment of Mr. Frank Davison. The offices of vice-president and secretary are filled by Mr. E. D. Davison and Mr. Archie F. Davison respectively.

—THE hat & fur stock of B. Levin & Co., was sold yesterday by auction for 57c in the dollar, cash. The aged merchant himself was one of the bidders, up to 50 cents, but it was secured by a rival in the trade. Mr. Levin bought the fixtures and lease of the premises, the former at 12½ per cent, and the latter for \$200 to 1st May.

—THIBAUT & SMITH, pianos, Montreal, have assigned to court on demand of Mrs. O. A. Thibault. The liabilities are \$4,041, the principal creditors being A. Collette, of St. Jean Bte. de Rouville, \$1,700; Mrs. O. A. Thibault, \$690; H. S. Mussen, \$492; Featherston Piano Co, \$934. This is O. A. Thibault doing business under the above style—P. S. De Mesle, drugs, Montreal, whose failure has already been referred to, is offering to compromise at 20 cents in the dollar in 12 monthly payments—Jas. Johnston, grocer, Montreal, has assigned to the court on demand of R. S. Deacon, with liabilities of \$1,572. The principal creditors are R. S. Deacon, \$200; Caverhill, Hughes & Co., \$200; and G. Wait & Co., \$200. He has only been in this stand a few months. Previous to this he was a partner in the English Provision Co., which firm was composed of himself and Chas. Thompson. They separated, and Thompson continued the old business, but his stand is not a very good one, there being considerable opposition. So far as we can learn, he has made no offer of settlement—Miss L. Mathey, milliner, Montreal, has assigned to A. J. Ross, with liabilities of \$2,000, assets only about \$700, which are advertised to be sold in detail on Saturday, the 12th inst.

—J. D. DURKIN, general store, Grand Valley, Ont., has assigned to H. Hawthorne. He was under chattel mortgage for over \$7,000 to a Montreal wholesale firm, who a short time ago foreclosed, and his stock which is worth \$6,400, has been advertised for sale. Outside of those secured the dividend is likely to be small—Wm. Hewson & Co., drygoods, Niagara Falls, Ont., have assigned to E. R. C. Clarkson, of Toronto. Some months ago they were in financial difficulties, owing to the failures of Samson, Kennedy & Co., to whom they owed a considerable amount but at the time he was enabled to arrange an extension. This he has not been able to carry out. The assignee is at present taking stock, and will shortly call a meeting of creditors, when it is believed that an offer of compromise will be made—C. W. Donovan, liquors, Ottawa, Ont., has assigned to J. Moran. For some time past he has been in deep water, and on the 28th of August he held a meeting of creditors, showing liabilities of \$3,400 or \$3,500, with assets consisting of stock \$800, book debts, good, about \$900, and made an offer of 20 cents in the dollar, but this was not accepted. He was granted a certain amount of time to increase the amount. Subsequently he offered 25c, but has been unable to obtain signatures, and consequently he was forced into insolvency—Bounsall & Peters, general store, Blenheim, Ont., have assigned to W. E. Hall, after having been in business here for some years, but the trade has never been large. It is understood that they owe about \$5,000 and have nothing to pay it with but their stock, which may amount to \$5,000 or \$6,000 at invoice prices. They have been pressed by some of their creditors, and forced into insolvency. At present it is impossible to say how they are likely to come out—John Wark, general store, Dacre, Ont., is in financial difficulties, and unable to meet his engagements. He is offering 25c in the dollar. A few days ago he gave a chattel mortgage as a renewal to S. McDougall, for \$3,652. An old trader, but not a successful one, he compromised in 1890, at 75c in the dollar, and has all along had more or less difficulty in keeping up his payments. The estate is not likely to pay more than he offers.

BUSINESS CHANGES.

ONTARIO—A. M. Smith, grocer, Chatham, sold out to Pelolle & Son, J. W. Chidley, furn., &c., Clinton, sold out to H. C. Bartlett; Est. of G. W. W. Davidson, drugs, Hamilton, stock advertised for sale by tender; B. S. Mohan, photos, Leamington, sold

out; Johnson & Sisson, shoes, Lindsay, succeeded by Matthew H. Sisson; Plant & Warren, publishers, Morrisburg; Ottawa Truss & Surgical Manfg. Co., Ltd., Ottawa, incorporation granted; H. H. Jones, furn., Port Hope, granted extension of time; Simon Labrosse, general store, St. Eugene, dead; F. H. MacPherson, printer, Windsor, sold out; Bain Bros., Manfg. Co., Ltd., Brantford, about moving to Woodstock; J. D. Durkin, general store, Grand Valley, stock advertised for sale 9th inst., Mrs. M. Fitzgerald, hotel, Merrickville, sold out to J. Kite; Simon K. Binkley, grocer, &c., Niagara Falls, sold out; T. N. Kinsman, men's furn., Oshawa, bailiff in possession; Hoover Bros., clothing, &c., Port Arthur, contemplate removing to Winnipeg; Port Arthur Pulp Timber Co., Ltd., Port Arthur, applying for incorporation; L. Yoke, liquors, Renfrew, out of business; Hagaman & Jull, general store, Ridgetown, W. E. Hagaman dead; Hygienic Ventilated Shoe Co., Ltd., Toronto, applying for incorporation; Martin & Murphy, R. E. agents, Hamilton, dissolved. R. S. Martin continues alone; Jas. Fitzgerald, grocer, London, sold out to Frank Harding; Est. J. D. Hunton, hardware, Ottawa, stock advertised for sale; Jackson & Johnson, grocer, Toronto, dissolved, A. Johnson continues; Port Fish Co., wholesale and retail, fish, Toronto, bailiff in possession; Ganger, Ladore & Co., printers, Walkville, sold out; Fred. Chaplin, butcher, Woodstock, dead; G. C. Poulton, drygoods, Arnprior, estate to be sold; T. Drifill & Sons, hardware, Bradford, compromised at 25 cents in the dollar; J. Henderson & Co., stationery, Kingston, estate to be sold; Hobart's Medical Hall, Kingston, mortgagee in possession; Oram & Moore, publishers, Kingston, succeeded by Oram, Shanks & Carter; Maria Gamble (Mrs. John) grocer, etc., Loretto, sold out to Geo. K. Keogh; F. Beach, tins, Oxford Mills, sold out; R. Smith, blacksmith, Oxford Mills, retired; R. Russell & Co., dry goods, Pembroke, offering 40 cents in the dollar; Jas. Haffey, liquors, Toronto, succeeded by T. Ryan; P. Tremble, hotel, Toronto, sold out to H. Gibson; Jas. Williams, hotel, Toronto, succeeded by John Evans; W. A. Hendershott, millinery, etc., Wexland, stock sold; A. C. Elliott, publisher, Wiarton, succeeded by Atkinson & Newman; J. White & Co., liquors, Windsor, in financial difficulty; Miss M. Telfer, fancy goods, Collingwood, succeeded by E. S. Brown; Alex. Taylor, grocer, Dromore, dead; John Ross, general store, Freelon, dead; J. R. Fraser, jeweler, Ottawa, stock advertised for sale; J. W. Leach, hotel, Prescott, sold out to W. J. Bovaird; N. C. McPhail, general store, Thornbury, succeeded by A. J. Smith; Consumers Wholesale Supply Co., Toronto, G. L. Guilbert dead; Courtney & Stuart, shoes, Toronto, dissolved and Courtney granted an extension of time; Deitch & Co., drygoods, Toronto, quit business here; R. Donald, grocer, Toronto, dead; N. Isaacson, shoes, Toronto, bailiff in possession; John Maddocks, harness, Toronto, dead; Wm. Ryan, wholesale produce and provision, Toronto, dead; I. P. Taylor, hotel, Watford, asking extension of time; R. Pick, livery, Delhi, moving to Niagara; Wm. Burns, livery, Napanee, chattel mortgage foreclosed; Jas. McMillan, hotel and confectionery, Niagara, sold out hotel to R. Pick; P. J. Taeger, tobaccos, Ottawa, offering 20 cents in the dollar; Western Ontario Mining Co., Ltd., Rat Portage, applying for incorporation; Jas. Carrothers, baker, Thedford, sold out; S. Brooke & Co., drygoods, Thorold, stock sold at 62c in the dollar; Francis, Frost Co., Ltd., wholesale paints, &c., Toronto, incorporation granted; Jas. Acton Pub. Co., Ltd., Toronto, incorporation granted; Jarvis Bicycle Saddle Co., Ltd., applying for incorporation; Scott & MacMillan Co., Ltd., mfg. chemists, Toronto, incorporation granted; Queen City Oil Co., Ltd., Toronto, applying for incorporation; Canadian Whiskey Exporting Co., Ltd., Walkerville, incorporation granted.

QUEBEC—J. A. Dixon, drugs, Knowlton, sold out; W. O. Lambly, drugs, &c., Knowlton, commencing business; Boston Rubber Co., Montreal, Ltd., Montreal, seeking incorporation; Dominion Oil & Supply Co, Montreal, seeking incorporation; John MacLean & Co., wholesale millinery, Montreal, offering compromise; C. D. Morin & Co., drugs, Montreal, dissolved; Montreal Lithographing Co., Ltd., Montreal, incorporation granted; Reynolds Self Loading Car Co., Montreal, seeking incorporation; Louis Roch, hay and grain, Montreal, real estate advertised for sale; Talumier & Lafontaine, tailors, Montreal, dissolved; St. Jerome Electric Co., Ltd., St. Jerome, seeking incorporation; John Ryan pianos, Three Rivers, real estate sold; A. Leblanc, carriages, Thurso, assets advertised for sale; A. Choquette, tailor, Valleyfield, offering to compromise; Frchette & Frere, mfrs. tobacco,

Charlesbourg, commenced business; M. G. Edson & Co., drugs, Montreal, dissolved; Jos. Mallette, coal etc., Montreal, stock advertised for sale; M. H. Loranger & Co., drygoods, Sherbrooke, stock sold; Francis Dolan, drygoods, Montreal, stock advertised to be sold by auction; N. Laporte & Fils, hardware, Montreal, meeting of creditors 8th inst.; F. Montpellier, general store-keeper, Montpellier, stock sold; S. C. Nutter, brewers agent, etc., Sherbrooke, sold bottling department; Alonzo O. Bliss Co., of Washington, opening branch at Montreal; P. R. Demisle, drugs, Montreal, H. J. Ross & J. H. Charette appointed curators; B. Levin & Co., wholesale furs, Montreal, stock advertised for sale Sept. 10th; E. Naubert & Co., drygoods, Montreal, stock sold; G. Tremblay & Son, grain, Montreal, dissolved; Cle-rout & Garneau, traders, Quebec, dissolved; G. M. Webster & Co., coal merchants, Quebec, new co-partnership; Mrs. L. N. Turgeon, drygoods, etc., Sherbrooke, Geo. Lefavre, appointed curator and not Paradis & Jobin as reported; Albert Kinnear, general store, &c., Kinnear's Mills, dead; Dominion Toilet Supply Co., Montreal, new co-partnership; W. B. Gray, hay and grain, new co-partnership; J. Renaud, painter, Montreal, assets advertised for sale 15th; L. F. Robert & Co., drygoods, Montreal, stock sold at 40 1/2c on the dollar; Chas. Vandry, Jr., grocer, Montreal, stock advertised for sale 14th; Delisle & Gauthier, hardware, &c., Cookshire, dissolved; Cascapedia Pulp & Lumber Co., Maria, incorporation granted; Maria Pulp & Lumber Co., Maria, style changed to Cascapedia Pulp & Lumber Co.; Noel Beaupre, box mfr., Montreal, assets to be sold; J. E. Handfield, drygoods, Montreal, assets advertised for sale 11th inst.; Harold Raphael Co., Montreal, stock advertised for sale 15th inst; Joseph Mallette, hay, Montreal, assets sold; Montreal Construction Co., Ltd., Montreal, incorporation granted; Montreal House Emporium, Montreal, dissolved; Moto Cycle Co. of Canada, Montreal, incorporation granted; R. Ready & Co., lumber, Montreal, assets advertised for sale 13th inst.; J. A. Renaud, builder, Montreal, assets advertised for sale 15th inst.; R. P. Robert, grocer, Montreal & Lachine, stock sold; Ryckman Medicine Co., Montreal, seeking incorporation; Sterilized Milk Co., Montreal, assets sold; Lord & Sirois, grocers, Quebec, out of business; Jos. Gagnon, St. George de La Beauce, amalgamated with Geo. Lemelin and now Gagnon & Lemelin; Theo. Delage & Co., contractors, St. Henri, dissolved; Henri Raymond, general store, St. Raymond, dead; Approvisionnement de Lait de St. Therese, St. Therese, incorporation granted; Canadian Telephone Co., Sawyerville, incorporation granted; C. C. Smith & Co., contractors, Sherbrooke, dissolved.

MANITOBA AND N. W. T.—Ferguson Co., Ltd., wholesale stationery, Winnipeg, book accounts sold at 27 1/2c in the dollar; J. A. Drysdale Co., marble cutters, Portage La Prairie, dissolved; R. P. Pettipiece, publisher, South Edmonton, sold out to J. H. McDonald; Columbia Mining Co., of Canada, Ltd., Winnipeg, seeking incorporation; Mrs. E. C. Tinning pickles, Winnipeg, sold out to Dyson, Gibson Co., Ltd.; R. W. Gibson, banker and lumber, Birtle, sold out lumber business; Est. of A. F. E. Boisseau, hotel, Brandon, arranging to dispose of business; W. A. Myers, publisher, Gladstone, sold out; C. Pieper, lumber and implements, Gretna, sold out lumber business; Brumpton & Goetz, general store, Red Deer, dissolved; Dawson, McNiece & Co., general store, etc., Regina, dissolved; Selkirk Transportation & Cold Storage Co., Ltd., Selkirk, incorporation granted.

NOVA SCOTIA—Jas. Anderson, late grocer, Baddeck, dead; E. D. Davison & Sons, Ltd., lumber, Bridgewater, dead; C. J. Wright, carpenter, Liverpool, dead; Bell & Co., dry goods, Truro, about removing to Stellarton; Andrews & Co., stationery, etc., Dartmouth, stock advertised for sale by auction; D. F. Brown Paper Box & Paper Co., mfrs. paper boxes, Halifax, opening out in business; incorporation applied for; A. K. McLean, physician, West Bay, dead; Cape Sable Packing Co., Ltd., Clarke's Harbor, A. Freeland Nickerson of this firm dead; Lane & Connolly, stationery, Halifax, succeeded by Lane & Co.; McDonald, Hanrahan & Co., general store, etc., Sydney, offering compromise of 50 cents in the dollar; E. A. Dill & Co., grocers, Windsor, dissolved; Knowles & Co., book store, stationery, etc., Windsor, offering compromise 25c.

NEW BRUNSWICK—R. C. Donald, contractor, Moncton, stopped payment; C. & S. Goggin, general store and lumber, Elgin, dissolved, Stanley C. Goggin continues here and Chas. S. Goggin takes up the Penobscuis business.

BRITISH COLUMBIA—Anglo America Gold & Platinum Hydraulic Mining Co., Ltd., winding up order applied for; Flitton & Boulton, cement plasterers, Vancouver, given up business; D. Goldberg, men's furnishings, Vancouver, opened branch at Trail; H. H. Spicer & Co., shingle mill, Vancouver, asking extension of time; John Broderius, grocer, etc., Rossland, succeeded by Broderius Bros.; G. I. Wilson, dry goods, Vancouver, sold out.

LEGAL RECORD, &c.

Week ended Sept. 9, 1896.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

Sept. 2.
Montreal—E. T. Barr vs John Scott, \$450; J. Monette vs B. Leduc, \$422; Capt. R. J. W. Birch vs L. Meilleur, \$4,639; M. Radini vs C. Spagnoli, \$500; Can. Brewing & Malting Co. vs C. Vallee, \$519.
North Stukely—Miller & House vs L. S. Gervais..... 753
Quebec—W. Blair vs J. F. Guay et al..... 404

Sept. 3.
Montreal—A. D. Taylor vs T. Beaugard, \$5,000; C. Greenwood et al vs W. Dent, \$6,000; J. Adams et al vs Dme. J. Lambert, \$633; Dme. M. Lavac vs A. Serre, \$1,730.
St. Andre—A. Bremner vs W. R. Hibbard et al..... 300
St. Elphege—Trust & Loan Co. vs Adolphe Parent et al.. 2,300
St. Prudentienne—St. Hyacinthe Bank vs Michel Auger... 648
St. Simon—F. Morin vs Geodfroy Birtz..... 450
Ware, Mass—St. Hyacinthe Bank vs A. A. Auger..... 648

Sept. 4.
Bolton Tp—M. Galvin vs Corpn. Tp. of Bolton, (dngs), \$3,000; C. R. Cousins vs F. A. Willard, \$480.
Boucherville—J. Adam et al vs Dme. S. Lambert et al.. 633
Levis—Marie E. Esnouf vs J. F. Lemieux & T. Labrie (dngs), \$1,500.
Montreal—Dme. E. C. Vadeboncoeur vs J. A. Archambault, \$1,000; Banque du Peuple vs J. I. Bogue et al, \$332; E. McGown vs W. Cuthbert, \$1,175; A. Belanger vs T. Decary, \$1,200; Hon. J. C. V. Buchanan vs Dme. A. E. O'Brien et vir, \$3,375.
St. Michel de V—Dme. M. Levac vs Ant. Seue..... 1,750
Sault aux Recollet—Capt. R. J. W. Birch vs Ludger Milleur, \$639.

Sept. 8.
Montreal—Governors Co. of Bank of Scotland vs H. F. W. Bel-leau, \$608; R. Brunet vs J. Brunet, \$2,000; Dme. E. Mc-Lean vs P. Desormiers, \$450; J. O. Palin vs P. Laviole, \$2,000; J. Moore vs J. B. McConnell, \$494; J. S. Skelly vs J. Sheridan, \$500; J. B. Tremblay vs H. Duchesneau, \$400.
Quebec—Davis Sewing Machine Co. vs L. B. Gervais et al \$455.
St. Jean De Chailions—P. Martineau vs Marie M. Mailhot, \$467.
Huntingdon—M. McLeod vs Danl. Boyd & W. S. McLaren, \$1,708.
Lotbiniere—A. Paris vs Marcel Mercier..... 324
St. Philippe—J. O. Palin vs Pierre Laviole..... 1,000
Sherbrooke—Dme. E. C. Vadeboncoeur vs S. A. Archambault, \$1,000.

Sept. 9.
Montreal—F. X. Dupuis vs M. Brossard..... 300
Pointe Claire—J. B. Tromblay et al vs H. Duchesneau et al, \$400.
Quebec—V. & B. Sporting Goods Co. vs T. Fane et al... 1,376
St. Blaise—F. X. Dupuis vs M. Brossard..... 300

WRITS ISSUED, ONT.

