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Vol. 49. No. 8 } MONTREAL, FRIDAY, AUGUST 25, 1899. } M. S. FOLEY-
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Founded 1818. Incorporated by Royal Charter, A. D., 1822.

PAID-UP CAPITAL \$2,500,000 REST \$700,000 HEAD OFFICE, QUEBEC

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Incorporated 1872. Capital Paid-Up, \$500,000 Reserve Fund, 875,000

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HEAD OFFICE: 155 St. James St., MONTREAL.

Capital Subscribed, \$500,000 Capital Paid-up, 479,820 Rest, 10,000

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

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& Investment Society

London, Canada.

Capital Subscribed, \$1,000,000 00
" Paid-Up, 932,474 97
Total Assets, 2,541,274 27

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Provident and Loan Society

President, .. G. H. GILLESPIE, Esq.
Vice-President, .. A. T. WOOD, Esq., M.P.
Capital Subscribed, \$1,500,000 00
Capital Paid-Up, 1,100,000 00
Reserve and Surplus Funds, 348,109 65
Total Assets, 3,610,255 80

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Capital Paid-Up, \$1,200,000
Reserve, 150,000

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Prompt attention given to collections.
Correspondence respectfully solicited.

Union Bank of Halifax.

INCORPORATED 1856.

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Capital, \$500,000
Reserve Fund, 225,000

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Interest allowed on Deposit Receipts and De-
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Collections receive immediate attention and
prompt returns made.

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Imperial Bank of Canada.

Capital Authorized \$2,000,000
Capital Paid-Up 2,000,000
Reserve 1,300,000

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Assets, - - - - - 2,417,237
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debentures and interest on the same can be collected
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1862—HEAD OFFICE, MONTREAL—1898
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Surplus 291,000

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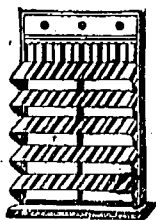
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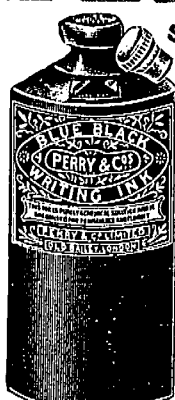