Sept. 2.
Blenheim—Thibaudeau Bros. & Co. vs Bounell & Peters, \$2,619
Eganville—C. Timm vs W. F. Fraser & W. F. Timm... 315
Hamilton—C. G. Grotz vs Norton Manfg. Co..... 3,000
Hintonburgh—Eliza A. Cowan vs Maxime & Mary Souliere, \$484.
Ottawa—McKinley & Northwood vs F. Gouglon..... 366
St. Catharines—J. A. Keyes vs D. & E. Viger..... 304
Toronto—Ontario Life Assce. Co. vs Wm. Walsh, exr. & Wm. Walsh et al, \$8,132.
Weston—W. E. Ellerby vs Wm. Ellerby..... 789

Sept. 3.
Ancaster Tp—Christina Craig vs Manny Phillips..... 5,000
Chingacousy Tp—R. E. Heggie vs Thomas & Margt. Arch-dekin, \$480.
Cutross Tp—D. Jordan vs David Henderson..... 800
Goderich—Mary Graves vs Catherine, Edward & Mary Watson & J. R. Shannon, \$5,000.
Hamilton—H. Gillespie vs Henry Ing..... 525

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| Hungerford—J. Turcott et al vs Richard Hally..... | 1,000 | Toronto—Toronto Genl. Trusts Co. agt E. Ingham, \$684; J. Stone agt C. E. Stone, \$344. | |
| London—W. Parkinson vs Saunby et al..... | 1,061 | Tweed—J. M. Robertson agt Francis Lynch..... | 424 |
| Ottawa—A. J. Machal vs A. H. Leggo..... | 2,285 | Tyendinaga Tp—Cathie. Howell agt Margt. J. Brennan.. | 1,329 |
| Port Albert—W. McBride vs George Hawkins (Dmgs.).. | 1,000 | Whitby—J. G. Gibson agt B. Gibson..... | 755 |
| Sarnia—P. Darcey vs John Mahony..... | 877 | | |
| Stephen Tp—B. Brown vs Augustus & Peter McIsaac.... | 324 | | |
| Toronto—E. Cuthbert vs S. Benson & A. J. Rundle, \$1,191; H. L. Stark et al, exrs vs A. H. & A. Dixon, \$5,218; G. B. McCombs vs D. B. Kissock et al, 964; F. Holmsted vs John McKnight, \$1,750; J. Fiskin & Co. vs F. F. Stewart, \$397. | | | |
| Wyoming—R. C. Struthers & Co. vs Murdoch McKenzie et al, \$704. | | | |
| | Sept. 4. | | |
| Chesley—Heslip & Maher vs Ernest Miller & J. A. McDonald \$1,200. | | | |
| Colchester S—L. P. Hansen vs Adam Fox..... | 956 | | |
| Drayton—C. W. Nocker et al vs Edward & Roxana Dalls, \$2,000. | | | |
| Drummond Tp—R. Livingston vs Wm. Morris..... | 1,887 | | |
| Elora—W. Talbot vs Talbot, Cockroft & Harvey..... | £336 | | |
| Guelph—J. C. Kelleher et al vs Maria Hirsch..... | 1,000 | | |
| Hanover—F. Weiberg vs John Proctor..... | 379 | | |
| Hungerford—Hannah Murphy vs Peter Murphy..... | 5,000 | | |
| Kincardine Tp—J. C. Graham et al, exrs. vs John and Jane Hill \$439. | | | |
| Lobo Tp.—I. Roboy vs John Sinclair..... | 3,366 | | |
| Ottawa.—R. Hewitt vs Mathilda and Thomas Butler, \$580; G. B. Burland vs Isabella Martin et al, \$9,320; G. S. Johnston vs M. Rothschild, \$663. | | | |
| Toronto.—E. McMichael vs A. D. Macdonald, \$1,410; R. Skae vs E. E. Whitmough, \$700. | | | |
| Torbolton—A. W. Ogilvie vs Wm. & Sarah Henderson.. | 2,118 | | |
| Waterloo Tp—P. Bernhardt vs John C. Albert et al.... | 783 | | |
| | Sept. 8. | | |
| Belleville—T. P. J. Power vs T. S. Carman..... | 1,000 | | |
| Matilda—J. A. Armstrong vs Wm. & Lucy A. Johnston.. | 898 | | |
| Marmora—D. Wright vs Ontario, Belmont & Northern Ry. Co. et al, \$1,000. | | | |
| Morrisburgh—Catherine Fitzgibbons vs Adam Johnston & Jas. Clement, exrs, \$2,040. | | | |
| Napanee—Dominion Bank vs John Herring et al..... | 326 | | |
| Ridout Tp—E. Bolsseau & Co. vs G. J. Tutt..... | 461 | | |
| Sault Ste. Marie—Eichhorn & Carpenter vs Husband & Co., \$1,525. | | | |
| Tara—R. S. Williams & Sons Co. vs H. A. Vandusen.... | 300 | | |
| Toronto—J. B. Howard vs A. H. & A. Dixon, \$1,384; W. Thomas vs Mary A. Farnworth, \$1,101. | | | |
| | Sept. 9. | | |
| Amsterdam, N. Y.—Jane McLeod vs Wm. M. & Wm. Mc-Kurg, \$1,500. | | | |
| Beverly Tp—Supreme Court of Ont. vs John Shearer.... | 364 | | |
| Brampton—Amelia L. James vs Robt. McClure..... | 4,373 | | |
| King Tp—S. Hill vs Thos. Badger..... | 5,091 | | |
| Mount Forest—Elgin Loan & Savings Co. vs M. C. McKellar, \$1,001. | | | |
| Petrolia—Mary Palmer vs Robert Palmer (Dmgs.)..... | 3,500 | | |
| Russell Tp—Molsons Bank vs Morris & D. Leduc..... | 614 | | |
| Spanish River—Eichhorn & Carpenter vs P. & C. Shea... 877 | | | |
| Toronto—Standard Bank vs W. & S. A. Forbes..... | 3,032 | | |
| Windsor—W. E. Poulson et al vs Windsor Truck & Storage Co. et al, \$650. | | | |
| Detroit—National Wall Paper Co. vs Fitzgerald & Manning, \$312. | | | |
|—D. Fraser vs Western Assurance Co..... | 1,000 | | |
| | WRITS ISSUED, MANITOBA & N. W. T. | | |
| | Sept. 4. | | |
| Winnipeg—McDougall & Robertson vs R. & F. Cochrane, \$375; H. & R. Hoerr vs R. H. Nunn & Co., \$325. | | | |
| | WRITS ISSUED, N. S. | | |
| | Sept. 9. | | |
| Arichat—Peter Campbell, general store, foreclosure writ for \$2,327. | | | |
| | JUDGMENTS RENDERED, MANITOBA & N.W.T. | | |
| | Sept. 2. | | |
| Moosomin—G. T. Hay agt D. McPherson..... | \$ 915 | | |
| Souris—Wood & Kells agt R. Myers..... | 330 | | |
| | Sept. 9. | | |
| Morden—Mark Fisher, Sons & Co., agt P. Simard..... | 439 | | |
| | JUDGMENTS RENDERED, PROVINCE OF QUEBEC. | | |
| | Sept. 3. | | |
| Montreal—Dme. M. A. B. I. S. de Beaujeu agt Louis Chamette, \$415; I. M. Dufresne et al agt Metropolitan Club, \$3,520. | | | |
| | JUDGMENTS RENDERED, PROVINCE OF ONTARIO. | | |
| | Sept. 3. | | |
| Woodstock—P. McLeod agt Chas. Boyle, jr..... | \$ 460 | | |
| | Sept. 4. | | |
| New York—G. C. Gibbons J. agt T. Sill..... | 2,244 | | |
| Paris—Steinhoff & Gordon agt J. P. Keaveny..... | 913 | | |
| Stratford—Greenshield & Sons agt A. Robinson..... | 1,009 | | |
| | Sept. 2. | | |
| Alexandria—Atlas Loan Co. agt Nap. Bray..... | 327 | | |
| Camden—D. French agt Thos. Edgar..... | 344 | | |
| Fitzroy—Isabella Davis agt Henry Lowery et al..... | 512 | | |
| Gosfield S—Ann Appleyard agt Geo. I. Jones..... | 3,118 | | |
| Lindsay—Ontario Bank agt John Dovey et al, \$837; J. G. Edwards & Co. agt John Dovey, \$370. | | | |
| Nepean—Hon. F. Clemow agt A. S. & Julia A. Cowan.. | 357 | | |
| Ottawa—Hester Sutherland agt John Wallace..... | 504 | | |
| Peterborough—Katherine A. Dennistown agt Geo. & M. Carlton, \$950. | | | |
| Sudbury—Hodgson, Sumner & Co. agt R. MacEwen.... | 1,489 | | |
| | JUDGMENTS RENDERED B. C. | | |
| | Sept 2. | | |
| New Westminster—J. Cunningham agt A. E. White.... | \$ 941 | | |
| Vancouver—C. J. Major, as assignee agt Geo. Cassady & Co. Ltd. & Geo. Cassady, \$403; J. Cunningham agt W. L. Newsum, \$941. | | | |
| Victoria—J. Cunningham agt Jas. McArthur..... | 941 | | |
| | Sept. 9. | | |
| Union—Grant & Mounce agt Alex. Grant & Hy. McGregor, \$3,000. | | | |
| Granite, B. C.—W. L. Hogg agt H. B. Cameron et al.... | 10,000 | | |
| | JUDGMENTS RENDERED, P.E.I. | | |
| | Sept. 2. | | |
| Charlottetown—Patrick Monaghan, grocer, for..... | \$ 610 | | |
| | JUDGMENTS RENDERED, NEWFOUNDLAND. | | |
| | Sept. 2. | | |
| St. Lawrence—Pike & Bradloy, fish, for..... | \$ 312 | | |
| | JUDGMENTS RENDERED, NOVA SCOTIA. | | |
| | Sept. 2. | | |
| Halifax—W. T. Nott, liquors, for..... | \$1,129 | | |
| | Sept. 9. | | |
| Bear River—Rupert Harris, hotel, for..... | 1,012 | | |
| Bridgeville—Hugh A. McDonald, tailor, for..... | 539 | | |
| New Glasgow—E. Collishaw, general store, for..... | 866 | | |
| Sydney—Ingraham & McLean, general store, for..... | 306 | | |
| | JUDGMENTS RENDERED N.B. | | |
| | Sept. 9. | | |
| St. John—J. P. Lynch, produce and commission, for..... | 388 | | |
| | CHATTEL MORTGAGES, PROVINCE OF ONTARIO. | | |
| | Sept. 2. | | |
| Elmira—Bulgin Bros. to E. J. Bulgin..... | \$1,302 | | |
| Ingersoll—G. A. & C. Ineson to J. W. Browe t..... | 611 | | |
| Markham Tp—Margt. J. Winterstein to J. J. Lunan.. | 1,249 | | |
| | CHATTEL MORTGAGES, ONTARIO. | | |
| | Sept. 3. | | |
| Alvinston—Dudley & Binder to A. Smith..... | \$ 684 | | |
| Florence—J. C. Ellison & wife to London Loan Co..... | 3,300 | | |
| Goderich—Wilmer Smith to R. Clark..... | 623 | | |
| Simcoe—Minnie & Cecil H. Filton to H. & C. Filton.... | 1,173 | | |
|—C. H. Ward to G. Hall..... | 553 | | |
| | Sept. 4. | | |
| Belleville—Wm. Cronk to J. St. Charles..... | 1,000 | | |
| Milton—Jos. McCormack to Maggie McCormack..... | 1,060 | | |
| Paris—John Ealand to G. Bernhardt..... | 2,132 | | |
| St. Thomas—John & Eliza J. Lillie to D. Burtch..... | 789 | | |
| Waterloo Tp—John Kruger to F. Weiberg, \$1,456; John Kruger to F. Weiberg, \$1,443. | | | |
| | Sept. 8. | | |
| Galt—A. W. Thompson to D. R. Scrimger..... | 800 | | |
| | Sept. 9. | | |
| Comber—R. W. Pizer to Cathie. Brown..... | 556 | | |
| Dacre—John Wark to S. McDougall..... | 3,552 | | |
| Hamilton—J. H. Long to F. H. MacPherson..... | 4,100 | | |
| Ottawa—Jos. Crochetiere et al to C. B. Major..... | 750 | | |
| Port Arthur—Mrs. Jas. Conmee to T. R. McLeod..... | 1,070 | | |
| Renfrew—John Wark to S. McDougall..... | 3,552 | | |
| Sault St. Marie—H. C. Hamilton to W. H. Plummer.... | 1,100 | | |
| Sudbury—A. L. Hughes to Canada Per. Loan & Invest. Co., \$2,301. | | | |
| Shelburne—J. H. Dennis to W. Jelly..... | 1,050 | | |
| Toronto—Wm. & J. B. Arnold to Pinkerton & Cooke.... | 703 | | |
| Walkerville—Elgen Rowe and Jas. Douglas to Ladore & Co., \$1,200. | | | |
| | CHATTEL MORTGAGES, N. S. | | |
| | Sept. 2. | | |
| Dartmouth—W. R. Jennett, crockery, for..... | \$3,000 | | |
| | BILLS OF SALE, ONT. | | |
| | Sept. 2. | | |
| Cuter Duck Isld—John Desjardins to J. Clark..... | \$ 580 | | |
| Ridgetown—Geo. M. Westland to H. M. Westland..... | 1,100 | | |
| Toronto—C. R. Notman to Clara E. Notman..... | 750 | | |

BILLS OF SALE PROVINCE OF ONTARIO.

Sept. 3.
 North Orillia—Wm. Waples jr. to J. Gray et al. \$1,725
 Zurich—Henry Schroeder to S. Rannie et al. 1,000
 Sept. 4.
 East Tawas, Mich—Holland & Emery Lumber Co. to Bank of Toronto, \$350,000.
 Etobicoke Tp—W. T. Shaver to Eliza J. Shaver. 700
 Sept. 8.
 Matilda Tp—Thos. Scott & Thos. Johnston to J. H. Croil et al, \$700.

BILLS OF SALES, B.C.

Sept. 2.
 Mission City—H. & L. S. Appleby to Aime Turner \$ 576

BILLS OF SALE, N.B.

Sept. 2.
 St. John—Mollison Bros. & Co., wholesale dry goods. \$19,000
 Sept. 9.
 Sussex—John McNichols, jr., for. 1,000

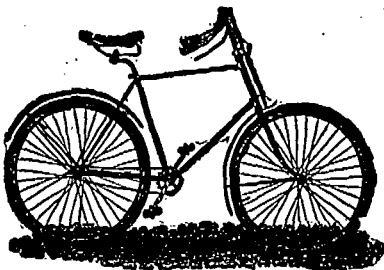
BILLS OF SALE, MANITOBA & N.W.T.

Sept. 3.
 Qu'Appelle—Fredk. Bell to S. C. Scott. 675
 Sept. 4.
 Winnipeg—G. Hague & Co. to S. Walker et al. 700

THEATRE FRANCAIS.

Novelties are not numerous in the theatrical and amusement circles, and it is safe to say of the many hundred people who have witnessed the performances at Theatre Francais this week, at least two-thirds have left the playhouse declaring that Stuart, the Male Patti, who is so enthusiastically received there is not really a man at all. To those it might be well to notice the slight young man with a rather spare figure who emerges from the stage-door shortly after the performance of the famous impersonator. To them it would be next to impossible to realize that this person who has not the least trace of femininity in his make up but is rather a sturdy-looking youth is the Male Patti. He has a most remarkable voice and sings with a true concert pitch, rather than the ordinary variety-theatre style. Stuart has made such a pronounced success that the management have prevailed upon him to remain at Theatre Francais another week. He will present another new budget of songs and will wear some new and handsome gowns. The drama next week will be Clay M. Greene's romantic story of the west entitled "Forgiven," in which the actor Frederic Bryton has starred for so many years and with such great success. It is just the sort of a play to please an audience fond of love and heroism and sentiment. It will be splendidly staged and the cast will be adequate. The vaudeville bill will include Robetta and Doroto, the Chinese Acrobats with their trick cottage; Miss Dot Davenport, in up-to-date songs; Miss Etta Maywood, serio comic and Miss Stella Morse, the society-cornetist.

OUR STOCK OF '96 WHEELS IS ALL SOLD



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 "Wolf American"
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The Best CIGARS

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

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MONTREAL WHOLESALE MARKETS

Thursday Ev'g, Sept. 10th, 1896.

The week has been a broken one as regards business, owing to the Labor Day holiday and there is very little new or of consequence to note. Some little improvement is, however, looked for next week, the influx of visitors to the exhibition usually having a favorable effect on general trade. In dry goods and boots and shoes, a fair sorting trade is being done, but this will be improved, it is expected within the next few weeks. Hides are firm but not notably changed, while in other lines there is a moderate trade with no particular comment called for. A gratifying feature this week has been the publication of the Board of Trade figures showing the immense expansion in the grain shipping trade of this port. From these it is seen that up to the end of Aug-

Financial.

Thursday-Ev'g., Sept. 10, 1896.

The week on 'Change opened with an increase in the general volume of business and advances in the principal securities. The holiday broke into the week, however, and during the last couple of days dullness has ruled, and determined attempts have been made to hammer prices, in some cases successfully. This was probably due to the influence of New York, where an easier feeling in stocks has been noted. The principal declines locally were in Gas and the Street Railway stocks, the balance of the list showing but slight changes. Money, locally is unchanged, 4½ to 5 per cent still being the call rate, the last named being the rate charged by banks. Outside advices indicated an easier tendency in the prices of stocks. In New York the Democratic victory in Arkansas had some effect on prices, but as this was not generally accepted as indicative of the final result, a rally soon followed. It is now considered reasonably certain that the "sound money" party will eventually triumph. In London the course of the market was similar to that of New York. The Bank of England rate rose to 2½ to-day, the first advance since Feb. 1894. Exchange is still weak and it is said that further large quantities of gold have been engaged for import into New York. Locally rates are as follows:—Between banks—New York funds 1-16 to 1-10 premium; sixties, 8 9-16 to 8 11-16; demand 9 to 9½ and cables 9½ to 9¾. Counter

rates were—New York funds, ½ to ¼ premium; sixties, 8½ to 9; demand, 9¼ to 9¾, and cables, 9½. Appended is the usual comparative table compiled by C. Meredith & Co. :—

| BANKS. | Shares. | Highest. | Lowest. | Average Last Year |
|--------------------|---------|----------|---------|-------------------|
| Montreal | 31 | 225 | 222½ | 222½ |
| Commerce | 11 | 124 | 123 | 137 |
| Merchants | 47 | 168 | 167½ | 169½ |
| MISCELLANEOUS. | | | | |
| Cable | 644 | 144 | 141¼ | 165¼ |
| Can. Pacific X.D. | 75 | 59 | 58 | 57¾ |
| Gas | 160 | 188¼ | 187 | 208¼ |
| Gas X.D. | 190 | 183 | 182½ | .... |
| Mt. St Ry. | 985 | 218¼ | 216¼ | 212¼ |
| Toronto Ry. | 732 | 74 | 69½ | 84½ |
| Bell Tel. | 2 | 154 | 154 | 159¼ |
| R. & O. | 300 | 85½ | 85½ | 101¾ |
| Telegraph | 50 | 162 | 162 | 166 |
| Duluth prfd.... | 100 | 7½ | 7½ | 7½ |
| Royal Electricx.d. | 50 | 110 | 110 | .... |
| Postal Telegraph | 1080 | 78 | 77½ | .... |
| Mont. L. & M.... | 16 | 94 | 94 | .... |

MONTREAL CLEARING HOUSE.

| Total for Week Ending Sept. 10, 1896. | Clearings. | Balances. |
|---------------------------------------|-------------|-------------|
| | \$8,813,371 | \$1,272,880 |
| Corresponding | | |
| Week of 1895 | 11,618,080 | 1,852,945 |
| " " 1894. | 12,095,508 | 1,986,084 |
| " " 1893. | 10,422,418 | 1,156,480 |

ust the wheat shipments were 4,046,730 bushels against 2,293,438 bushels for the corresponding week last year, corn shipments were 3,011,327 bushels against 1,905,408 bushels, peas, 616,767 bush. against 28,743 bushels, oats, 1,100,522 bushels against 1924 bushels, and flour, 430,280 sacks, and 190,518 brls. against 619,847 brls. last year. The produce shipments show equally large increases, and one reason given for the lack of new export sales of grain is the lack of freight space, as it is said that it is all engaged until the close of navigation. The British Board of Trade returns published this week indicate a continued expansion in Anglo-Canadian trade. The imports into Great Britain from Canada increased 31 per cent during August, as compared with August 1895, while the British imports from all countries increased only 6 per cent. The total imports for the past eight months from Canada increased nearly 30 per cent, while from all countries combined the increase was only 3 per cent.