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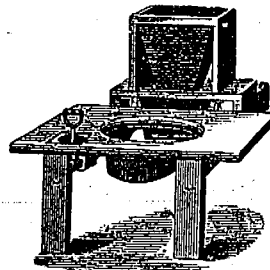
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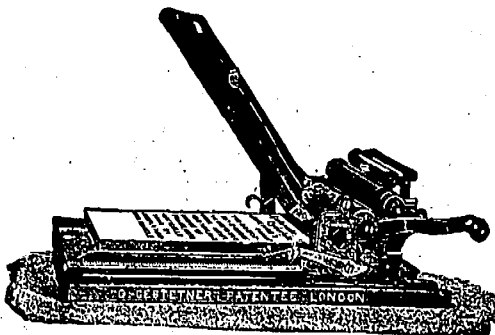
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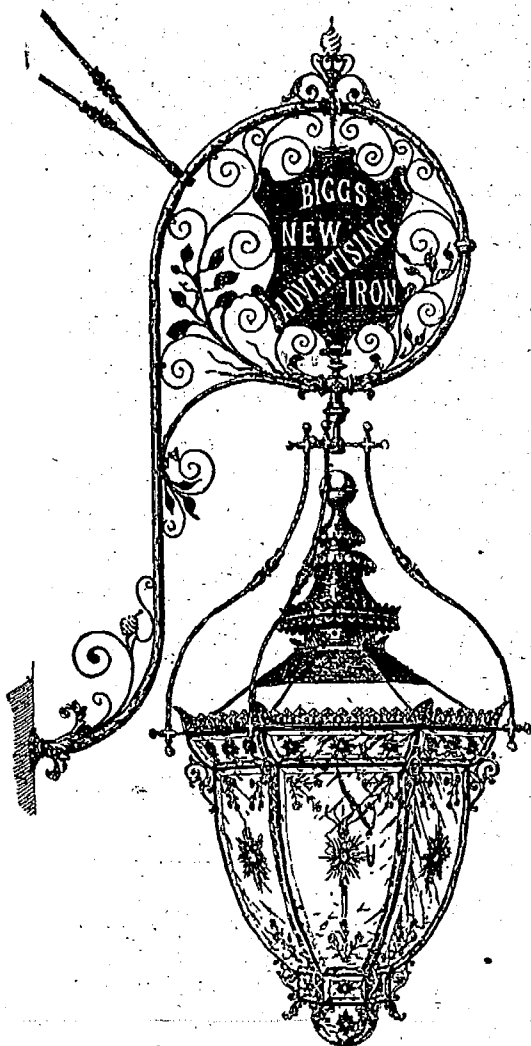
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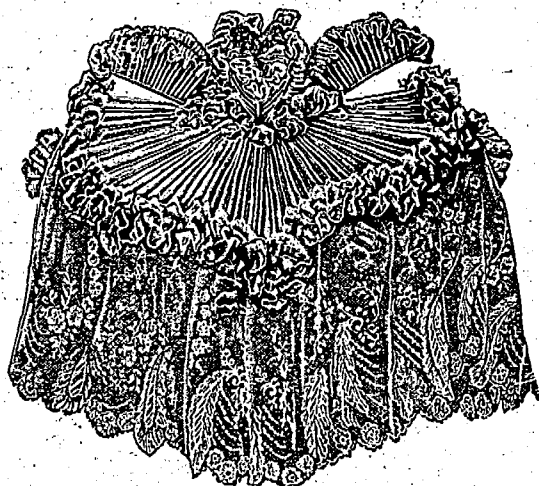
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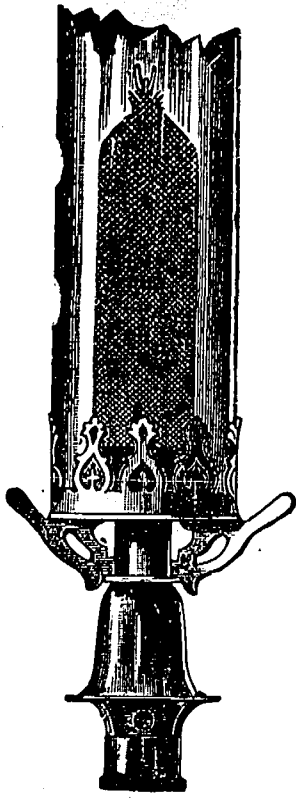
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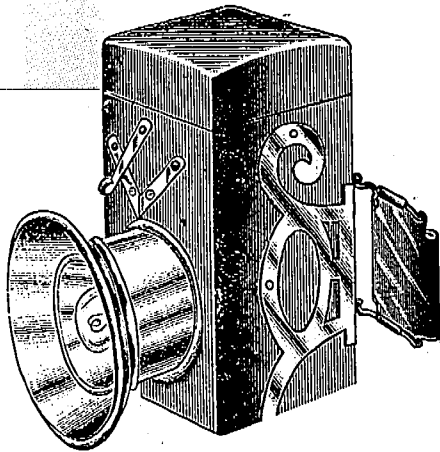
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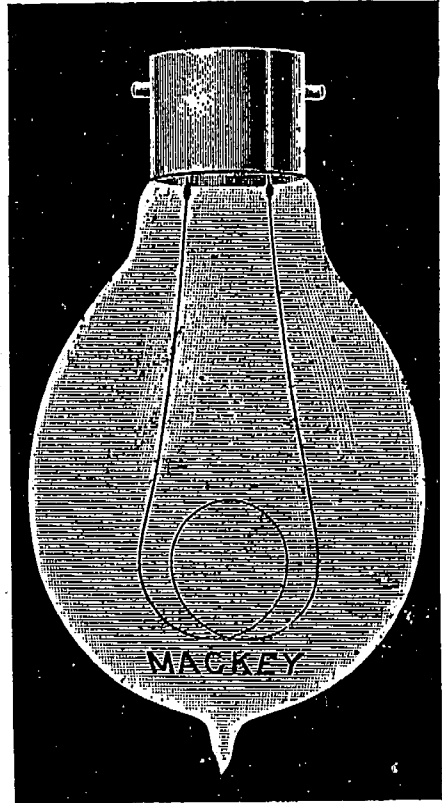
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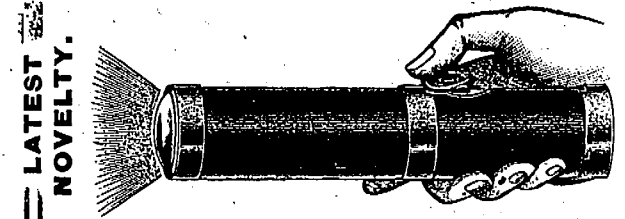
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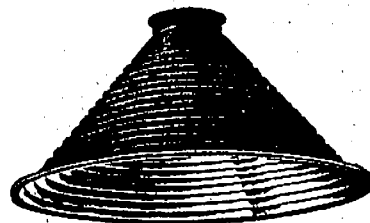
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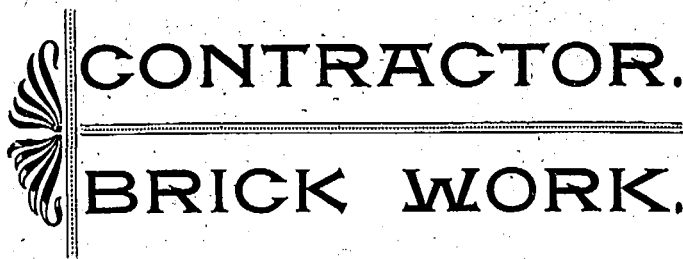
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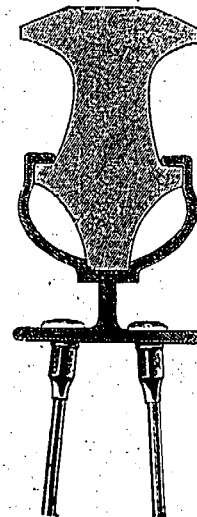
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High PRICES paid.—Prompt cash by return mail.
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Estimates given for Buildings of Every Description,
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LACHINE LOCKS,
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Bridges for Railways and Highways.
Piers and Trestles, Water Towers and Tanks,
Roofs, Girders, Beams and Columns for Buildings,

A large Stock of **Rolled Steel Beams, Girders, Channels, Angles, Tees, Z Bars and Plates.**

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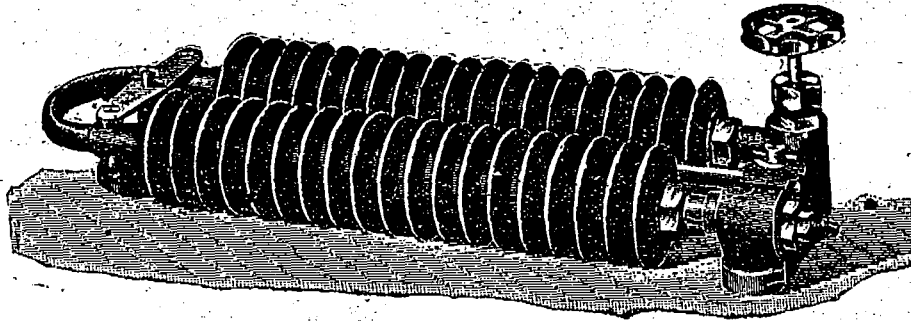
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Automatic



RADIATOR



ELEVATION.

Size:

18 in. long,
4 in. high,
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Prices on Application.

Special Quotations for Quantities.

Being perfectly Automatic, will keep Railway Carriage Compartments at any desired temperature, discharging the products of condensation without the aid of a steam trap or attention of any kind when once started.

ADVANTAGES.

LIGHTNESS. COMPACTNESS. RELIABILITY. SELF-CONTAINED.
COMBINING STOP AND REGULATING VALVE, RADIATOR, AND STEAM TRAP IN ONE PIECE.