BEANS—The market is still very dull and the supply largely exceeds the demand. Prices are only nominal, and almost any reasonable offer would be accepted to move large lots.

BOOTS AND SHOES—Manufacturers report a fair number of sorting orders. During the next few weeks however, the trade is expected to be more active, and in consequence the feeling is more hopeful. Samples for next spring are under way and retailers report a moderate weeks trading. Collections generally are said to be fairly satisfactory.

CEMENT—An average business was done this week, but chiefly in small lots. No change is reported in prices, which are now \$1.80 to \$1.90 for Belgian cement, \$1.90 to \$2 for English, and firebricks, \$15 to \$21 per thousand. Receipts during the week were light.

DRUGS AND CHEMICALS—A prominent New York drug house have issued the following circular:—There still is lack of animation in business. The changes we report are about equally divided between advances and declines. Acetanilid—we again report an advance, and can safely predict continued improvement, in view of the fact that one of the raw materials aniline oil, has taken a decided further advance during the last days. Aniline Oils and Salt—The strong position of the benzole market has again forced up prices, and we can report an advance in salt equivalent to about 3c per lb. Arsenic, red is scarce and higher in price. Cyanide of Potassium, 98.99 per cent—We have again reduced the price, and now quote in 100 and 112-lb bulks at 32c per lb. with the usual advance for smaller containers. In Quinine a further reduction is noted.

DRY GOODS—Wholesalers report trade about the same as a week ago. A few sorting orders have been received, but they have not been very extensive in volume. The fall millinery openings, as already noted, attracted quite a number of visitors, who left a good few orders, mostly small. The city and suburban retail trade has been fairly good, and collections fair. A New York report said: "The cotton goods division of the market has steadily improved during the past week. Buyers have taken a more lively interest in the situation and a better business has been

done in the aggregate than for some time past, and that in face of an advancing market for staple goods. If sellers had not been so reserved considerably more might have been done, for there have been some large buyers, jobbers, converters and manufacturers who have evidently been more disposed to purchase ahead than before, provided sellers were willing to meet them on anything like the current basis of price for spot goods. The latter, however, show even less inclination than before to do this, and the chief feature of the market for contract goods is the difficulty which buyers experience in getting a definite price quoted for future deliveries. The condition of the cotton market is mainly responsible for this. The rapid advance in the price of raw material has barely begun to be reflected in the price of goods, and at the close of the week cotton goods manufacturers are in a worse position than they were at the opening. Buyers have been letting the future take care of itself, now sellers are disposed to take chances on future developments and are extremely reserved."

FLOUR—Although generally quiet Manitoba millers report a fair amount of business on export account. Further shipments of flour are to be made to Australia, but business on local account is decidedly less active. Ontario flours meet with a moderate demand, but prices are still more or less irregular. In oatmeal the amount of business doing is very small and prices in consequence are nominal, while the feature in feed, is a somewhat better, enquiry for bran at steady prices. Shorts are also fairly active, and prices steady.

GRAIN—Oats continue very easy, and a further decline to 24½c is about the only feature of a quiet week. Business generally particularly on export account is quiet, as shippers report that all available space until the close of navigation, has been taken. A few small lots of the various grains are moving on local account, but in peas, particularly, the trading is limited. Canadian peas in Liverpool are steady at 4s 6d. Cable advices to the Board of Trade were as follows:—London—Cargoes off coast: Wheat is steady; maize, quiet. Cargoes on passage, wheat rather firmer; maize quiet and steady. English country markets wheat, easy. Liverpool spot wheat, steady; spot maize, quiet. Minneapolis first bakers' flour, 16s 9d. Futures—Wheat, steady; 5s 1¼d September, 5s 2d October, 5s 2¼d November, December, 5s 3d January. Maize, easy; 2s 9d September, 2s 8¼d October, 2s 9d November, December. Paris, wheat 18.25 September, 18.50 December; flour, 40.55 September, 40.20 December. French country markets, barely steady.

GREENFRUIT—Apart from the plentiful supply of most kinds of fruit, there is little new to note. Apples are still the feature, and sell as low as 75c per bbl, this of course for fall stock. Other prices are about as follows: Oranges, Messina, per box, \$6.00 to \$7.00; lemons, \$2.00 to \$3.50, choice, and \$7.50 per case of 420 for new Berdell; bananas, 75c to \$1.25 per bunch; apples, 75c to \$1.50 per bbl.; cocoanuts, bags, \$4.00 to \$4.25 per hundred; California peaches, \$1 to \$1.25; California plums, \$1.25 to \$1.50; California pears, \$1.75 to \$2.25; blueberries, 65c to 75c per 22 quart box; Canadian plums, 40c to 50c per basket; Canadian pears, \$2.50 to \$4. per brl; grapes, blue, 1½c to 2c lb; red, 2½c to 3c lb; Niagara, 2½c to 3c lb; Delaware, 30c to 35c per 10 lb. basket; and Canadian peaches, 60c to 80c per basket.

GROCERIES—A moderate amount of business is passing in sugar, and prices, generally, are steady at about ½c below New York prices for refined. Granulated at

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods
Merchants.

SPECIALTIES:

COLORED
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CASHMERE

SILKS

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DRESS
GOODS,

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See you get Carter's,

Ask for Carter's,

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Winter's Coming!

'Tis best for you to know the facts about heating apparatus if you are considering about a plant for your home. "Safford" Radiators are the only heating apparatus in the world that has imitators; and why? Because they are the simplest and best in construction and durability.

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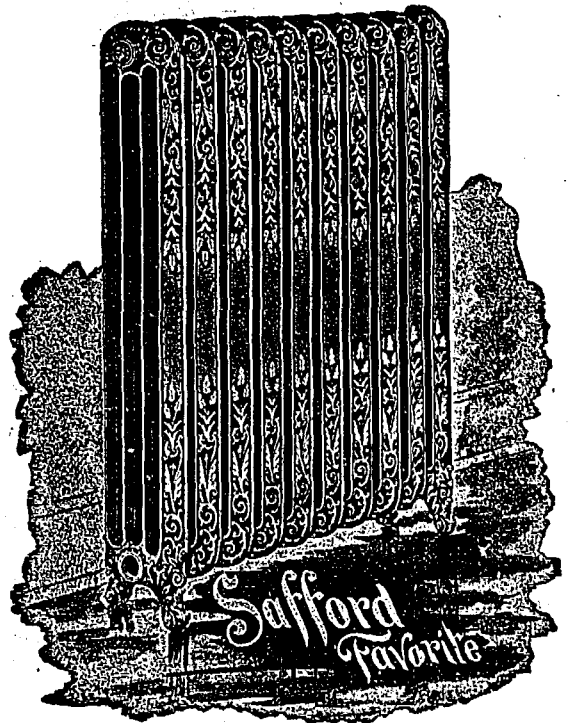
The TORONTO RADIATOR MFG. CO., Limited,

Toronto, Ont.

AND

H. McLAREN & CO.,

Montreal.



the refineries is quoted at 4½c to 4¾c, according to size of lot, and yellows at 3¾c to 3¼c, according to quality, although it is said that these prices would be shaded to move good sized quantities. A New York dispatch treats conditions as follows: "The market opened the week with more business in raw sugars, buyers showing some interest. In London prices are unchanged on both beet and cane as compared with Monday's closing prices, but beet is 1½d dearer as compared with the prices ruling Saturday. Local prices are quoted on about the same range noted heretofore. The market for refined sugar is firm with prices unchanged, as they are guaranteed for the week. Demand is good and steady. There is some delay in delivering certain soft sugars, but the holiday of Monday enables refiners to work off a good many of their back orders, so that deliveries are now made with greater promptness. But refiners say that with demand continuing on the present basis there will be more delay in the near future." The local trade in tea is but small, and comprises chiefly a few sales of fine quality Japans up to 30c. In the medium and lower grades, there has not been much done. Coffee continues quiet with an easier tendency, while rice, dried fruit, and canned goods show no change. So far, very few sales of new pack salmon have been noted, although quotations, as we reported some weeks ago, were comparatively low. Later reports from the coast indicate that although this is what is generally known as an "off year," the pack is fully up to, even if it does not exceed the average, and is valued on the Columbia and Skeena rivers at over \$500,000. This is believed to be owing to the good work of the salmon hatcheries department. Arrivals of figs and other lines of dried fruit are expected within the next couple of weeks. Business in other lines is fair and quotations steady. Collections, generally, are said to be satisfactory.

HARDWARE AND METALS—Although a fair number of orders are being received they are small in volume and business is generally considered but moderate. Prices however, hold steady to firm, this being particularly the case in connection with furnace and stove maker's supplies. Collections are fair, but in one or two sections, far from satisfactory.

HAY—The chief demand continues to be from cattle shippers for stock feeding pur-

poses during the transatlantic voyage. The European markets are pretty well supplied, and with good sized offerings here, prices are easy. No 1 in car lots on track is quoted at about \$10.75, and some sales have been noted at a shade under that figure, while No. 2, sells at \$9.50.

HIDES—No new feature has developed during the week. Business is only fair, tanners evidently, not doing much yet, although prices are firm with no quotable change to note. Beef hides are quoted at 5c, 4c, and 3c for numbers 1, 2 and 3, respectively, while lambskins at 40c and clips at 25c, are also unchanged. An American market report says: "Nothing of especial interest transpired in the market for common dry hides. Both the U. S. Leather Co. and independent tanners continue to show a moderate amount of interest in the situation, and although there were negotiations under way for supplies, no business of importance was reported as having been transacted; prices ruled steady. There was a firmer and higher market for city slaughters. Tanners were buyers, and sales were reported of 1,400 native steers at 3c; also at the close of last week, sales were made of 2,100 native steers. No business was reported in branded hides, but prices were quoted higher, with butt brands at 6½ and 7c and side brands at 6 and 6½c. Calfskins were in fair demand and steady. The home trade was a buyer of heavy skins, and there was an export demand for light skins; recent shipments were 15,000 skins; prices quoted unchanged at 10 and 12c."

HONEY—Supplies are still quite sufficient for the demand which is fair, and prices generally hold steady. The range for genuine honey in sections is 8 to 10c, although in one or two instances it is said that more has been paid. White strained honey sells at 7 to 8c and dark at even lower prices.

LEATHER—The export trade is still the only feature of interest in the leather market, and some fair sized shipments of both sole and black are being made each week. The improved sorting business in boots and shoes is expected to stimulate trading in leather somewhat during the next few weeks, and in anticipation, presumably, prices are firm.



MARLE PRODUCTS—Only a small business is now noted, but as supplies are not excessive, prices hold steady. Pure syrup in bulk, sells at 5½c to 5¼c per pound and sugar at 8c to 8½c per pound.

PAINTS AND OILS—No important change can be noted. Castor oil continues very firm, though not quotably changed here. Turpentine and linseed oil are still very weak, although no actual change in prices are noted. Other lines are quiet and steady, while collections are said to be fairly satisfactory.

PETROLEUM—Business is now quite active and prices consequently are firm. We quote as follows: Canadian refined, 15½c to 16½c; American, P. W. 19c to 20c; W. W., 20½c to 21½c; American benzine, 21½c to 25c; Canadian benzine, 13½c to 15c; astral, 22½c to 23½c. Refined in Petrolia is quoted at 10c in bulk, and 12½c in barrels, in car lots, f.o.b. there. Market very firm.

PRODUCE AND PROVISIONS—The tendency of cheese prices is still upwards, and sales have been put through locally at an advance of ½ to ¾c higher than last week. This advance does not seem to be warranted by English advices which report no change in prices, and as shippers are paying higher prices in the country, the explanation we have already given, "speculation" is apparently the correct one. One English authority wrote to a customer here that "Canadian and American cheese have not recently sold with the same facility that they were a short time ago, arrivals proving to be heavier than anticipated, causing buyers to act with caution." At Ingersoll, Ont., 9 to 9½c was asked and at Belleville, Ont., sales were made at 9c. Butter is quiet with a decidedly easier tendency. Shippers seldom pay over 18c, although a few lots of fine quality sell for 18½ to 19c to jobbers. Townships and Western dairy

is in moderate demand at generally steady prices. In eggs, good candled stock sells freely at from 11 to 11½¢, although strictly new laid sell as high as 20c in small quantities. Provisions are quiet, but prices are unchanged. Late advices from London are to the effect that Canadian pea fed bacon has been in better request both in the city and the provinces, and firm prices were the rule.

THE FOLLOWING TESTIMONIAL SPEAKS FOR ITSELF.

The Colonial Mutual Life Association is becoming well and favorably known, as its plans of insurance are proving very popular.

ASSESSMENT SYSTEM.

St Johns, Sept 3rd., 1896.
The Colonial Mutual Life Association.,
180 St. James Street,
MONTREAL, Que.

Dear Sirs,

I beg to acknowledge the receipt from you of the sum of \$1000 being the amount of the policy on the life of my late husband, John Finley. I desire to express my thanks for this prompt and satisfactory settlement, done without any trouble to myself, and also to thank your secretary for his kindness in assisting and explaining matters to me as he did.

Yours Truly,
Emily Finley.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, Sept. 10, 1896.

There is a fair business reported in wholesale circles this week. It is confined chiefly to a store trade, the city being filled with visitors who are in to see the Industrial Fair. Although buying cautiously, country dealers are ordering very good parcels, and prospects generally are considered satisfactory. The millinery houses have done a good business. Prices of leading staples are unchanged, and payments are improving. This is owing to a freer delivery of grain. Call loans are quoted at 5 to 5½ per cent. and prime commercial paper is discounted at 6 to 6½ per cent. Business on the Stock Exchange is quiet, with values firm as a rule. Latest sales: Cable, 148½; Postal, 78¼; Western Assurance, 155¼; Toronto Ry, 70¼; Gas, 202; Telephone, 154; Bank of Commerce, 124; Hamilton, 149¼; Imperial, 180.

BUTTER, &c—There is a fair demand for choice qualities, and they rule firm at 14 to 15c for dairy tub and 15 to 17c for pound rolls. Medium dairy 10 to 12c. The best creamery 18 to 20c. Eggs firm, with best qualities jobbing at 12 to 13c in case lots. Cheese firm at 8½c to 9c.

DRESSED HOGS—Offerings are moderate and prices rule steady at \$5 to \$5.50 for choice light weights and \$4.50 to \$4.75 for heavy.

FLOUR AND GRAIN—Flour quiet and steady, with straight rollers \$3.15 and those made out of new wheat \$3. Ontario patents from old wheat \$3.35. Manitoba patents \$3.85 and strong bakers \$3.50 to \$3.55. Bran is dull at \$3 West, and shorts \$9. Wheat quiet and market firm. Red winter, new, is selling at 61c outside and white at 62c. Old wheat nominal at 64c. No. 1 Manitoba hard quoted at 70 to 70½c, Toronto freight, 65½c Midland and 61c Fort William. No. 2 hard 60½c Toronto freight. Barley dull,

STOCKS AND BONDS.

| NAME. | Par Val'e. | Capital Sub-scribed. | Capital paid-up. | Rest. | Div. last 6 Ms | Dates of Dividends. | Per Cent Price Sept 10. | Cash value per 8. |
|-------------------------------|------------|----------------------|------------------|-----------|----------------|---------------------|-------------------------|-------------------|
| British North Am..... | 243¼ | 4,866,666 | 4,866,666 | 1,338,833 | 2 | Apr. Oct. | 100 | 248 50 |
| Can. Bank of Commerce | 50 | 6,000,000 | 6,000,000 | 1,000,000 | 3¼ | June Dec | 124 | 62 00 |
| Commercial, Windsor.. | 40 | 500,000 | 288,640 | 95,000 | 8 | ..... | 105 | 42 00 |
| Dominion..... | 50 | 1,500,000 | 1,500,000 | 1,500,000 | 5 & 1 | May Nov | 225 | 112 50 |
| Du Peuple..... | ..... | ..... | ..... | ..... | ..... | ..... | 6 | 3 00 |
| Eastern Townships..... | 50 | 1,500,000 | 1,499,905 | 760,000 | 3¼ | Jan July | 142 | 71 00 |
| Hamilton..... | 100 | 1,250,000 | 1,250,000 | 675,000 | 4 | June Dec | 149¼ | 149 75 |
| Hochelaga..... | 100 | 800,000 | 800,000 | 345,000 | 3 & 1 | June Dec | 120 | 120 00 |
| Imperial..... | 100 | 1,963,600 | 1,962,370 | 1,156,175 | 4 | June Dec | 180 | 180 00 |
| Jacques Cartier..... | 25 | 500,000 | 500,000 | 235,000 | 3¼ | June Dec | 107 | 25 00 |
| Merchants' Can..... | 100 | 6,000,000 | 6,000,000 | 3,000,000 | 4 | June Dec | 167 | 167 00 |
| Merchants' Halifax..... | 100 | 1,500,000 | 1,500,000 | 975,000 | 3¼ | Aug Feb | 157 | 157 00 |
| Molson..... | 50 | 2,000,000 | 2,000,000 | 1,375,000 | 4 & 1 | April Oct | 117¼ | 58 75 |
| Montreal..... | 200 | 12,000,000 | 12,000,000 | 6,000,000 | 5 | June Dec | 223 | 446 00 |
| Nationale..... | 30 | 1,200,000 | 1,200,000 | 300,000 | 2 | ..... | 60½ | 30 00 |
| New Brunswick..... | 100 | 500,000 | 500,000 | 525,000 | 6 | Jan July | 249 | 249 00 |
| Ontario..... | 100 | 1,000,000 | 1,000,000 | 50,000 | 3 | June Dec | 55 | 55 00 |
| Ottawa..... | 100 | 1,500,000 | 1,500,000 | 925,000 | 4 | Jan July | ..... | ..... |
| People's of N. B..... | 150 | 180,000 | 180,000 | 115,000 | 4 | Jan July | 158¼ | 158 75 |
| Quebec..... | 100 | 2,500,000 | 2,500,000 | 500,000 | 3¼ | June Dec | 117¼ | 117¼ |
| St. Stephen's..... | 100 | 200,000 | 200,000 | 45,000 | 3 | April Oct | ..... | ..... |
| Standard..... | 50 | 1,000,000 | 1,000,000 | 600,000 | 4 | June Dec | 162 | 162 00 |
| Toronto..... | 100 | 2,000,000 | 2,000,000 | 1,800,000 | 5 | June Dec | 235 | 235 00 |
| Traders..... | 100 | 700,000 | 700,000 | 85,000 | 3 | ..... | 97 | 97 00 |
| Union (Halifax)..... | 50 | 500,000 | 500,000 | 160,000 | 3 | ..... | 123 | 61 50 |
| Union of Can..... | 100 | 1,200,000 | 1,200,000 | 309,000 | 3 | Jan July | 100 | 100 00 |
| Ville Marie..... | 100 | 500,000 | 479,620 | 10,000 | 8 | June Dec | 73 | 73 00 |
| Western..... | 50 | 50,000 | 377,228 | 105,000 | 3¼ | Apr Oct | ..... | ..... |
| Agri. Sav. and Loan Co..... | 50 | 1,000,000 | 826,008 | 120,000 | 3 | Jan July | ..... | ..... |
| Bell Telephone Co..... | 100 | 3,168,000 | 3,168,000 | 800,000 | 4½ | Quarterly | 153 | 153 00 |
| Brit. Can. Loan & Inv. Co.. | 100 | 1,620,000 | 388,493 | 112,000 | 3¼ | Jan July | 100 | 100 00 |
| Brit. Mortg. Loan Co..... | 100 | 450,000 | 750,000 | 124,075 | 3 | Jan July | ..... | ..... |
| Building and Loan Assoc.... | 25 | 750,000 | 2,700,000 | ..... | ..... | ..... | 70 | 17 50 |
| Can. Colored Cot. Mills Co.. | 100 | 2,700,000 | 1,004,000 | 350,000 | 3½ | Jan July | 105 | 40 00 |
| Can. Landed & Nat'l Inv't Co | 100 | 2,000,000 | 2,500,000 | 1,450,000 | 5 | Jan July | 132 | 105 00 |
| Can. Perm. Loan and Sav..... | 50 | 5,000,000 | 222,000 | 195,000 | 3¼ | June Dec | 109 | 61 50 |
| Can. Sav. and Loan Co..... | 50 | 750,000 | 1,250,000 | 325,000 | 3 | Jan July | 119 | 64 50 |
| Central Can. Loan & Sav. Co. | 100 | 2,500,000 | 832,412 | 10,000 | 3 | July Dec | 70 | 119 00 |
| Dominion Sav. and Inv. Co.... | 50 | 1,000,000 | 1,000,000 | ..... | 1½ | Jan-Qtly | 121 | 88 00 |
| Dominion Telegraph Co..... | 50 | 1,000,000 | 3,000,000 | 146,195 | 3¼ | Mar-Qtly | 85 | 60 50 |
| Dominion Cotton Mills Co.... | 100 | 3,000,000 | 611,430 | 659,550 | 4 | June Dec | 107 | 50 00 |
| Farmers' Loan and Sav. Co.. | 50 | 1,057,250 | 1,518,100 | 339,395 | 3¼ | Jan July | 102 | 102 00 |
| Freehold Loan and Sav. Co.. | 100 | 3,223,500 | 1,100,000 | 190,000 | 3½ | Jan July | 112 | 112 00 |
| Hamilton Prov. and Loan..... | 100 | 1,500,000 | 200,000 | 670,000 | 4½ | Jan July | 161 | 135 00 |
| Homes Sav. and Loan Co..... | 100 | 2,000,000 | 1,387,000 | 164,054 | 3¼ | Jan July | 104 | 83 50 |
| Huron & Erie Loan & Sav. Co. | 50 | 3,000,000 | 703,553 | 145,000 | 3¼ | Jan July | 104 | 104 00 |
| Imperial Loan and Inv. Co.. | 100 | 240,000 | 674,331 | 405,000 | 4 | Jan July | 115 | 115 00 |
| Landed Banking and Loan... | 100 | 700,000 | 700,000 | 74,000 | 3 | Mch Sep | 95 | 47 50 |
| Land. & Can. Loan and Ag... | 50 | 5,000,000 | 659,050 | 160,000 | 3½ | Jan July | 101 | 50 50 |
| London Loan Co..... | 50 | 679,700 | 550,000 | 111,000 | 3 | Jan July | 99½ | 49 50 |
| Land. and Ont. Inv. Co..... | 100 | 2,750,000 | 375,000 | ..... | 2 | Jan-Qtly | 162 | 64 80 |
| Manitoba & North-W. Ln Co. | 100 | 1,500,000 | 2,000,000 | ..... | 6 | April Oct | 187¼ | 74 90 |
| Montreal Telegraph Co..... | 42 | 2,000,000 | 2,497,704 | ..... | 4 | May Nov | 217¼ | 109 63 |
| Montreal Gas Co..... | 40 | 2,500,000 | 1,800,000 | 600,000 | 4 | March-Qtly | 115 | 115 00 |
| Montreal Street Ry. Co..... | 50 | 1,800,000 | 1,400,000 | 800,000 | 3¼ | Feb Aug | 90 | 90 00 |
| Montreal Cotton Co..... | 100 | 1,400,000 | 600,000 | 500,000 | 3 | Mch Sep | 134 | 83 50 |
| Merchants Mfg Co..... | 100 | 800,000 | 600,000 | 190,000 | 3 | Jan July | 30 | 30 00 |
| Montreal Loan and Mortg.... | 25 | 500,000 | 314,316 | 462,000 | 3¼ | Jan July | 123 | 61 50 |
| Ont. Indus. Loan and Inv..... | 100 | 465,800 | 1,200,000 | 115,000 | 2 | Jan July | 30 | 15 00 |
| Ont. Loan and Deb. Co..... | 50 | 2,000,000 | 600,000 | 50,000 | 2 | Jan July | 60 | 30 00 |
| People's Loan and Dep. Co.. | 50 | 600,000 | 321,880 | 250,000 | 3 | ..... | 83 | 83 00 |
| Real Est. Loan Co..... | 40 | 531,000 | 1,350,000 | 20,000 | 2 | Quarterly | 130 | 130 00 |
| Richelieu and Ont. Nav. Co.. | 100 | 1,350,000 | 1,400,000 | ..... | 4 | ..... | 70¼ | 70 25 |
| Toronto Electric Light Co.... | 100 | 600,000 | 600,000 | 280,000 | 4 | Jan July | 95 | 47 50 |
| Toronto Street Railway..... | 100 | 6,000,000 | 1,600,000 | 770,000 | 4 | Jan July | 140 | 69 00 |
| Union Loan and Sav. Co..... | 50 | 1,000,000 | 679,645 | 18,000 | 3½ | June Dec | 93 | 49 00 |
| Western Can. Loan and Sav. | 50 | 3,000,000 | 1,600,000 | ..... | ..... | ..... | ..... | ..... |
| Western Loan & Trust Co.... | 50 | 1,000,000 | 272,000 | ..... | ..... | ..... | ..... | ..... |
| Windsor Hotel..... | ..... | ..... | ..... | ..... | ..... | ..... | 50-55 | ..... |

Oats dull at 18 to 18½c West for white and 17½c for mixed. Peas sold at 41c West for new. Rye 38c West.

GROCERIES—Business is quiet and prices generally steady. Granulated sugars are selling at 4¼ to 3¼c, and yellows at 3½ to 3¼c. Teas unchanged with moderate demand. Coffee dull; Rio 17 to 20c. Dried fruits steady; new Valencias off stalk 6 to 6½c; currants 4 to 4¼; Vostizzas 6 to 7c; Bosnia prunes 6 to 6½. Canned goods unchanged; peas, 80 to 85c; corn, 75 to 85c; tomatoes, 90 to 95c. Salmon \$1.30 to \$1.75.

HARDWARE—The volume of business is fair and prices as a rule unchanged.

HIDES AND SKINS—Hides dull with cured quoted at 5½ to 5¼c. Dealers pay 5c for No. 1 Green, 4c for No. 2 and 3c for No. 3. Sheepskins 50 to 60c. Calfskins steady at 6c for No. 1, and 4c for No. 2. Tallow 2¼ to 3¼c per lb.

LIVE STOCK—Receipts are large and prices as a rule unchanged. Sales of the best shipping cattle at 4c per lb. and good at 3½ to 3¼c. Choice bulls for export 3c to 3¼c. Butchers' cattle unchanged, the best selling at 3 to 3½c, medium

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

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

2¼ to 2½c and inferior 1¼ to 2c. Milch cows firm at \$20 to \$35 each the latter for choice. Calves \$3 to \$5.50 per head. Sheep sell at 3c to 3¼c for choice exporters and 2½c for butchers. Lambs at \$2 to \$2.75 each. Hogs weaker, the best bacon lots selling at 4c; thick fats 3¼, and light 3¼c. Sows 2¼ to 3c, and stags 1¼ to 2c per lb.

PROVISIONS—Trade is quiet and prices generally unchanged. Mess Pork sells at \$11.50 to \$11.75, short cut at \$12, and shoulder mess \$10. Bacon 5 to 5¼c, for long clear. Rolls 7c; Backs 9c. Smoked hams 9½ to 10c. Lard 6½ to 7c. per lb. the latter for pails. Dried apples 3¼c, and evaporated 6c. Potatoes are quoted at 30 to 40c per bag.

WOOL—Trade quiet with fleece quoted at 18 to 19c, and rejections 15c. Pulled wools 19 to 20c, and extras 21 to 21½c.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY SEPT. 10, 1896

| Name of Article. | | Wholesale. | | | Name of Article. | | Wholesale. | | Name of Article. | | Wholesale | | |
|---|--|-------------|------------------------|---------------------------|------------------------------|------------|------------|-------------------------|-----------------------------|----------------------------|-----------|----------------------------|--|
| Boots and Shoes. | | | | | | | | | | | | | |
| Brogans or Cobougs | | Mens. | Youths. | Boys. | Binder Twine. | | \$ c. | \$ c. | Soda Ash..... | | \$ c. | \$ c. | |
| Split Balmorals | | \$0 60 0 80 | \$0 60 0 85 | \$0 55 0 80 | Good mixed | | 0 00 0 06 | 0 07 | Soda Bicarb..... | | 2 30 2 50 | 0 70 0 80 | |
| Kip | | 0 90 1 40 | 1 00 1 20 | 0 70 0 80 | Pure manilla..... | | 0 00 0 07 | | " Soda | | 0 70 0 80 | 1 50 2 00 | |
| Kip | | 1 00 1 50 | 1 00 1 25 | 0 75 1 00 | Brooms. | | | | | | | | |
| Buff | | 1 60 2 00 | 1 10 1 50 | 0 90 1 15 | Rose 4 varn. hand heavy.. | | 2 60 0 00 | | Concentrated ... | | | | |
| Split Boots | | 1 40 2 00 | 1 25 1 50 | 0 85 1 10 | Pansy 4 " " medium | | 2 40 0 00 | | Dyestuffs. | | | | |
| Kip | | 2 00 3 00 | 1 50 2 00 | 1 00 1 00 | Thistle 4 " " " | | 2 10 0 00 | | Archil. con..... | | | | |
| Grain " \$2.00 to \$3.00, Felt Sox ... | | 2 25 3 00 | do full \$1 75, \$2 50 | | Map Leaf A 4 stgs. | | 2 60 0 00 | | Cutch..... | | | | |
| Felt Boots, half fox | | 1 60 2 10 | | | " B 4 " stained | | 2 15 0 00 | | Ex. Logwood..... | | | | |
| Womens. | | | | | | | | | | | | | |
| Split Batts or Bals | | 0 70 1 00 | 0 70 0 80 | 0 55 0 65 | Shamrock A 4 " varn han | | 2 10 0 00 | | Chips..... | | | | |
| Kip Pebbled or Buff Bals | | 0 80 1 10 | 0 80 1 00 | 0 65 0 75 | " B 4 " stained | | 1 95 0 00 | | Indigo (Bengal)..... | | | | |
| Pebbled Button, Machine Sewed | | 0 80 1 25 | 0 85 0 90 | 0 70 0 80 | Daley A 3 stgs varn handle | | 1 95 0 00 | | Indigo Madras..... | | | | |
| Glazed Buff Button. " | | 1 00 1 25 | 0 85 0 90 | 0 50 0 70 | " B 3 " stained | | 1 70 0 00 | | Gambler..... | | | | |
| Goat | | 1 25 2 00 | 1 15 1 50 | 0 80 1 35 | Tully No. 1 3 stgs " " | | 1 55 0 00 | | Madder..... | | | | |
| Polish Calif | | 1 25 2 00 | 1 00 1 75 | 0 90 1 35 | Curling 4 " " " | | 2 40 3 20 | | Sumac..... | | | | |
| French Kid | | 1 85 3 50 | 1 90 2 50 | 1 40 1 75 | Drugs & Chemicals | | | | | | | | |
| Dongola Kid | | 1 00 2 00 | 1 00 1 50 | 0 75 0 90 | Acid Carbohc Cryst medl. | | 0 30 0 35 | | Distributors prices. | | | | |
| Mens' Calif, Bals. Cong or Butt, Goodyear Welt | | | | | | | | | | | | | |
| " McKay Sewn | | | | 2 00 3 50 | Aloes, Cape..... | | 0 13 0 15 | | Cape Brit. Herring..... | | | | |
| " Tan Russla Calif, Bals. Cong or Butt, Goodyear Welt..... | | | | 1 50 2 50 | Alum | | 1 50 2 00 | | Labrador Herrings..... | | | | |
| " McKay | | | | 2 50 3 50 | Borax, xtls | | 0 07 0 08 | | Sea Trout No. 1 split p.b. | | | | |
| " French Pat. Calif or Enamel Leather Bals. Butt. and Cong. | | | | 3 50 4 50 | Brom. Potass | | 0 80 0 85 | | " half brls | | | | |
| Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt | | | | 2 00 3 00 | Camphor. Eng. Refoz. cik | | 0 80 0 85 | | No. 1 Shore Herrings..... | | | | |
| " Turns | | | | 2 00 3 00 | " Ref Rings | | 0 65 0 75 | | " Nova Scotia | | | | |
| " McKay Sewn | | | | 1 50 2 50 | Citric Acid | | 0 40 0 45 | | Mackerel No. 1, kltts | | | | |
| Canned Goods. | | | | | | | | | | | | | |
| Name of Article. | | Wholesale. | | Name of Article. | | Wholesale | | Name of Article. | | Wholesale | | Name of Article. | |
| Lobsters..... | | \$ c. | \$ c. | Corn Beef 1-lb..... | | \$ c. | \$ c. | Citric Acid | | Coppers, per 100 lbs | | Green Cod, No. 1 | |
| Sardines, 1/2 | | 7 50 10 50 | | " 2-lbs | | 1 15 0 00 | | Cream Tartar..... | | 0 28 0 30 | | " large | |
| Canadian Sardines | | 4 75 5 00 | | " 4-lbs | | 4 20 0 00 | | Epsom Salts | | 1 50 1 75 | | Draft | |
| Mackerel | | 1 50 0 00 | | " 6-lbs | | 6 35 8 00 | | Glycerine | | 0 22 0 27 | | No. 2 | |
| Salmon | | 1 10 1 75 | | " 14-lbs | | 2 75 18 50 | | Gum Arabic per lb..... | | 0 26 0 50 | | No. 3 | |
| Clams, 1-lb tins, per doz. | | 1 90 2 00 | | Lunch Tngs 1-lb per doz. | | 5 40 0 00 | | " Trag | | 0 50 1 00 | | Large dry " per quintal. | |
| Oysters | | 1 30 1 40 | | " 2-lbs | | 4 40 6 30 | | Morphia | | 1 75 1 85 | | Salmon No. 1 bris Lab.. | |
| Tomatoes, 3a. per doz. | | 0 50 0 85 | | Soups, 2 lbs | | 0 00 2 10 | | Opium | | 4 00 4 25 | | Salmon, (tices)..... | |
| Peaches, 2-lb. yellow | | 2 00 2 25 | | 3 lb Baked Beans..... | | 1 35 2 10 | | Oxalic Acid | | 0 10 0 12 | | 18 00 00 20 | |
| " 2-lb. white | | 1 60 1 75 | | Devilled Tong's 3/4 lb. " | | 1 20 0 00 | | Phosphorus | | 0 05 0 75 | | Brit. Col brls..... | |
| Bartlett Pears, 2-lb. tins, per doz. | | 1 75 2 00 | | Ham, 1/2-lb. " | | 2 00 0 00 | | Potash Bichromate | | 0 30 4 00 | | Boneless Fish | |
| Strawberries, Pres'd 2s | | 2 00 0 00 | | " 1/2-lb. " | | 2 00 2 20 | | Potash Iodide | | 0 35 0 45 | | 0 03 0 04 | |
| Raspberries | | 1 75 2 00 | | Turkey, 1/2-lb. " | | 7 25 0 00 | | Quinine | | 0 75 0 45 | | 0 06 0 07 | |
| Pineapples, 3-lb tin, p. doz | | 2 30 2 40 | | Ox Tongue, 2-lb. " | | 8 45 0 00 | | Strychnine | | 0 35 0 40 | | Finnan Haddies | |
| Gooseberries Pres. 2s | | 2 00 0 00 | | " 3-lb. " | | 11 00 0 00 | | Tartaric Acid | | 0 30 0 25 | | Winter Wheat..... | |
| Gr'n Gages, 2-lb. tins, p. d. | | 0 65 2 00 | | Finnan Haddies | | 0 07 0 07 | | Tin Crystals..... | | 0 20 0 25 | | 3 60 3 70 | |
| Corn, 2 lb. tins..... | | 0 75 0 85 | | Roast Chicken 1-lb tins.. | | 2 25 0 00 | | Heavy Chemicals. | | 2 25 2 75 | | Manitoba patent b brands. | |
| Peas, 2-lb tins..... | | 0 75 0 00 | | Roast Turkey, 1-lb tins.. | | 2 25 0 00 | | Bleaching Powder..... | | 4 50 6 50 | | 3 75 3 90 | |
| | | | | | | | | Blue Vitriol..... | | 1 75 2 25 | | Straight roller old wheat. | |
| | | | | | | | | Brimstone..... | | 1 90 2 25 | | do new wheat..... | |
| | | | | | | | | Caustic Soda 60..... | | 2 15 2 50 | | 3 25 3 35 | |
| | | | | | | | | " 70..... | | | | 0 00 0 00 | |
| | | | | | | | | | | | | 0 00 0 00 | |
| | | | | | | | | | | | | 3 45 3 50 | |
| | | | | | | | | | | | | 2 60 2 75 | |
| | | | | | | | | | | | | 10 00 10 50 | |
| | | | | | | | | | | | | 11 00 12 00 | |
| | | | | | | | | | | | | 15 00 18 00 | |

—THE success of agricultural schools in Great Britain is a feature of the times, and there can be no doubt that they are gaining in popularity with the agricultural community. If the old days of prosperity in the farming industry had continued, it is doubtful whether the success of these schools and colleges would have been quite so pronounced and assured as it is at the present day. There might have been more apathy and less incentive to radical change. The long spell of low prices, with the consequent difficulty experienced in making both ends meet in the conduct of his business, has led the farmer everywhere to accept the aid of scientific teaching to enable him to work his land to the best advantage without doing injury to the soil.