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

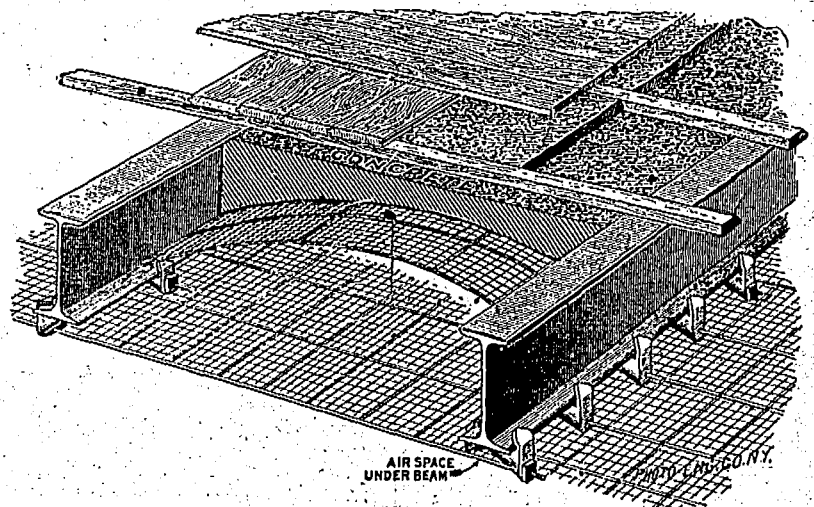
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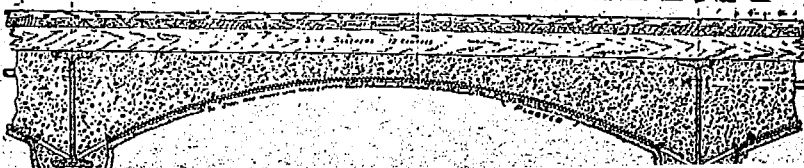


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Manufacturers' Agents and General Merchants,
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THE PENMAN MANUFACTURING CO., PARIS.
Mills at Paris, Thorold, Port Dover, Coatcook, Ladies' and Gent's Wool and Cotton Underwear, Topshirts, Socks, Hosiery, Balbriggans, etc.
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Tweeds, Beavers, etc.
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Grey, Navy and Fancy Flannels, in All Wool and Unions; Dress Goods, Tweeds, etc.
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EVERY WELL-ORGANIZED OFFICE
Should have a
Letter File Cabinet.
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Stationers, Blank Book Makers and Printers.
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Manufacturers of
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Importers and Jobbers of
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Legitimate Detective work. Terms reasonable. Under the patronage of Provincial and Federal Governments. **OFFICES:**
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REPAIRING OF WATCHES NEATLY DONE,
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Ames, Holden Co., Ltd....47 Victoria Sq.
Lynn Shoe Co.....92 Beaudry St.
Builders' and Contractors' Supplies.
W. & F. P. Currie & Co....134 McGill St.
W. McNally & Co.....50 McGill St.
Buttonhole Maker in Men's Clothing, shirts, Ladies' Cloaks & Waists.
H. Rosen.....170 Main St.
Butter and Cheese Exporters.
A. A. Ayer & Co.....576 St. Paul St
Cabinet Makers, Upholsters & Sculptors.
Genest & Dophé....1247 De Montigny St.
Carpet Beating.
Dominion Steam Carpet Beating Co.,
11 Hermine St. H. N. Tabb, Mgr.
Carriage Maker and Blacksmith.
David Dion.....27 St. Urbain St.
Clothing, Wholesale.
M. Genser & Bro....244 St. Lawrence St.
McKenna, Thomson & Co. 423 St. James St.
M. Schreiber.....1007 St. Lawrence St.
M. Bernstein.....126 St. Lawrence St.
Manufacturers of Cloaks and Decorative Imbroideries.
S. Rosenveesen.....2402 St Catherine St.
M'nf's. Cloth Hats & Caps, Wholesale.
R. Wetstein & Co.....513 St. Paul St.
B. Wolowitch.....36 Lemoine St.
Dry Goods, Wholesale.
James Johnston & Co....26 St. Helen St
McIntyre, Son & Co.....8 Beaver Hall
Alphonse Racine & Co. 340 & 342 St. Paul St.
W. R. Brock Co., Ltd.....Toronto

Dry Goods and Fancy Goods.
C. Rosenberg.....67 St. James St.
Jobber in Cloth and Fur Clippings.
A. Kirz.....169 Cadieux St.
Jobber in Dry Goods, Clothing, etc.
M. Carsley.....32 Sangulnet St.
Dyeing and Cleaning.
The American Cleaning and Dyeing Establishment, 663 Dorchester St
The Gordon Cleaning and Dyeing House, 354 St. Lawrence St
Founders and Stove Mfrs.
Wm. Clendinneng & Son,
522 & 524 Craig St.
Furriers, Wholesale.
S. Selcer & Son.....683 St. Lawrence St.
J. Silverstone.....1916 Notre Dame St.
Mfrs. Belfast Ginger Ale, Soda Water, etc.
Joseph Bros., 161 St. Paul St., Tl. 2558
Grocers, Wholesale.
Laporte, Martin & Co.....72 St. Peter St.
Hatters and Furriers.
James Coristine & Co., Limited.....
.....469 to 475 St. Paul St.
Men's Furnishings, Manfrs. and Importers Wholesale.
Matthews, Towers & Co. 78 Board of Trade.
Manufacturers of Silk Hats.
Jos. Lizotte.....1843 St. Catherine St
Merchant Tailoring.
H. Weisburgh & Co.....69 Bleury St
D. Goldberg.....794 Dorchester S.