—ADVICERS from Manchester note that all engaged in industrial pursuits are watching the development of the wages question in the coal trade. A feeling is gaining ground that stoppage of supplies will be averted. Business in the iron ore trade continues brisk, and the prospects are good. There has been an increase of nearly a million tons in the importation of iron ore during the seven months ending 31st July last, as compared with the same period last year. This is largely owing to the demand for high class ores for steel purposes. The negotiations have resulted in a powerful company being formed for controlling the Sicilian and British outputs of sulphur and an immediate advance of about 10s to 15s per ton has been effected, and higher prices are anticipated. Buyers of China clay are ordering forward large supplies.

—MR. JOHN GAULT who, as already announced, left for New York this week to assume the position of manager of the Merchants Bank agency in that city, is succeeded as assistant manager here by Mr. E. F. Hebden of the Toronto branch—Mr. John M. McIntyre (McIntyre Son & Co.) has returned from a trip to Europe, this time undertaken as a holiday—Mr. A. F. Gault (Gault Bros. & Co.) has returned from a transatlantic sojourn of several months in time for a vigorous enjoyment of the salubrity and beauty of our Canadian autumn months—Mr. Robt. Smith, formerly manager in Montreal of the Allan Line, has been visiting Montreal, and has returned to his London home in Piccadilly with a higher opinion than ever of the hospitality of our society and business men, many of them old and valued friends.

—ISAAC HUNT, grocer, Southampton, Ont., has assigned to N. A. Wray. This is a very small but old business, latterly trade has been from hand to mouth. It is doubtful if he will be able to continue the business—E. Gabel, tailor, Berlin, Ont., has as-

signed to J. A. MacKie. He only came to Berlin last fall, having been at Listowel, and afterwards at Toronto Junction, where he lost a good deal of money speculating. From Toronto he went to Detroit, and next to Walkerton in 1894, and of late years has been having rather uphill work. His prospects at Berlin have never been very encouraging, and while a practical man, has had strong competition to contend with, as well as insufficient capital. It is not thought that his liabilities are very heavy, and the impression is that he will be able to make a settlement and continue the business—Jas. Cain, general store, Huntsville, Ont., has assigned to Henry Barber. He originally started business as Cain & Armstrong at Sundridge, early in 1895, shortly afterwards moving to Huntsville. Dissolving in the fall of the year, Armstrong retired, and Cain has since been doing a limited trade on his own account. He has found money very scarce, and collections hard to make. He has pushed his affairs with great energy, but has been unable to succeed.

—R. RUSSELL & C., drygoods, Pembroke, Ont., are offering 40c in the dollar. The business has never been much of a success, though long established. They compromised years ago, paying 50c in the dollar. This left them with a small surplus, but in March 1895 they were again in difficulties, and were obliged to obtain an extension of time spread over a year, having at the time liabilities of about \$8,000. This they were unable to carry through, and subsequently they again compromised, but the business even since then has not been paying, and the impression is that they will have to go into insolvency—Thos. Drifill, & Sons, hardware, etc., Bradford, Ont., has compromised at 35c in the dollar, part cash, the rest being secured by notes. The liabilities are \$1,500 to \$2,000. The assets consist of store property, \$2,500, mortgaged for \$1,500, and stock about \$1,000. The firm has been doing business in Bradford for years, and is composed of James and Joseph, two sons of the late Thos. Drifill, who died in 1891. The business was not a large one, and for some time past has been gradually falling off. It is thought that under the new arrangement they will have a good chance of success—Dobner & Ward, photos, Guelph, Ont., have assigned to G. F. Jeffrey. The firm is only about one year old. P. Doverselner who carried on the business alone for a number of years, admitted Ward last year under the present style. Their business was only a very limited one, and it is understood there has not been enough in it for two—David Walsh, cigars, London, Ont., has assigned to G. N. Weeks of London. A very small affair the liabilities not amounting to more than a few hundred dollars.

| Name of Article. | | Wholesale. | | Name of Article. | | Wholesale. | | Name of Article. | | Wholesale. | | Name of Article. | | Who lease | |
|------------------------------|--|------------|-------|------------------------------|--|------------|-------|------------------------------|--|------------|-------|---------------------------------|--|-----------|-------|
| | | \$ c. | \$ c. | | | \$ c. | \$ c. | | | \$ c. | \$ c. | | | \$ c. | \$ c. |
| Farm Products. | | | | | | | | | | | | | | | |
| Butter: Creamery, | | 0 18 | 0 19 | Barley, malting..... | | 0 40 | 0 45 | Molasses (Barbados)img.. | | 0 28 | 0 31 | Vermicelli, Canadian..... | | 0 05 | 0 06 |
| Townships, dairy, | | 0 15 | 0 17 | " feed..... | | 0 33 | 0 34 | Porto Rico..... | | 0 23 | 0 31 | Macaroni, | | 0 05 | 0 06 |
| Western..... | | 0 00 | 0 00 | Peas, per 50 lbs, afloat new | | 0 51 | 0 52 | Trinidad..... | | 0 00 | 0 00 | " Italian..... | | 0 10 | 0 13 |
| Lower grades..... | | 0 00 | 0 00 | In store..... | | 0 00 | 0 00 | Cuba..... | | 0 00 | 0 00 | Peel—Citron..... | | 0 18 | 0 20 |
| Rolls..... | | 0 00 | 0 00 | Rye..... | | 0 00 | 0 00 | Raisins: | | | | Orange..... | | 0 13 | 0 15 |
| Cheese: | | | | Corn, in bond..... | | 0 00 | 0 00 | Sultanas..... | | 0 06 | 0 12 | Lemon..... | | 0 12 | 0 16 |
| Finest Ontario..... | | 0 39 | 0 03 | " duty paid..... | | 0 00 | 0 00 | Loose Musc. California.. | | 0 05 | 0 07 | Chocolat Menter. | | | |
| Ontario Medium..... | | 0 35 | 0 03 | Groceries. | | | | Layers, London..... | | 1 50 | 0 00 | Vanilla, yel. wrap. 24 x 1/2 lb | | 0 34 | 0 36 |
| Quebec..... | | 0 35 | 0 03 | Tea, (Hf.-Chest & Cad.).. | | 0 12 | 0 15 | Con. Cluster..... | | 2 20 | 0 00 | do Chamois do do | | 0 50 | 0 55 |
| Quebec Medium..... | | 0 08 | 0 03 | " good med. to fine.. | | 0 17 | 0 19 | Extra Dessert..... | | 0 60 | 0 00 | do Pink do do | | 0 55 | 0 65 |
| Eggs: Montreal limed..... | | 0 00 | 0 00 | " choicest..... | | 0 26 | 0 36 | Royal Bucking'm Chest.. | | 0 00 | 0 00 | do Blue do do | | 0 55 | 0 65 |
| Candled..... | | 0 10 | 0 11 | Y. Hyson, com. to good.. | | 0 11 | 0 20 | per lb | | | | Trip. Van. Green do do | | 0 50 | 0 55 |
| Shipped as strictly fresh.. | | 0 15 | 0 30 | " fine to finest, lb | | 0 17 | 0 20 | Valencia off stalk..... | | 0 04 | 0 04 | do do Lilac do do | | 0 55 | 0 55 |
| Hors: per lb..... | | 0 05 | 0 07 | Gunpowder, Moyune..... | | 0 17 | 0 20 | " Layers..... | | 0 05 | 0 00 | do do Bronze do do | | 0 65 | 0 74 |
| " Old..... | | 0 02 | 0 04 | " good..... | | 0 25 | 0 35 | Currants, Provincials .. | | 0 03 | 0 04 | do do White do do | | 0 73 | 0 83 |
| Hog Products: | | | | " fine to finest, lb | | 0 11 | 0 13 | Fillistras..... | | 0 00 | 0 00 | Unsweet'd blue prem do | | 0 38 | 0 42 |
| Bacon, smoked, per lb..... | | 0 08 | 0 09 | Pineauy, med to good.. | | 0 25 | 0 35 | Pistras..... | | 0 04 | 0 05 | Starch: | | | |
| Hams, city cured, | | 0 10 | 0 11 | " fine to finest..... | | 0 23 | 0 23 | Prunes..... | | 0 04 | 0 06 | Can. Laundry..... | | 0 04 | 0 00 |
| " Canvassed..... | | 0 30 | 0 00 | Oolong..... | | 0 28 | 0 42 | Figs in bags..... | | 3 50 | 4 00 | Silver Gloss..... | | 0 00 | 0 07 |
| Pork Ca. s.c. per bbl. clear | | 10 00 | 10 50 | Congou, common..... | | 0 11 | 0 13 | " new layers..... | | 0 09 | 0 17 | Benson's Prep. Corn..... | | 0 03 | 0 00 |
| do mess..... | | 10 25 | 11 00 | " good common..... | | 0 15 | 0 20 | Sh. Almonds, bxs..... | | 0 00 | 0 35 | Can. Pure Corn..... | | 0 33 | 0 00 |
| Lard, per lb..... | | 0 07 | 0 00 | " med. to good..... | | 0 22 | 0 27 | S. S. Tarragona..... | | 0 11 | 0 13 | Vinegar: Imp Trip, 1 brl.. | | 0 28 | 0 00 |
| " Com. Refined..... | | 0 05 | 0 00 | " fine to finest..... | | 0 32 | 0 35 | Walnuts..... | | 0 10 | 0 14 | Cote D'or..... | | 0 23 | 0 00 |
| | | | | Indian..... | | 0 17 | 0 30 | " Grenoble..... | | 0 12 | 0 00 | Crystal Pickling..... | | 0 23 | 0 00 |
| | | | | Ceylon..... | | 0 16 | 0 30 | Filberts..... | | 0 07 | 0 10 | W. W. XXX..... | | 0 25 | 0 00 |
| | | | | Coffees, Mocha (green)..... | | 0 25 | 0 28 | Spices: Cassia..... mats | | 0 12 | 0 09 | W. W. XX..... | | 0 00 | 0 20 |
| | | | | Java..... | | 0 17 | 0 18 | " Cloves..... chests | | 0 30 | 1 20 | W. W. X..... | | 0 45 | 0 00 |
| | | | | Maracabo..... | | 0 17 | 0 18 | " Cloves..... chests | | 0 07 | 0 09 | Pure Malt..... | | 0 17 | 0 00 |
| | | | | Jamaica..... | | 0 17 | 0 18 | Nutmegs..... | | 0 35 | 0 75 | Cider X..... | | 0 27 | 0 00 |
| | | | | Rto..... | | 0 17 | 0 18 | " "..... | | 0 18 | 0 21 | " XXX..... | | 0 06 | 0 06 |
| | | | | Plantation Ceylon..... | | 0 27 | 0 29 | African " unbl. | | 0 08 | 0 10 | Soap: Best Laundry..... | | 0 02 | 0 05 |
| | | | | Chicory..... | | 0 09 | 0 11 | " "..... | | 0 07 | 0 08 | " Common..... | | 3 30 | 3 50 |
| | | | | Canadian do..... | | 0 00 | 0 07 | Pimento..... | | 0 07 | 0 08 | Matches: Telegraph..... | | 3 10 | 3 30 |
| | | | | Sugars: | | | | Pepper, Black..... | | 0 05 | 0 07 | " Telephone..... | | 1 70 | 1 75 |
| | | | | Ex Grained, in brls..... | | 0 05 | 0 00 | " White..... | | 0 10 | 0 12 | " Parlor..... | | 2 60 | 2 80 |
| | | | | " " in bxs..... | | 0 05 | 0 00 | Mustard, 4 lb jar, Eng.. | | 0 72 | 0 75 | Nelson's Matches: | | | |
| | | | | Powdered, in brls..... | | 0 05 | 0 00 | " 1 lb " Eng..... | | 0 23 | 0 25 | Steamship..... | | 2 40 | 0 00 |
| | | | | Paris Lump, in brls..... | | 0 05 | 0 00 | " 4 lb jars, Cana.. | | 0 65 | 0 70 | Railroad..... | | 2 50 | 0 00 |
| | | | | " half brls..... | | 0 05 | 0 00 | " 1 lb "..... | | 0 22 | 0 24 | Washboards: | | | |
| | | | | " 100-lb bxs..... | | 0 05 | 0 00 | Rice, large lots, standard B | | 0 00 | 0 45 | Nelson's Royal Lilly..... | | 1 20 | 0 00 |
| | | | | " 50-lb bxs..... | | 0 05 | 0 00 | " Patna..... \$ 100 lb. | | 4 75 | 5 00 | do Rose..... | | 1 40 | 0 00 |
| | | | | Ex Granulated, brls..... | | 0 04 | 0 04 | " Japan Standard..... | | 4 25 | 4 40 | Hardware. | | | |
| | | | | Off grade gran'd..... | | 0 00 | 0 00 | " Crystal Japan..... | | 4 75 | 5 00 | Antimony..... | | 0 08 | 0 09 |
| | | | | Branded Yellows..... | | 0 03 | 0 03 | " Carolina..... \$ 100 lb | | 6 50 | 7 50 | Tin: Block, L & F, \$ lb.. | | 0 15 | 0 16 |
| | | | | Syrup..... | | 0 01 | 0 02 | Tapoca, Pearl..... | | 0 04 | 0 06 | " Straits..... | | 0 15 | 0 16 |
| | | | | | | | | " Flake..... | | 0 04 | 0 06 | Strip..... | | 2 18 | 0 17 |
| | | | | | | | | Gelatine, 1 qt pk..... | | 1 15 | 0 00 | Copper: Ingot..... | | 0 14 | 0 12 |
| | | | | | | | | " 1 qt pk..... | | 1 75 | 0 00 | Sheets..... | | 0 14 | 0 20 |
| | | | | | | | | " 2 qt pks..... | | 2 30 | 0 00 | | | | |

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

A Moment with the Thoughtful.

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

INFERIOR GOODS ARE DEAR AT ANY PRICE.

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



OXFORD

HOT WATER

HEATER.

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

NOT HOW CHEAP, BUT HOW GOOD.

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

Examine VENETIAN BLINDS in new Canada Life Building, suitable alike for City and Country homes.

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234 & 236 ST. JAMES ST.,
546 CRAIG ST.,

MONTREAL

EDWIN B. McDOUGALL,

Manufacturer Newfoundland
Cold-Drawn COD LIVER OIL.

This oil is made after the Norwegian process; and, being drawn through ice in the process of manufacture, is non-freezing. While retaining all the virtues of the original liver, it has been deprived almost entirely of all its nauseous properties, so that it can be easily entertained by the most delicate stomach, and it is on this account an invaluable boon to all invalids.

Wholesale agent for the oil in Newfoundland,

JAMES MURRAY,

P. O. Box 992, St. John's, Nfld.,

Or correspondence may be opened direct with Mr. McDOUGALL.

I have examined and tested samples of E. B. McDougall's refined frost-drawn Cod Liver Oil, and found it to contain all the properties characteristic to the purest and most superior article.

AD. NEILSON, Supt. of Fisheries.

St. John's, Nfld., Sept. 23th, 1895.

(From The Lancet, London, March 28th, 1896.)

Cod Liver Oil (Cold Drawn). E. B. McDougall, St. John's, Newfoundland. "The feature of this preparation consists in its having been expressed from the liver in the cold. It is a clear and brilliant oil of a pale straw color and its specific gravity was found to be 0.923. To test paper it is neither acid nor alkaline. Whatever may be the particular method of its preparation it is certainly as free from disagreeable flavor as cod-liver oil pure and simple can well be. It is well-borne, without the unpleasant eructations which follow the ingestion of oils of a less degree of refinement.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPT 10 1896

| Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. |
|---|------------|---|---------------|---|----------------------------------|-------------------------------|------------|
| Hardware—Continued. | \$ c \$ c | Sharp and flat pressed nails | 1 85 0 00 | IX Charcoal..... | | No. 1, ordinary sole..... | 0 20 0 21 |
| NEW CUT NAIL SCHEDULE. | | 3 inch..... extra.. | 1 50 0 00 | IXX "..... | Usual | No. 2 " "..... | 0 19 0 20 |
| Base—50d and 60d, f.o.b..... | 2 75 0 00 | 2 1/2 and 2 3/4 " "..... | 1 85 0 00 | D C "..... | Trade | No. 3 " "..... | 0 17 0 18 |
| Cut Nails..... per keg..... | 2 75 0 00 | 1 1/2 and 1 3/4 " "..... | 2 50 0 00 | DX "..... | Extras, | Buffalo Sole, No. 1..... | 0 00 0 00 |
| Steel nails..... "..... | 2 75 0 00 | 1 1/4 " "..... | 3 00 0 00 | DXX "..... | | " " No. 2..... | 0 00 0 00 |
| Out nails, fence and cut spikes.—Hot cut. | | Horse Shoes..... | 2 50 0 00 | Terne Plate IC, 20x28..... | 5 75 6 00 | Zanzibar..... | 0 22 0 24 |
| 40d..... extra..... | 0 05 0 00 | Aces—S. S..... | 6 50 10 00 | Russ. Sheet Iron..... | 0 09 0 10 | Slaughter, No. 1..... | 0 18 0 21 |
| 30d..... "..... | 0 10 0 00 | —solid S..... | | Anchor, per lb..... | 0 04 0 05 | " " No. 2..... | 0 25 0 28 |
| 20d, 16d and 12d..... | 0 15 0 00 | Coil Chain—1/2 chain..... | 2 50 0 00 | Lion & Crown tin'd sh'ts | 0 05 0 06 | Harness..... | 0 27 0 30 |
| 10d..... "..... | 0 20 0 00 | Coil Chain—3/4 chain..... | 0 00 4 50 | 22 and 24 gauge..... | 0 05 0 00 | Upper, heavy..... | 0 28 0 32 |
| 8d and 9d..... | 0 25 0 00 | 5-16..... | 3 50 0 00 | Lead: Pig, per 100 lbs..... | 3 15 3 25 | Upper, light..... | 0 32 0 35 |
| 6d and 7d..... | 0 40 0 00 | 3/8..... | 3 25 0 00 | Sheet..... | 4 00 4 25 | Grained Upper..... | 0 25 0 32 |
| 4d..... | 0 60 0 00 | 7-16..... | 3 15 0 00 | Shot, per 100 lbs..... | 5 55 5 75 | Scotch Grain..... | 0 60 0 75 |
| 3d..... | 1 00 0 00 | 1/2..... | 3 00 0 00 | Lead Pipe, per 100 lbs..... | 5 00 0 00 | Kip Skins, French..... | 0 50 0 70 |
| 2d..... | 1 50 0 00 | Galvanized Iron: | | Zinc Sheet..... | 4 75 5 00 | English..... | 0 50 0 60 |
| 4d to 5d, cold cut not pol. or h'd..... | 0 50 0 00 | Morewoods Lion, No. 28..... | 5 00 5 25 | " Spelter per 100 lbs | 4 25 4 50 | Canada Kip..... | 0 50 0 60 |
| 3d..... | 0 90 0 00 | Queen's Head, or equal..... | 4 25 4 50 | Spray Iron..... | | Hemlock Calf..... | 0 50 0 60 |
| 2d..... | 0 90 0 00 | Common..... | 3 75 4 00 | Machinery scrap..... | 0 00 1 50 | " Light..... | 0 50 0 60 |
| Fine blued nails— | | Pig Iron: Siemens No. 1..... | 16 75 00 00 | Wool iron..... | 0 00 13 00 | French Calf..... | 1 05 1 40 |
| 3d..... extra..... | 1 50 0 00 | Summerlee..... | 20 00 0 00 | Putty: Canada Bl'atng | 2 00 0 00 | Splite, light and medium..... | 0 16 0 20 |
| 2d..... | 2 00 0 00 | Garthrie..... | 60 00 0 00 | F F to F F F..... | 5 00 5 25 | " heavy..... | 0 14 0 18 |
| Casing and box, flooring, shook, and tobacco box nails— | | Carbone..... | 18 00 0 00 | Wine: | | " small..... | 0 14 0 18 |
| 12d to 80d..... extra..... | 0 50 0 00 | C.I.F.T Riv. Charcoal iron No. 1 Ferrona..... | 28 50 28 00 | Bright No. 7, per 100 lbs | 2 60 0 00 | Leather Board, Canada..... | 0 15 0 17 |
| 10d..... | 0 60 0 00 | Bar Iron, per 100 lbs. | | Annealed No. 7 " " | 2 85 0 00 | Enameled Cow, per ft..... | 0 10 0 13 |
| 8d and 9d..... | 0 75 0 00 | Ord. Crown..... | 1 50 1 50 | " oiled " " | 2 85 0 00 | Glove Grain..... | 0 10 0 12 |
| 6d and 7d..... | 0 90 0 00 | Best Redd..... | 2 25 2 50 | Galvd. No. 8..... | 3 15 0 00 | B. Calf..... | 0 11 0 13 |
| 4d to 5d..... | 1 10 0 00 | Norway..... | 3 00 0 00 | Trade discount on above 20 per cent. | | Brush (Cow) Kid..... | 0 10 0 11 |
| 3d..... | 1 50 0 00 | Sheet Iron 16 G & heavier. | 2 30 0 00 | Barbed Wire— | | Buf..... | 0 10 0 15 |
| Finishing nails— | | " " 17, 18, 20 G " " | 2 00 0 00 | 2 and 4 barbs..... | 3 4c Que. and 3 c Ontario. | Rus setts, light..... | 0 35 0 40 |
| 3 inch..... extra..... | 0 85 0 00 | " " 22, 24 " " | 2 05 0 00 | Plain Twist 2 and 3 wrs. | 3 c Ontario. | " heavy..... | 0 25 0 30 |
| 2 1/2 and 2 3/4 " "..... | 1 00 0 00 | " " 28 G " " | 2 15 0 00 | Staples..... | 1000 lbs deld up to 25c freight. | " No. 2..... | 0 20 0 25 |
| 2 " "..... | 1 15 0 00 | " " 28 G " " | 2 25 0 00 | Wire Nails Ont. 70 & 5 p.c | | " Saddle..... | 8 00 9 00 |
| 1 1/2 and 1 3/4 " "..... | 1 35 0 00 | Boiler plates, iron, 1/2 in. | 0 00 1 75 | 10 kegs up to 25c p t for fcbt. Que. 70 & 10pc f.o. b | | Int. French Calf..... | 0 70 0 75 |
| 1 1/4 " "..... | 1 75 0 00 | " " 3/8 in. | 0 00 2 25 | Montreal with special allowance of 5 c. per kegs. | | English Oak..... | 0 38 0 42 |
| 1 " "..... | 2 25 0 00 | Boiler Heads, steel..... | 0 00 0 03 1/2 | Hides and Tallow | | Rough..... | 0 20 0 22 |
| Steel nails 10c extra. | | Hoops..... | 2 15 0 00 | Montreal Green Hides | | Dongola, extra..... | 0 80 0 32 |
| Clinch nails— | | Band imported..... | 0 00 2 00 | No. 1 per 100 lbs | 0 00 5 00 | " No. 1..... | 0 20 0 25 |
| 3 inch..... extra..... | 0 85 0 00 | " Canadian..... | 1 80 1 85 | " No. 2..... | 0 00 4 00 | " ordinary..... | 0 12 0 20 |
| 2 1/2 and 2 3/4 " "..... | 1 00 0 00 | Canada Plates: | | " No. 3..... | 0 00 3 00 | Colored Pebbles..... | 0 15 0 16 |
| 2 " "..... | 1 15 0 00 | Good Brands..... | 2 15 2 25 | Fanners pay \$1 extra for sorted, cured & inspect'd | | " Calif..... | 0 20 0 23 |
| 1 1/2 and 1 3/4 " "..... | 1 35 0 00 | Wro't Iron pipe, 1/2 to 2 in | 0 00 0 00 | Sheepskins..... | 0 70 0 75 | Oils | |
| 1 " "..... | 2 25 0 00 | 70 p.c., over 2 in 67 1/2 p.c. | 0 00 0 00 | Clips..... | 0 25 0 00 | Cod Oil, Newfoundland..... | 0 35 0 36 |
| IC Coke..... | 2 50 0 00 | Imported iron pipe, 1/2 to 2 in | 0 00 0 00 | Lambekins..... | 0 40 0 00 | " Gaspe..... | 0 32 0 35 |
| IC Charcoal..... | 3 00 3 50 | 1/2 inch, 65 p.c. 3/4 to 2 in | 70 p.c. | Calfskins, No. 1..... | 0 06 0 00 | S. R. Pale Seal..... | 0 41 0 42 |
| | | Steel, cast per lb..... | 0 08 0 00 | " No. 2..... | 0 04 0 00 | Straw Seal..... | 0 83 0 35 |
| | | " Spring, 100 lbs..... | 2 50 0 00 | Horse hides west, each..... | 0 00 1 50 | Cod Liver Oil, Nfld..... | 1 00 1 10 |
| | | " Tire, "..... | 1 90 0 00 | " City..... | 0 00 0 00 | " Norwegian Process..... | 2 00 0 00 |
| | | " Sleigh shoe, 100 lbs..... | 1 85 0 00 | Tallow, rendered..... | 4 50 2 00 | Castor Oil..... | 0 07 0 00 |
| | | " Machinery..... | 2 50 0 00 | " rough..... | 2 00 2 50 | Lard Oil, Extra..... | 0 70 0 75 |
| | | Tim Plates: | | Leather | | " No. 1..... | 0 60 0 65 |
| | | IC Coke..... | 2 50 2 75 | No. 1 B. A. Sole..... | 0 22 0 24 | Linseed, raw..... | 0 30 0 1 |
| | | IC Charcoal..... | 3 00 3 50 | No. 2 " "..... | 0 20 0 22 | " bottled..... | 0 53 0 54 |
| | | | | No. 3 " "..... | 0 17 0 18 | Oliva, pure..... | 0 85 0 90 |

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 90 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. Oils, Turpentine, Lead, Glass, etc mos. or 3 per cent. off in 30 days.

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Of the Highest Quality and Purity, made by the Latest Processes, and the Newest and Best Machinery, not Surpassed Anywhere.
 LUMP SUGAR, in 50 and 100 lb. boxes. "CREAM" SUGARS, (not dried).
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 EXTRA GRANULATED, very Superior Quality. SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.



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

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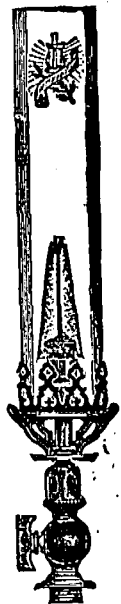
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|-------------------------------|-------------|----------------------------------|------------|--------------------------------|-------------|--------------------------------|-------------|
| Coal Oil: | | Canadian, Quarters..... | 0 25 0 50 | Ports— | | Mitchell's Scotch..... | \$ c. \$ c. |
| Car Lots Store, [2. p.c. off] | 0 16 0 00 | Factory Filled per bag.... | 0 85 1 00 | Burmesates.. | 2 10 4 00 | do Irish..... | 6 50 12 50 |
| 1 to 20 brls..... | 0 16 0 16 | do Quarters..... | 0 25 0 30 | Tarragona..... | 1 10 1 50 | Jas Watson & Co. Dundee | |
| American P.W..... | 0 19 0 20 | Special Dairy, per brl. | 2 00 2 50 | Sandeman..... | 2 00 6 00 | 3 star Glenlivet, per case. | 9 50 10 00 |
| do W.W..... | 0 20 0 21 | Spl Cheese Salt p bag 200 lb | 0 45 0 50 | Warter & Maj ePorts gal. | 2 10 6 50 | 1 do do | 8 50 9 00 |
| Astral..... | 0 22 0 23 | Turk's Island per bush..... | 1 25 1 50 | Sherries—Pen artin..... | 2 10 6 00 | Old Glenlivet..... per gal | 4 00 6 00 |
| Benzine American..... | 0 21 0 25 | Tobacco duty paid. | | Miss..... | 2 10 6 00 | Watson's Old Scotch qt. ca | 6 50 7 00 |
| do Canadian..... | 0 14 0 16 | No. 1 Black Chewing, cads | 0 45 0 51 | Mackenzie..... | -2 10 6 00 | do do pts, per ca | 7 50 8 50 |
| Glass. | | No. 2 do | 0 45 0 00 | Wisdom & Walter's Sher- | | Gin— | |
| United Inches, 00 to 25..... | 1 25 1 35 | No. 3 do | 0 45 0 00 | ries... per gal..... | 2 00 6 50 | De Kuyper red cases..... | 11 00 11 00 |
| do 26 to 40..... | 1 35 1 45 | Old Chum br't do sol. 8s. | 0 58 0 00 | Claret..... | | do green do..... | 5 75 0 00 |
| do 41 to 50..... | 3 00 3 10 | Navy, Bright Smoking 3s. | 0 55 0 57 | Barton & Guestier..... | 4 00 25 00 | do hlds..... | 2 50 0 00 |
| do 51 to 60..... | 3 30 3 40 | do do do 6s. | 0 55 0 00 | Nat. Johnson & Sons..... | 4 00 25 00 | Blankheyne & Nolet, Key | |
| Paints, &c. | | Derby Plug Smk'g sol. 12s. | 0 50 0 00 | J. Calvet & Co..... | 4 50 40 00 | gin, red cases..... | 9 50 9 75 |
| Lead pure, 50 to 100 lb. kgs. | 4 75 5 00 | do do do 7s. | 0 50 0 00 | Champagnes— | | Green cases..... | 4 75 5 00 |
| do No. 1..... | 4 50 4 75 | Myrtle Navy Plug Smk'g sol | 0 60 0 00 | Pommery, Fils & Co..... | 25 00 30 00 | Ponies..... | 2 50 2 75 |
| do No. 2..... | 4 25 4 50 | Old Chum Plug Smk'g sol 4s | 0 67 0 00 | G. H. Mum..... | 25 00 30 00 | Irish Whisky— | |
| do No. 3..... | 4 00 4 25 | do do do 3s. | 0 50 0 00 | Perrier, Jonet & Co..... | 25 00 30 00 | Bushmills..... | 9 50 0 00 |
| White Lead, dry..... | 5 00 5 25 | Smoking sol. | 0 67 0 00 | Brandies—Hennessy .gal. | 6 50 8 00 | Mitchell's Irish..... | 6 50 12 50 |
| Red Lead..... | 4 00 4 25 | and R. & R... 8s. | 0 67 0 00 | 1 Star..... | 12 00 0 00 | Geo Roe & Co. 1 star, qts | 9 50 0 00 |
| Venetian Red Eng'h..... | 1 50 1 75 | do Cut Smoking, 3s. | 0 70 0 00 | Martell..... | 6 00 0 00 | do do 3 stars, qts | 9 70 10 50 |
| Yel. Ochre, French..... | 1 25 3 00 | Myrtle do do 3s. | 0 70 0 00 | Barnett & Fils, V.S.O.F..... | 12 25 0 00 | John Jamieson & Co..... | 9 50 11 50 |
| Whiting, ordinary..... | 0 45 0 50 | Can. Chewing..... | 0 32 0 33 | Cases (one star)..... | 14 75 15 00 | Dunville & Co..... | 7 50 7 75 |
| do London, washed | 0 60 0 70 | do Smoking, Plug..... | 0 35 0 45 | Blequet Dubouche, one star | 9 50 10 50 | Angostura Bitters, per | |
| do Paris, do | 1 00 1 10 | Wool. | | do V.S.O.P..... | 16 00 18 50 | case of 2 doz..... | 14 50 15 00 |
| English Cement, cask..... | 1 95 2 10 | Fleeces comb. ord..... | 0 00 0 00 | Renault & Co..... | 10 00 35 00 | Bansher Irish Whisky, qts | 9 50 10 00 |
| Belgian Cement..... | 1 85 1 95 | do clothing..... | 0 00 0 00 | E. Puet, V.V.O.P..... | 0 00 23 00 | do do do per gal | 3 75 4 00 |
| Fire Bricks per 1000..... | 15 00 21 50 | do Combing..... | 0 00 0 00 | do 1840..... | 0 00 23 00 | Watson's Old Irish, qts, pr ca | 6 50 7 50 |
| Fire Clay..... | 1 50 1 75 | Pulled..... | 0 21 0 23 | Boutelleau Fils..... | 9 00 33 00 | do do pts per ca. | 7 50 8 50 |
| Rosin..... | 2 40 4 50 | North West..... | 0 00 0 00 | deLaage..... | 9 00 24 00 | Miscellaneous— | |
| Glue— | | B. A. Scoured..... | 0 25 3 34 | Richard V.S.O.P..... | 12 00 00 00 | Marie Bizard & Roger Liq | |
| Domestic Broken Sheet..... | 0 11 0 14 | Natal..... | 0 00 0 00 | do V.S.O..... | 10 00 00 00 | Creme de Menthe glaciale | |
| French Casks..... | 0 10 0 12 | Cape..... | 0 14 0 16 | do V.O..... | 8 50 0 00 | verte..... | 10 75 00 00 |
| do brls..... | 0 00 0 13 | Australian..... | 0 14 0 16 | Geo. Sayer & Co's | | Curacao..... | 00 00 11 75 |
| American White, brls..... | 0 15 0 20 | Wines, Liquors, &c. | | do Brandy, do | 4 50 6 50 | Prunelle..... | 00 00 13 00 |
| Coopers' Glue..... | 0 18 0 24 | Ale—English..... | 2 50 2 55 | do do cases 1 star do | 11 50 12 00 | Kummel..... | 00 00 12 25 |
| Golden Ochre..... | 0 04 0 04 | do do clothing..... | 1 62 1 87 | do do do V.S.O.P do | 16 50 17 00 | Creme de Cacao..... | 00 00 15 25 |
| Brunswick Green..... | 0 04 0 10 | Ind Coops & Co, Rom..... | 2 10 0 00 | Scotch Whiskies— | | Anisette, case..... | 00 00 13 25 |
| French Imperial Green..... | 0 11 0 15 | ford Ales..... } pts | 1 45 0 00 | Kilty..... | 9 00 9 50 | Cherry Brandy case..... | 00 00 11 75 |
| Vermillionette..... | 0 12 0 40 | Porter— | | Morning Dew..... | 9 00 0 00 | Creme de Noyau, Moka, Ge- | |
| Genuine Quicksilver..... | 0 75 0 90 | Dublin Stout..... | 2 40 2 45 | And. Usher..... | 9 25 10 25 | neville etc. case..... | 9 25 12 75 |
| No. 1 Furnit's Varn'h, pr. gl | 0 60 0 65 | do do do..... | 1 57 1 62 | House of Common..... | 9 25 12 00 | Absinthe super, case..... | 00 00 13 75 |
| Extra do..... | 0 75 1 00 | Spirits Canadian—per gal. | | Sheriffs..... per gal | 8 90 4 00 | Vermouth, case..... | 6 20 6 50 |
| Brown Japan..... | 0 55 1 20 | Alcohol..... | 4 25 0 00 | do do do cases..... | 9 75 0 00 | Kirsch de com., case..... | 9 75 10 25 |
| Black Japan..... | 0 50 1 00 | Spirits..... 50. O.P. | 3 71 0 00 | Glenfalloch, High'd..... | 3 40 3 50 | Kirsch, fine..... | 10 75 11 25 |
| Orange Shellac, No. 1..... | 1 90 2 00 | do do do 25 U.P. | 2 01 0 00 | Walkers Kilmarnock..... | 10 00 15 25 | White Ball old Jamaica | |
| do do Pure..... | 2 10 2 25 | Rye Whisky..... | 2 01 0 00 | | | Rum, cases..... | 15 00 17 00 |
| White do..... | 2 25 2 40 | Corby's IXL Rye, qts..... | 8 00 8 50 | | | | |
| Salt. | | do XTC..... | 6 00 6 50 | | | | |
| Liverpool per bag..... | 0 40 0 45 | | | | | | |
| Canadian, in small bags..... | 2 10 3 00 | | | | | | |



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Sept, 1896. {

CARING FOR SINGLE WOMEN.

Even the "London Phrenological Journal" bears women in mind, as witness this: The Danes have a society unlike those of any other people we know. It is known as "The Maiden Assurance Society." Its aim is to provide for a class—single women of well-to-do families. It shelters and cares for them, and furnishes them with "pin money." Its methods are thus described. As soon as a girl child is born to him the father enrolls her name in a certain association, and pays a certain sum and thereafter a fixed sum to the city. When she has reached the age of—we believe—twenty-one, and is not married, she becomes entitled to a fixed income and a suite of apartments in a large building of the association, with gardens and a park about it, inhabited by other young or older ladies who have thus become members. If her father dies in her youth, and she desires it, she has shelter in this building, and at a fixed time her own income. When she dies or marries, all this right to income lapses, and the money paid in swells the endowment of the association. Her father may pay for twenty years, and then her marriage cuts off all advantage of the insurance. But this very chance must enable the company to charge lower annual premiums, and make the burden less on the father insuring. He has, any way, the pleasant feeling that his small annual payments are insuring his daughter's future, and giving her a comfortable home and income after he has gone. It is obvious that the chances for marriage among a given number of women can be calculated as closely as those of death. The plan has worked well for generations in Copenhagen.

SHIPS.