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Flour, Hay, Oats and Grain—Wholesale.
M. Joslow...2 St. Lawrence Market Place
Parcel Delivery and Express.
Hall's Parcel Delivery and Express,
335 St. James St
Plater s of Gold, Silver, etc.
Horace Ouellet.....19 St. George St.
Plumbers, Gas Fitters and Roofers.
Lapierre & Laberge.....121 McGill St.
Scrap Iron and Metals.
B. Cohen.....Sherbrooke, Que.
J. Diamond & Co.....810-812 Craig St.
I. Smith.....E. Sherbrooke, Que.
M. L. Schloman.....31 St. Peter St
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The Wightman Sporting Goods Co., 403 St. Paul St.
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John Fisher Son & Co.....5 Victoria Sq.
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Canadian Colored Cotton Mills Company.

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

Wholesale Trade only Supplied.

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

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Works and Head Office, EAST AVEUS, P.Q.

CAMPBELL'S QUININE WINE.

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

The best cure for Debility.

JUST WHAT

YOU NEED

THIS SPRING.

The well dressed man is well introduced.

THE CELEBRATED "FIT REFORM"

E. A. SMALL & CO.

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

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

Roofing and Asphalting

OF EVERY DESCRIPTION.

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

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

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M. BERNSTEIN,

... Manufacturer of ...

WHOLESALE CLOTHING . . .

126 & 128 St. Lawrence Street, MONTREAL.

Jobs in Clothing always on hand.

S. GOLD & CO.

Manufacturers of Clothing.

Suits cut, trimmed and made from \$1.50 and upwards Overcoats from \$1.75 up. For the trade only.

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FANCY MOUNT ROYAL INDIA BRIGHT JAPAN GLACE POLISHED IMPERIAL SEETA PATNA IMPERIAL GLACE

D. W. ROSS CO'Y RICES

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MONTREAL, QUE.

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20 Years' Experience in the Mining and Reduction of Gold, Silver, Lead and Copper.

18 Years as a Specialist in Gold Mining and Milling

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SOLE REPRESENTATIVE OF

The ACCOUNT, AUDIT & ASSURANCE Co., Ltd. OF NEW YORK.

11 & 17 Place d'Armes Hill, MONTREAL, QUE. Bell Tel. Main 1480

Commercial Summary.

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

—Advices from Calcutta report a very unsatisfactory condition of the burlap market. The mills are still handicapped by labor troubles and are, consequently, unable to live up to their engagements.

—Wheat cutting is now general throughout Southern Manitoba, the steady hot weather ripening the grain at a rapid rate. The yield will be all that has been prophesied, if no unexpected damage arises within the next week.


—The Galicians in the North-West are rapidly becoming aware of the necessities of their calling, and are proving equal to the task of keeping abreast. An Edmonton paper states that thirty-nine binders and forty-nine mowers and other improved implements have already been purchased by these people.

—The Toronto Junction Town Council are considering the advisability of establishing a market. Many prominent business men of the town are favoring the move.—A branch of a large Philadelphia manufacturing industry is likely to be started at the Junction. If carried through, many hands will be given employment.

—The burning of the Ontario Box Company's factory at Hamilton, Ont., on the 20th inst., caused a loss of \$30,000. Fully insured in several companies. Adjoining buildings, etc., suffered to the extent of \$1,000.—A loss of about \$1,200 was occasioned by fire in the dry goods store of McLean & Co., St. Thomas, Ont., on the 19th inst.; insured.

THE SLATER SHOE

A talkative tag.



The tag on every pair of "Slater Shoes" tells the leather, its wear, service adapted to, how the shoe is made, how to care for it and the factory number, by which any faults may be traced to the operative. This tag is good for five cents on a bottle of Slater Shoe Polish. Goodyear Welted and stamped on the sole by the makers. \$3.00, \$4.00 and \$5.00 per pair.