There are in all the world about 50,000 sailing ships, exclusive of pleasure boats and small river craft. The number of wooden sailing ships is about double the number of steamers, and about one-quarter of the wooden vessels used in commerce fly the English flag—12,200. Next in order come American, Scandinavian, German, Italian, French, Greek, Spanish and Dutch ships. Seventy-five years ago 2 per cent. of the tonnage of the world's shipping was in steamers and 98 per cent. in sailing ships. In 1840 the percentages were 14 and 86. In 1850 they were 31 and 69. In 1860 the percentages were 49 and 51. At present 76 per cent. of the tonnage of the world's shipping is in steamers and 24 per cent. in sailing ships. The benefits claimed for steel sailing ships are first of all added durability. A steel ship will last longer and stand hard usage better than a wooden ship. Again, the matter of increased speed enters into the question, and the addition of steel ships to the carrying trade of the country will, it is expected, reduce the ratio of accidents, which is now unduly high, and continues to be conspicuously higher among sailing vessels than among steamships. An enormous share of the commerce of the world is still carried on in old-fashioned wooden ships. The total of yachts afloat is estimated at about 6,000, of which nearly two-thirds are owned in Great Britain and Ireland.

PETROLEUM TRADE OF CANTON.

A very small percentage of the kerosene oil imported passes through the Imperial Maritime Customs, as river steamers are not allowed to carry it in bulk, and the refusal of the provincial government to recognize transit passes prevents the employment of special steamers. The taxation of this article has been increased during the year. Before the oil can go into consumption in Canton and its suburbs, lekin to the amount of \$50 per 100 cases has to be paid, in addition to the import duty, while to Fatsan its total taxation is \$65.75, and to Wu-chou, just over the frontier of Kuang-si, no less than \$86.75; whereas by treaty it should be able to reach any point on payment of 7½ per cent., say, at the most \$15 per 100 cases. A local company to render kerosene non-inflammable, by a process of "refining" started at the end of the year. Chinese deride the process, and the company is generally supposed to aim at a monopoly by means of an official prohibition of the use of unrefined oil.—British Consular Report.

USEFUL INFORMATION.

A cubic foot of water weighs 62½ pounds, and contains 1,728 cubic inches, or 7½ gallons.

To find the pressure in pounds per square inch of a column of water, multiply the height of the column in feet by .433.

To find the height of a column of water in feet, the pressure being known, multiply the pressure shown on the gage by 2.31.

To find the quantity of water elevated in one minute running at 100 feet of piston speed a minute, square the diameter of water cylinder in inches and multiply by 4. Example: Capacity of 6-inch cylinder is desired. The square of the diameter, 6 inches, is 36, and multiplied by 4 gives 144, which is gallons per minute approximately.

To find the horse-power necessary to elevate water to a given height, multiply the total weight of the water in pounds by the height in feet, and divide by 33,000. An allowance of 25 per cent should be added for friction.

The ordinary speed to run pumps is 100 feet of piston speed a minute.

To find the capacity of a cylinder in gallons, multiply the area in inches by the length in inches and divide this amount by 231, which is the number of cubic inches in a gallon, and the quotient is the capacity in gallons.

To find the capacity in gallons of a rectangular vessel, multiply the height, width, and length, in inches, together, and divide by 231.

Cubic feet of water multiplied by 62.5 equals pounds avoirdupois.

Cubic inches of water multiplied by .03608 equals pounds avoirdupois.

Cylindrical feet of water multiplied by 49.1 equals pounds avoirdupois.

Friction of liquids in pipes increases as the square of the velocity.

The oil wells on Pelee Island are giving the most satisfactory results to the owners. The well on the farm of John Findly, owned and operated by the Pelee Gas & Oil Co. bids fair to be the best well on the island or even in the whole of Canada. The well now pumps over five barrels per hour, or over 120 barrels per day. One valuable feature possessed by the well is that it supplies gas enough to pump it, also for lighting purposes and for running another well now in course of construction, which is being put down within a few hundred yards of the present well. For the present the crude oil will be taken to the refinery at Petrolia, as there is no refinery yet established on the island.

It is learned, from persons who are interested in the matter, that in a short time a cigarette-making machine will be exhibited in Washington which, it is claimed, in practical work, will eclipse any machine in use. The machine to be exhibited is completed and will be brought to New York city at a date to be set during the present month, and its work will be carefully noted by the representatives of several corporations engaged in manufacturing cigarettes. This machine, it is claimed, will in its daily producing capacity, far exceed any of the machines now in use, and also that its finish of the pieces and the methods of delivery will especially commend it to manufacturers who desire to increase their facilities for production. The result of the test will be doubtless, very interesting to that portion of the trade engaged in the manufacture of cigarettes.

A correspondent of a contemporary writing from Cape Town, South Africa, states that the total imports of rough and dressed lumber into that colony during 1895 amounted to a valuation of \$1,476,360, of which pine amounted to a valuation of \$721,258; staves, \$48,322, and hardwoods, grown in Canada, \$28,625. Large quantities also went to the Transvaal Republic, Orange Free State, and Natal. The correspondent referred to thinks that the imports of lumber into South Africa are to greatly increase, and that Canadian producers should bestir themselves in order to secure a larger slice of it. Lumber from the eastern as well as western coast of the United States went to the South African colonies in large quantities last year.

Never in the history of the Bothwell, Ontario, oil fields were the prospects so bright as they are at the present time, says a local newspaper. The hotels are nearly all filled with strangers, all anxious to secure territory to operate, but those who were fortunate enough to be the first to arrive here have leased all or nearly all the available property, consequently leasing land is rather slow work just now. A company of London gentlemen together with some Bothwell men are in the field and will begin operations to the south of the town as soon as they can complete their arrangements. In all there are ten wells all pumping large quantities, and there are nine drilling rigs at work, including three new improved ones, so that a few weeks at the most will bring forth some results that will give a sure indication of the future prospects of the Bothwell oil fields.

The French Consul at Pretoria, Transvaal, is authority for the statement that there are in that country distilleries, Portland cement factories, four dynamite factories, two of sulphuric and one of nitric acid. He also states that there is a cyanide of potassium factory at Pretoria. This is the experimental plant put up by the gold and silver refinery at the instance of the Transvaal Government. As we stated some time ago, it has not proved a success, and in due course will probably be dismantled.

Germany also reports a decrease in the output of cigars on account of the bicycle craze. The decrease is estimated at seventy millions for the past fiscal year.

The canned goods business, comparing prices of 1873, 1892-93, shows a great change particularly in 1873 and 1892. In 1873 No. 1 salmon sold for \$3.25; in 1892 and 1893, \$1.40 and \$1.65; in 1844-5, salmon was \$5.00; in 1896, \$1.55. Lobsters in 1844-5 were \$5.00; in 1896, \$2.25; clams in 1844 were \$3.50; in 1896, \$1.40; oysters were \$6.00 in 1844, and 80c, in 1896; in 1849 oysters were \$7.50; in 1896 \$1.40; clams were \$7.00 in 1849, and \$2.30 in 1896. Lobsters in 1849, were \$3.00, and \$2.25 in 1896. Salmon \$3.62 in 1849, and \$1.55 in 1896. These prices show a wide range and need no comment. We are getting down to rock bottom where we are likely to remain.

Waste materials frequently proved to be worth more than the thing it is the waste of. This is true of the by products of petroleum. At first refiners of the oil were put to their wits' end to know what to do with the dreadful refuse cast off in making the kerosene for illuminating oil. It seemed to spoil everything it touched and filled the air with nauseous odors besides. By and by they became wiser. They learned to utilize one after another these waste products of kerosene. Now naphtha, benzine, gasoline, vaseline, and a dozen more such valued medicines are made from the once useless and unsightly rubbish.

The resources of Formosa are not to be despised. Considerable quantities of coal and sulphur are exported annually. Camphor is of course the staple product. Capitalists may be interested to note that every industry in Formosa worthy of the name is still in an undeveloped stage, the manufacture of camphor, sugar, and indigo, which latter also grows abundantly, being most defective, and the prospects for each and all are very bright. Gold, though not found very extensively, is still worth attention, as it is of excellent fineness. The assay of some genuine nuggets proved phenomenal.

The manufacture of olive oil was carried on long before the birth of Christ, though, of course, with crude implements. The modern olive press will crush in 24 hours 300 bushels of olive pulp. As it comes from the press the oil is sweet and aromatic. Perhaps the best oils are those of greenish tint, though some are golden. Foreign countries objected to the green color and so by chemical process it is eliminated at the sacrifice of the flavor.

There is a large fleet of sailing vessels now loading deals at New Brunswick and Nova Scotia ports. There are over a dozen in the Miramichi alone. The arrival of a bark at Wallace, N.S.; to load, the first in 20 years, recalls the fact that a score of such vessels used to be loaded there each year, but the forest was cleared and the cargo for this vessel had to be brought down from the head of the river by means of driving dams.

The Western Union Telegraph Company has paid regular dividends for over twenty years, with the exception of two years, since about 1873. The dividend disbursements foot up a grand total of about \$85,000,000.

Broomhall's says world's visible supply of wheat is now more than 32 million bushels smaller than a year ago, or 50,400,000 bushels less than 2 years ago. It is believed also that reserves held by millers and bakers are very much depleted.

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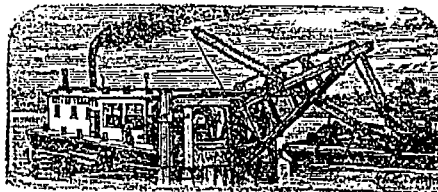
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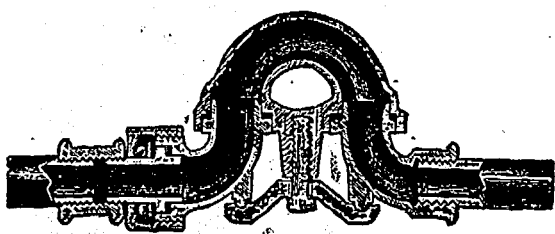
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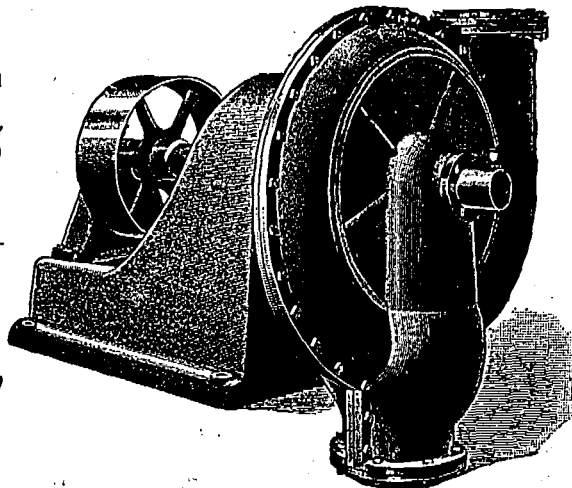
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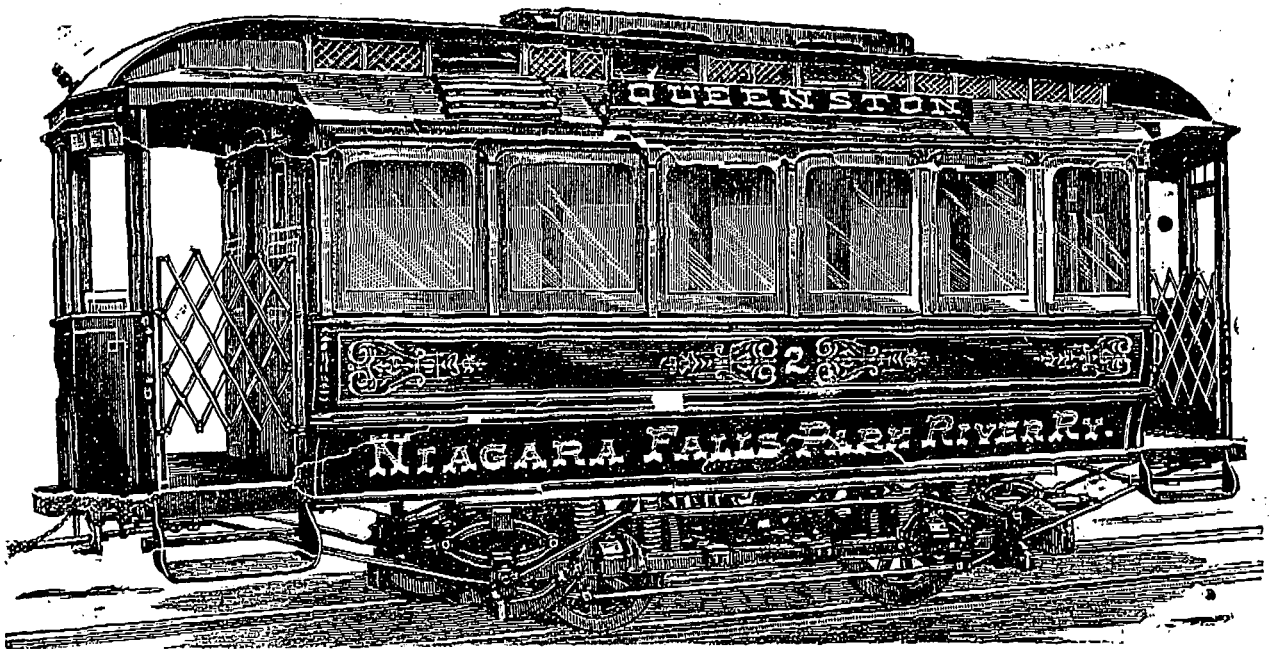
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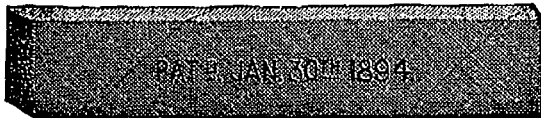


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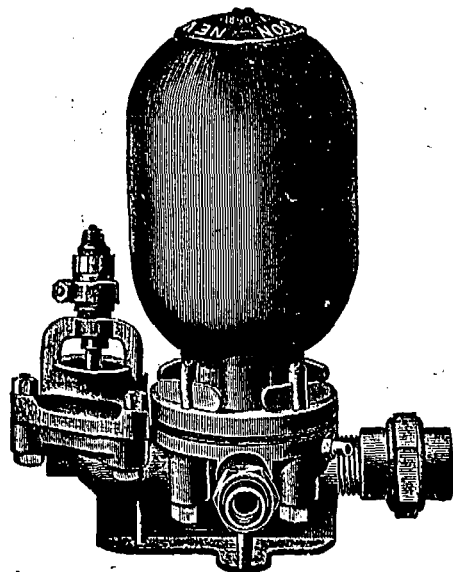
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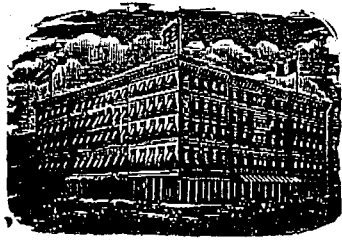
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| PLACE. | NAME. | PROP. OR MGR. |
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| BROOKVILLE, | The St. Lawrence Hall, | Amos Robinson |
| BELLEVILLE, | Anglo American, | J. Coyle |
| do | Huffman House, | Huffman & Co. |
| | (late Kyle) | |
| BRANTFORD, | Belmont, | F. Westbrook |
| DUNDAS, | The Elgin, | |
| DESERONTO, | Deseronto House, | Geo. Stewart |
| GALT, | The Queen's, | C. Lowell |
| GANANOQUE, | Provincial, | Neil McCarney |
| HAMILTON, | The Royal, | Hood Bros. |
| do | St. Nicholas, | McLean & Smyth |
| HASTINGS, | Clarendon | A. B. Spellman |
| INGERSOLL, | Atlantic House, | C. H. Kennedy |

Continued on Page 448

LEHIGH VALLEY CREOSOTING COMPANY,

Office: No. 1 Broadway, New York. Works: Perth Amboy, N. J.

Built in 1886 by the Lehigh Valley Railroad Company.
Leased and operated by the Lehigh Valley Creosoting Co., incorporated 1887.

Lumber, Piling and Ties treated with Dead Oil of Coaltar (Creosote.) Creosoted Lumber, Piling and Ties Furnished.

Rail Connection at Perth Amboy with Lehigh Valley Railroad, Pennsylvania Railroad, and Central R.R. of N. J. Direct Water communication from New York Bay.

Creosoting is employed successfully in the protection and preservation of Timber used for:

- | | | | |
|--------------|---------------------|-----------------------|------------|
| Breakwaters, | Floating Elevators, | Underground Conduits, | Buildings, |
| Coal Docks, | Dry Docks, | Foundation Timbers, | Coal Bins, |
| Bulkheads, | Dredges, | Telegraph Poles, | Box Drains |
| Wharves, | Vessels, | Paving Blocks, | Bridges, |
| Dykes, | Scows, | Cross Ties, | Trestles, |
| Cribs, | Boats, | Fence Posts, | Culverts. |

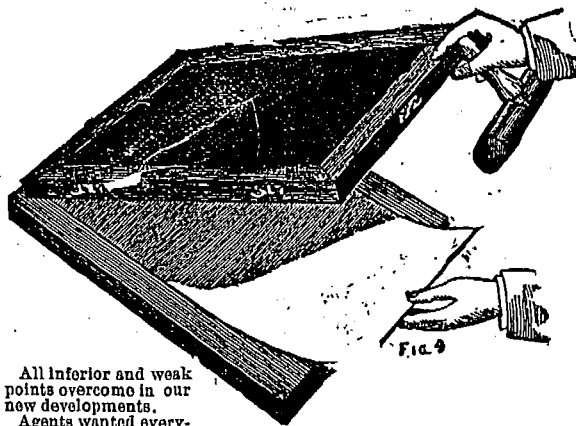
This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber," of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations.

Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of the world.

Address: **H. COMER, sup't**

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.



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Apparatus,
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30 Vesey St., New York.

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120 BROADWAY, . . . New York.

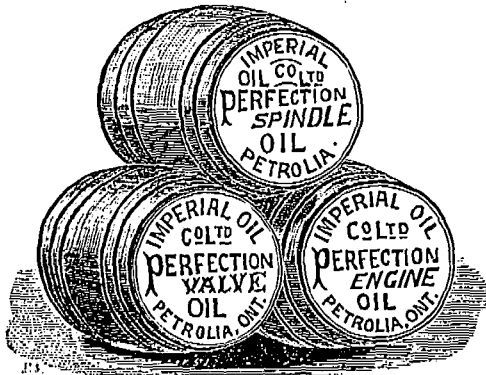
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WOOD WORKING MACHINERY.

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Petroleum Refiners, Manufacturers of Lubricating Oils, Paraffine Wax and Candles.

Perfection Valve, Engine and Running Oils are fine filtered Viscous Oils for fast-running machinery. Special Oils supplied for any desired purpose.

IMPERIAL OIL CO., Ltd.,

Works and Head Office: **PETROLIA, Ont.**

BOILER SHOP.