CATALOGUE FREE.

"The Slater Shoe."

MAKERS MONTREAL

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

Cunningham, Coveney & Co.



WINE

SPIRIT BROKERS.

33 SEETHING LANE,

Great Tower St.,

LONDON, E.C. - - ENGLAND.

GEORGE PHILLIPS & CO.,

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

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

Orange Bitters
" Brandy
" Gin
Ginger "
" Brandy
Cherry "
Aniseed
Noyau
Raspberry
Lovage
Shrub
Gingerette
Mint
Cloves
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Coloring
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Glenallan Pure Malt Whisky.
Shanbeg " Irish "
Free Mickey " "
Maid O'the Mist Scotch Whisky.

Sole Agents for

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



A Safer Drink has
never yet been
brewed than

Watson's Dundee Whisky

Undoubtedly the
Finest Imported.

Henry J. Chard & Co.

Agents for Canada,

28

HOSPITAL ST.,
MONTREAL.

—The clerk, Anderson, accused of stealing \$62,000 from Molsons Bank, Winnipeg, is now on trial in that city. The bank has recovered \$60,000.

—Trusts continue to expand. It is earned from London that a whiskey trust is to be formed in Ireland. A wall paper trust is also mentioned as being in process of formation by English manufacturers.

—The Maritime Board of Trade at meeting on 18th, decided to ask Government to appoint a railway commission to arrange disputes as to freight rates on apples, &c., between individuals and companies.

—The water in the river St. Lawrence is considerably lower at present than is usually the case at this time of year. At Lachine it is three inches lower than it was last season, and at Kingston one foot lower, so captains report who take vessels that route.

—The United States tobacco revenue for year ending 30th June last was \$52,493,207, as against \$36,230,522 in 1898. The production was as follows: Cigars, 4,544,247,726; little cigars, 405,676,888; cigarettes, 3,593,011,690; snuff, 15,531,151 pounds, and manufactured tobacco, 294,287,941 pounds.

—A London, Eng., letter states:—It is reported that Canadian tobacco raised in the Province of Ontario is selling well in London, samples of it shown here having resulted in large orders being placed. It is fine in quality and quite mild, but crudely cured. It is said to blend well with the Virginia leaf.

—Our Norwood, Ont., correspondent writes:—We have five flour and feed shops, with groceries, glass, fruits and provisions. F. Squire, a dealer in these lines, has rented the large Stevenson Block.—D. H. Booth, lately photographer, is also opening the same business in the Miss Williams' new building.—Some fine small fruits were shipped from this station the present season, which is the first shipments of the kind from here.—The Cordova Gold Mine has 108 men at work in Belmont.—One of the Mar-

mora gold mines lately took out \$6,000 in 10 days, with 110 men on the roll.—Heavy crops of oats and peas.—Great increase in cheese output, with farmers all well pleased at the prevailing high prices for products in general.

—The manufacturing shop of the Dominion Transport Company, Montreal, was burned on the 18th inst. Loss about \$10,000; fully insured in the Phoenix Company.—The G.T.R. freight house, at Woodstock, Ont., with contents, was burned on the 18th inst. Total loss about \$7,000. Supposed to be incendiary.

—The British Board of Trade bankruptcy report for 1898 shows an increase of 256 in the number of failures. Commenting upon the Hooley failure, the report says:—"Reckless and extravagant methods of promotion converted a profit of \$25,000,000 into a loss of \$446,500. Investors are warned to distrust ornamental directorates."

—A son of Senator Villeneuve, after a visit to the North-West, has very high praise for the Doukhobors, who, he says, work hard, are thrifty, making great headway socially, having built a number of good houses, have acquired expensive implements, and altogether are turning out to be excellent settlers.

—The Dominion contains 1,250,000 square miles of timbered lands. Pine is cut yearly to extent of a thousand million board feet, at which rate there is a supply for 40 years. The largest compact timber resources in the world are in British Columbia. In the railway belt there are 25 million board feet.

—The New England Cotton Manufacturers' Association, a society formed for the purpose of scientific investigation and experiment as to the methods of manufacturing cotton, founded in Boston, in 1865, and having a list of membership of about six hundred strong, will, it is stated, hold its thirty-fourth annual meeting in Montreal on October 5 and 6 next, and for the first time outside of the New England States since the society's formation. The Montreal meeting will be made an event

PURE OAK BELTING

The J. C. McLaren Belting Co.,

Montreal and Toronto

Tel. No. Main 363

Tel. No. 875

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 for the price.

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.

Contractors to H.M. Government and the Principal Railways.



NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

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

Works and Stores: SOUTHALL, MIDDLESEX.

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

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

of no small magnitude in commercial and financial circles, the promotion of the textile industry in Canada claiming considerable discussion.

—The continued dry weather throughout some sections of Western Ontario is causing much damage from the spread of fire. This generally originates from a spark by a passing engine, or fallow burning which spreads with the wind until it reaches and destroys fences, crops, buildings, etc. Brant, Halton, and Wentworth counties have been heavy sufferers recently.

—An automobile factory is to be started in Toronto in connection with the manufacture of bicycles. The promoters claim the new self-propelling waggons can be made at a cost much less than that now entering into their construction, and that they can be placed on sale at a price which will be readily within the reach of the average business man who now uses one or more delivery horses.

—The expenditures authorized last Session were as follows: Main estimates and supplementaries, \$51,334,739; railway subsidies, \$5,540,295; Quebec bridge grant, \$1,000,000; Drummond County Railway, \$1,600,000; rental to Grand Trunk, \$140,000; gift to city of Ottawa, \$60,000; total, \$59,675,034. If certain items are capitalized the total amount of outlays authorized last Session amount to \$66,600,000.

—It is believed to be now certain that the Baie des Chaleurs railway would be built from Paspébiac to Gaspé Basin by the parties interested in the coal oil fields, backed up by the Dominion subsidy voted at the last session. The distance is about 90 miles, and will open up a fine country.

—Coffee tabloids have been prepared in Brazil by a system of compression which are said to be superior to any other form of the berry.

—There is nothing Egyptian about "Egyptian cigarettes" except that they are made in Egypt. The tobacco comes from Turkey, the paper from Austria, Germany, or Italy, and most of the labor employed is Greek, except for the common brands, which are consumed in Egypt and made by the natives. The greater part of the trade is centred in Cairo, where at least 5,000 persons are dependent for their daily bread upon this industry.

—Mr. A. Byron Ventresse, a Jamaican gentleman, is at the present time in Canada, looking up the question of steamship communication with the West Indies. In company of a well known London, Ont., exporter, Mr. Ventresse had several interviews with ship owners, with a view to chartering a vessel, but it is understood he could not be suited here, and will visit New York for the purpose. It is intended to make regular sailings from St. John, N.B.

—The bicycle does not appear to have run its course after capturing the earth. It is now being successfully applied to water travel. A Berlin, Germany, letter speaks of the water tandem as the latest application of the bicycle there. The cyclists are seated on a middle platform, which is supported by a couple of cigar-shaped floats. The contrivance holds six persons, including the two wheelmen. It goes either backward or forward, and the steering is perfect.

—The heavy increase in foreign tourist travel into Canada the present season will materially aid the advertising of the many charming spots and exquisite scenery as yet sparsely known beyond its own borders. The large sums invested in choice hotel property and desirable watering localities within the past two years is evidence of the faith entertained of our Northern country as most desirable for recreation, scenery, fishing, hunting, and abundance of clear refreshing air.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

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:

810, 812, 814 & 816 St. Paul Street

AND

147, 149 & 151 Commissioners St.

THE

NEW COVENTRY CYCLES,

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,

MOOR ST., EARLSDON,

COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

THE

BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write to our

SAMPLES & PRICES.

Offices and Warehouse:

2 GRESHAM BUILDINGS,

GUILDHALL,

LONDON, E.C.,

ENGLAND



Smollens & Mitchell,

WHOLESALE JEWELLERS,

Watch Manufacturers . . .

... AND ...

. . . Diamond Merchants,

52 HATTON GARDEN,

LONDON, E.C., ENGLAND.



Watches, Clocks, Jewellery, Electro-Plate,

Leather Goods, Cutlery,

Opera and Field Glasses,

FANCY GOODS, &c., &c.