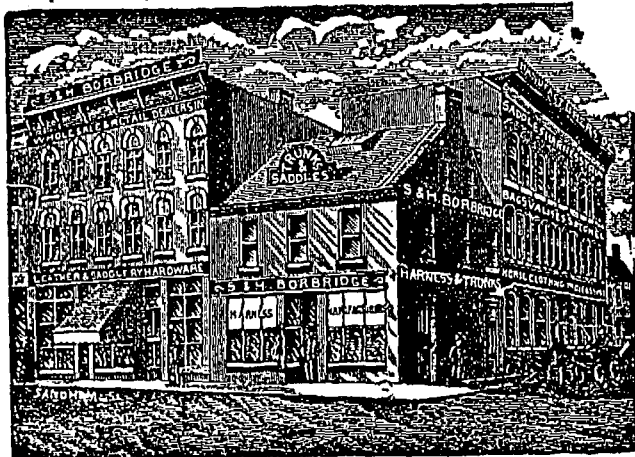
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes oil still tanks Bleachers and Agitators, Salt Pans, Steam Boxes for Sturs and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, I invites comparison of the quality of its work, with any shop in Canada.

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Manager.

J. H. FAIRBANK,
Proprietor.

S. & H. BORBRIDGE



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\$1,000. REWARD!

for a wind that can blow out the
'Handy Andy' Lantern

(TRADE MARK.)

because **THERE IS NONE**

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

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



SECURITIES.

| | London Aug. 27 |
|--------------------------------------|----------------|
| British Columbia, 6 p.c..... | 121 124 |
| 897, 4 1/2 per cent ... | 117 119 |
| Canada, 4 per cent. loan, 1860 | 112 114 |
| 3 per cent. loan, 1888 | 105 109 |
| Debs, 1884, 3 1/2 per cent..... | 110 112 |

Railway and other Stocks.

| Shs | | Aug. 27 |
|-----|--------------------------------------|---------------|
| | Quebec Province, 5 p.c., 1874..... | 110 114 |
| | 1876, 5 p.c..... | 110 114 |
| | 1880, 4 1/2 p.c..... | 104 106 |
| | 1888, 5 p.c..... | 115 117 |
| 100 | Atlantic & Nth. Western 5 p.c. Gua | 121 123 |
| 10 | 1st M. Bds | 12 13 |
| 100 | Buffalo & Lake Huron £10 shr..... | 185 188 |
| 100 | do 5 1/2 p.c. 1st mort..... | 185 188 |
| 300 | do 2nd mort | 185 185 |
| | Can. Central 5 p.c. 1st M. Bds. Int. | 106 108 |
| | guar. by Gov..... | |
| | Canadian Pacific \$100..... | 58 1/2 59 1/2 |
| 100 | Grand Trunk, Georgian Bay, &c.... | 93 98 |
| | 1st M..... | |
| 100 | Grand Trunk of Canada Ord. stock. | 4 1/2 4 1/2 |
| 100 | 2nd equip. mtg. bds. 6 p.c. | 120 123 |
| 100 | 1st pref. stock..... | 29 1/2 29 1/2 |
| 100 | 2nd pref. stock..... | 17 3/4 17 3/4 |
| 100 | 3rd pref. stock..... | 09 1/2 10 |
| 100 | 5 p.c. perp. deb. stock..... | 125 128 |
| 100 | 4 p.c. perp. deb. stock..... | 83 85 |

| | | |
|-----|---------------------------------------|---------|
| 100 | Great Western shres, 5 p.c..... | 114 116 |
| 100 | Hamilton & N.W., 6 p.c..... | 96 98 |
| 100 | M. of Canada Stg. 1st Mort. 5 p.c.. | 90 92 |
| 100 | Montreal & Champlain 5 p.c. 1st | 89 92 |
| | mtg. bds | |
| | *Montreal & Sorel, 1st mtg., 6 p.c.. | |
| | N. of Canada, 1st mtg., 5 p.c..... | 96 98 |
| | Northern Extension, 6 p.c. pref..... | 00 000 |
| 100 | Quebec Central, 5 p.c. 1st Inc. Bds. | 28 31 |
| 100 | T. G. & B. 4 p.c. bonds, 1st mort.... | 109 111 |
| 100 | Well., Grey & Bruce, 7 p.c. bds.... | |
| | 1st Mort | 97 99 |
| 100 | St. Law. & Ott. 6 p.c. Bds., 4 p.c.. | 109 111 |

MUNICIPAL LOANS.

| | | |
|-----|--------------------------------------|---------|
| 100 | City of London (Ont) 1st pref 5 p.c. | 104 106 |
| 100 | City of Montreal atg. 5 p.c..... | 104 106 |
| | 1874 | 104 109 |
| 100 | City of Ottawa, 5 p.c. atg..... | 100 103 |
| | redeem 1873 | 100 103 |
| | redeem 1875 | 118 117 |
| 100 | City of Quebec, p.c. redeem 1875 .. | 117 119 |
| | redeem 1878 | 121 124 |
| 100 | City of Toronto, 6 p.c..... | 100 103 |
| | 6 p.c. atg. con. deb. 1874..... | 101 120 |
| | 5 p.c. gen. con. deb. 1890..... | |
| | 4 p.c. atg. bonds, 1921-28..... | 107 109 |
| 100 | City of Winnipeg deb., 1884, 5 p.c.. | 110 113 |
| | Deb. scrip. 1883, 5 p.c..... | 121 123 |

MISCELLANEOUS COMPANIES.

| | | |
|-----|--------------------------------|-----------|
| 100 | Canada Company | 18 20 |
| 100 | Canada North-West Land Co..... | 35 45 |
| 100 | Hudson Bay | 14 1/2 15 |

*All the bonds have been sold to a Canadian Syndicate.

HOTEL DIRECTORY---Continue

| PLACE. | NAME. | PROP. OR MGR |
|----------------|----------------------------------|----------------|
| KINGSTON, | The British American, | |
| LINDSAY, | Benson House, | E. Benson |
| LONDON, | The Peconessh, | C. W. Davis |
| do | Griff House, | E. Horsman |
| MARKHAM, | Tramont House, | Jas. E. Pitts |
| NAPANEE, | Paisley House, | E. A. Douglas |
| OTTAWA, | The Russell, Kenly & St. Jacques | |
| PARIS, | Arlington Hotel, | John Baland |
| PETERBORO, | The Oriental, | Graham Bros. |
| PETERBORO, | Grand Central | D. Lackie |
| PORT HOFFE, | Queens | A. A. Adams |
| SARNIA, | The Belchamber, | John Buckley |
| STOVILLE, | Queen's Hotel, | J. G. Martin |
| TORONTO, | The Queen's, McGaw & Winnett | |
| TORONTO, | Brown's Hotel, | Brown Bros. |
| TRENTON, Ont., | Gilbert House, | T. H. Bleecker |
| UNIONVILLE, | Mansion House, | Thos. Bennett |
| WINDSOR, | The Crawford, | Couney & Son |
| WOODSTOCK, | Oxford, | Chas. A. Fyne |

QUEBEC.

| | |
|-----------|------------------------------------|
| MONTREAL, | The St. Lawrence Hall, Henry Hogan |
| do | The Windsor Hotel, W. S. Weldon |
| do | The Balmoral, E. H. Dunham & Co |
| QUEBEC, | Chateau Frontenac, |

NOVA SCOTIA.

| | |
|----------|----------------------------------|
| HALIFAX, | The Halifax, L. Hesselein & Sons |
| TRURO, | Victoria Hotel, Geo. R. Dupe |

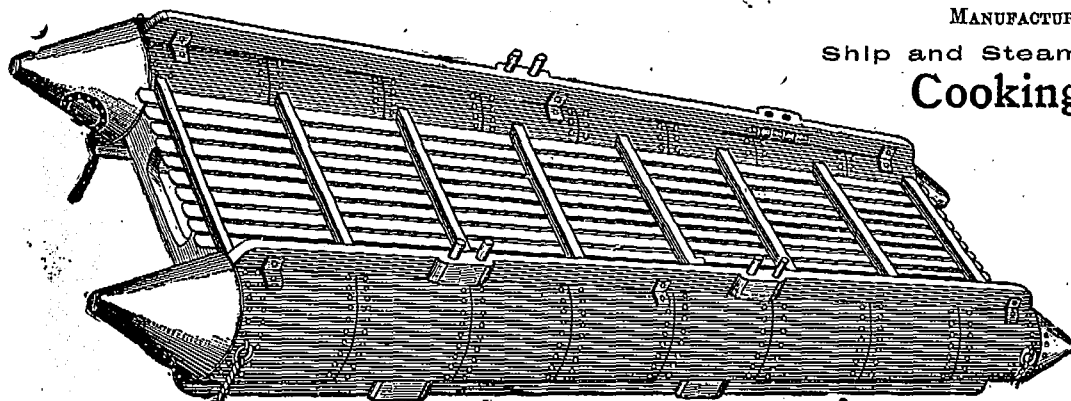
PRINCE EDWARD ISLAND.

| | |
|----------------|--------------------------------|
| CHARLOTTETOWN, | Queen's Hotel, P. F. Archibald |
| do | Hotel Davies; J. J. Davis |

H. C. CALKIN, JR

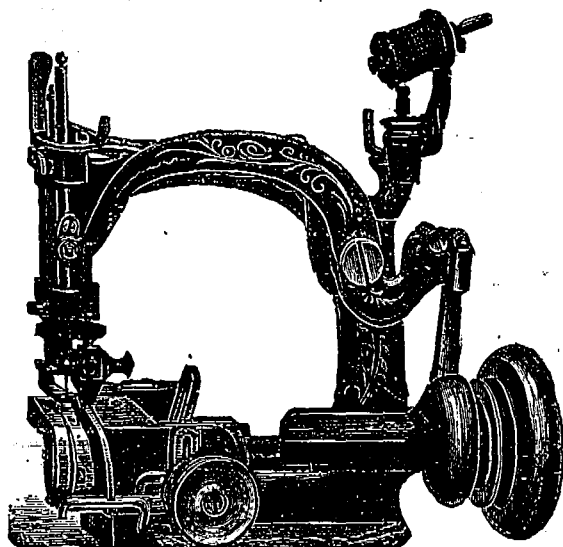
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SPECIAL—Straw Hat Sew-
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Machines of every descrip-
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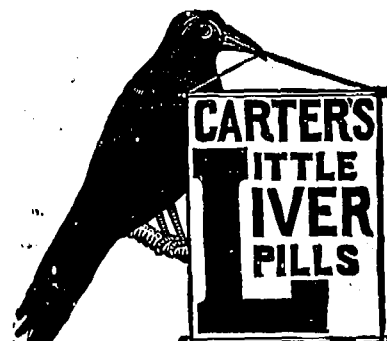
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PUREST, STRONGEST, BEST.
Ready for use in any quantity. For making Soap,
Softening Water, Disinfecting, and a hundred other
uses. A can equals 20 pounds Sal Soda.
Sold by All Grocers and Druggists.
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SICK HEADACHE

Positively cured by these
Little Pills.

They also relieve Distress from Dyspepsia,
Indigestion and Too Hearty Eating. A per-
fect remedy for Dizziness, Nausea, Drowsi-
ness, Bad Taste in the Mouth, Coated Tongue
Pain in the Side, TORPID LIVER. They
Regulate the Bowels. Purely Vegetable.

Small Pill. Small Dose.
Small Price.

DOWSWELL BROS. & CO.,

Manufacturers of

**Wringers,
Washing
Machines,
Barrel
Churns,
etc., etc.**

HAMILTON, ONT.

SEND FOR PRICES.

**Job Printing of
all kinds done at
this office.**

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Sept. 8 1896

| NAME OF COMPANY. | No. Shares. | Last Dividend per year. | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|--------------------------------------|-------------|-------------------------|------------------|------------------------|---------------------------|
| British American Fire and Marine.... | 10,000 | 8¼-6mos. | 350 | \$50 | 118¼ 118¼ |
| Canada Life..... | 2,500 | 5-6mos. | 400 | 50 | 610 675 |
| Confederation Life..... | 5,000 | 7¼-6mos. | 100 | 10 | 267 267 |
| Western Assurance..... | 25,000 | 5-6mos. | 40 | 20 | 153 154 |
| Guaranteed Co. of North America..... | 13,372 | 6 | 50 | 50 | ... .. |

BRITISH AND FOREIGN.—Quotations on the London Market, Aug. 29 1896. Market value p. p'd up sb.

| | | | | | | |
|---|---------|-------------|---------|-----|----------|---------|
| Atlas | 24,000 | 22 p. s. | 50 | 6 | £27¼ | £28¼ |
| British and Foreign Marine..... | 67,000 | 25 | 20 | 4 | £24¼ | £25¼ |
| Caledonian | 21,500 | 04 | 25 | 5 | £29-15-0 | £30 |
| Commercial U. Fire, Life and Marin..... | 50,000 | 25 | 50 | 5 | £38 | £39 |
| Edinburgh Life..... | 5,000 | 19s | 100 | 20 | 56-0-0 | 00 |
| Fire Insurance Association..... | 100,000 | 5 | 10 | 5 | 11½ | 12 ½ |
| Guardian Fire and Life..... | 200,000 | 8½ | 20 | 5 | 29 | 30 |
| Imperial Fire..... | 60,000 | 20 p. s. | 20 | 2 | 43 | 5¼ |
| Lancashire Fire..... | 136,493 | 5 | 10 | 2 | 41-0-0 | 0-0 |
| Life Association of Scotland..... | 10,000 | 17-6-7 p.c. | 40 | 8¼ | £62 | 64 |
| London Assurance Corporation..... | 35,862 | 20 | 25 | 12¼ | 4¼ | 5 |
| London & Lancashire Life..... | 10,000 | 10 | 10 | 2 | 59¼ | 64½ |
| Liv. & Lon. & Globe Fire and Life..... | 245,640 | 55 | St. | 2 | 38-0 | 00 |
| National of Ireland..... | 40,000 | £25 | 21 p.c. | 10 | 77 | 79 |
| Northern Fire and Life..... | 30,000 | 30 | 100 | 10 | 33 | 39 |
| North Brit. & Merc. Fire and Life..... | 110,000 | 20 p. s. | 25 | 5 | £42 | £48 |
| Phoenix Fire..... | 50,000 | 000 | 50 | 1 | 7 1-16 | 6 13-16 |
| Queen Fire and Life..... | 200,000 | 0 | 10 | 3 | 53 | 54 |
| Royal Insurance Fire and Life..... | 125,234 | 8¼ | 20 | 3 | 1-16-6 | ..... |
| Scottish Imperial Life..... | 50,000 | 6¼d | 10 | 1 | | |
| Scottish Provincial Fire and Life..... | 20,000 | 15 | 50 | 3 | | |

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Manilla, Sisal, Jute, & Russian Cordage.

BINDER TWINE.

Jute and Cotton Bags.

→ **HEAD OFFICE** ←

St. Patrick St., Montreal.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

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

| | |
|---|------------------|
| Assets, - | \$184,935,690.80 |
| Reserve on Policies (American Table, 4 p.c.) | \$168,221,916 00 |
| Liabilities other than Reserve | 1,623,951 00 |
| Surplus..... | 15,089,822 90 |
| Receipts from all sources | 41,953,145 62 |
| Payments to Policy-holders | 20,885,472 48 |
| Whole Life Risks assumed and renewed, 219,308 policies..... | 637,726,276 00 |
| Risks in force, 273,213 policies, amounting to | 802,667,478 00 |

NOTE.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes no risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

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CYLINDER AND ENGINE

Manufactured by

McCOLL, BROS. & CO., TORONTO.

OILS.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

.. AFTER ONE YEAR FROM ISSUE. . .

Capital and Assets - - - - \$1,000,000.00
Surplus to Policyholders, - - - 704,141.26

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

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

WORTH KNOWING

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

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

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

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

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

Scottish Union and National INSURANCE COMPANY.
Of Edinburgh, Scotland.

ESTABLISHED 1804.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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

York County Loan & Savings COMPANY.

Head Office: - | Confederation Life Building,
Corner Yonge and Richmond Sts., - - TORONTO

Subscribed Capital, - \$300,000.

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Quebec Fire Assurance Co'y.

Established 1818.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President;
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F. Hunt, Wm. Simons.
Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son. Ontario—Geo. J. Fyke, Toronto. Manitoba—W. R. Allan, Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

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

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL
LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office: 22 to 28 King St. W., - TORONTO, Ont.

President, - John L. Blaikie.

Vice-Presidents,
Hon. G. W. Allan. J. K. Kerr, Q. C.

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

Cash Income..... \$ 581,478.24
Expenditure including death claims, endowments, profits and all payments to policy-holders 282,284.23
Assets 2,300,518.15
Reserve Fund 1,795,822.00
Net Surplus 403,218.36

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

Have You

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

New York, April 29th, 1896.

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

Address all communications,
Montreal Pharmaceutical Journal,
43 St. Sulpice St., MONTREAL

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FIRE and LIFE.

Invested Funds, \$40,833,734
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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EDMOND J. BARBEAU, Esq.
WENTWORTH J. BUCHANAN, Esq.

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

Head Office, Canada Branch:
MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1868. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '94, \$349,734.71.

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

MERCANTILE FIRE INSURANCE COMPANY.
INCORPORATED 1875.

Head Office, WATERLOO, ONT.

Subscribed Capital..... \$300,000 00
Deposit with Dom. Govt..... 50,079 76
All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$15,000,000.
WM. A. SIMS, Pres. JOHN SHUH, Vice-Pres.
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NEW YORK LIFE INSURANCE COMPANY,

JOHN A. McCALL, President.
January 1st, 1896.
Total Assets, \$174,791,990.
Actual Surplus, \$24,038,677.
Insurance in Force, \$800,000,000.

CANADIAN BUSINESS.
Income in Canada, \$1,008,484.74
Assets " \$4,311,253.04
Liabilities, " 3,784,305.75
Surplus Assets, " 526,947.20
Insurance in Force, " 20,620,514.00

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

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

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

Government Deposit, - \$747,207.34
RESULTS OF VALUATION 1893.

Larger Cash Surplus,
INCREASED BONUS.

Valuation Reserves Strengthened,
IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.
F. STANCLIFFE, Gen'l Manager.

CONFEDERATION LIFE ASSOCIATION,

Head Office: - TORONTO.

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

Cash Values,
Paid up Policies,
Extended Insurance.

GUARANTEED IN THE POLICY.

Montreal Office :
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H. J. JOHNSTON,
Manager, P.Q.

WE ARE HAPPY TO SAY



that while the production of

GOODYEAR WELTS

is increasing almost "16 to 1"—but we shall not rest easy until every one in Canada knows the merits of

→ Goodyear WELTED SHOES.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,820,000.00
Income for Year ending 31st December, 1895, over - 2,400,000.00

Head Office. - Toronto, Ont.

Geo. Cox, President. J. J. KENNY, Vice-President & Man.-Dir.
C. C. FOSTER, Secretary.

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

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ASSURANCE CO., Ltd.,
Of London, England.

FIRE! LIFE! MARINE!

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JAMES MCGREGOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1803.

SUBSCRIBED CAPITAL, \$6,000,000
PAID-UP CAPITAL, 1,500,000
TOTAL INVESTED FUNDS OVER 8,000,000

Canadian Branch :
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
G. R. KEARLEY, Resident Manager

THE LONDON

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

Deposit at Ottawa \$73,000.00
Funds exceed \$1,500,000.00

SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States, Europe and Australia.

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Montreal Chief Office, 180 St. James St.
A. I. HUBBARD, Manager for Canada