—The Dominion Coal Co. have again taken on charter the steamer Royalist. This vessel had been lying here for a week or more doing nothing, her owners expecting that grain or deal business would offer, showing better earnings than the coal trade, but in this they have been disappointed, although had the cargo been at hand, it is likely the steamer would have found it unnecessary to lose any money by remaining idle. In steamship matters, half a loaf is better than none at all.

—The Rt. Hon. Henry Chaplin, president of the Local Government Board, made a formal suggestion in the House of Commons to tax wheat one shilling a quarter to provide funds for starting an "old age pension fund." The idea is very ingenious. It offsets the objection to dearer bread by promising a pension in old age, but though the trap is cleverly baited the British bird will not fall into it. There is no resurrection possible to the Corn Laws in Great Britain, in however attenuated a form.

—We decline to enter the lists to compete with Chicago. Montreal is outclassed by that city. Listen to what the "Inter-Ocean" says: "What," it asks, "will be done to impress the stranger with the idea that Chicago is a good city to visit. He will see that the city is given over to the blacklegs, thieves, pickpockets, and confidence men. If the visitor is observant he will see also one of the most notorious ruffians in the country acting as a representative on the grand stand, at receptions and at banquets."

—A London, Ont., correspondent writes:—Grim determination still hovers over our city, in regard to the street railway troubles. We are apparently no nearer an end than when first the strike took place. Vengeance is occasionally dealt out to a car after it has been derailed, while a collision is read with as much glee as though it meant a rapid increase in population. On a derailed car some days ago was pinned an envelope on which was written: "Strikes may come and strikes may go, but ours goes on forever."

—Our Brantford, Ont., correspondent writes:—J. T. Wallace, grocer, to satisfy the demands of his greatly increased business, has moved into his new and commodious store on Colborne Street.—The official returns show that the exports of manufactures from Brantford for the fiscal year ended June 30 last, reached the splendid total of \$929,907, as against \$848,584, for the fiscal year ended June 30, 1898. The

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

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

Hoses,

Tubing,

Sheet,

Pouches, Tobacco,

Washers,

Valves,

Packing,

Closet Covers,
(Ordinary and Patent),

Gas Bags,

Football Bladders,

Tyres,

Mats,

All Surgical goods
and Chemical
Articles.

increase is a most gratifying one, and affords reasonable assurance of the "Expositor's" prediction that the figures for the present calendar year will reach the million mark.—The Brantford Co-operative Pork Packing Co., has been organized with a long list of shareholders. Capital, \$150,000. The officers are: W. G. Raymond, Hon. Pres.; Thos. Lloyd Jones, Pres.; Geo. Ballochey, Secy.; and Wm. Roddick, Treas. It is the intention of the Company to have its present charter extended to include the cheese and butter industries, and so make one grand consolidation of these interests in the County of Brant to do business direct with the consumer in England.

—A Toronto letter states that a syndicate, composed of Ottawa and Montreal capitalists, has purchased four of the leading bicycle factories in the Dominion. The deal has been completed, the cash paid for the individual concerns and the syndicate will assume full control of the plants September 1st. The firms bought out are H. A. Lozier & Company, known as the Cleveland Bicycle Company, the Massey-Harris Bicycle Company, the Gould Bicycle Company and the Welland Vale Bicycle Company. Figures will not be made public. The present output of the companies that have changed ownership is over 30,000 wheels a year. At a subsequent meeting of the syndicate it was decided to form a stock company, with a capital of about \$5,000,000, with head office at Toronto. The intention is to keep each separate factory turning out the special wheel heretofore made, one of the main features of the unification being in buying all the parts in larger quantities for lower figures, thereby placing the syndicate in a position to compete with low grade wheels sent in from the States. Another feature will be the manufacture of juvenile wheels.

—The enquiry of a correspondent at Lachine is answered by the reply to an identical one in the legal department of the "Mail and Empire." This section of that paper is conducted by Mr. Edward Meek, a barrister, whose legal and literary attainments are high. Qu.—Where a barn and its contents are insured, if the barn is destroyed by fire, will a borrowed article which happens to be in the barn at the time be covered by the insurance policy? Ans.—As a general rule the company is not liable for the loss of property owned by any party other than the assured, except where the assurable has an insurable interest in the article or

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

LARGE ASSORTMENT,

→ Right Values.

H. VINEBERG & Co.

McLashell, Douglass & Co
Finest Varnish & Japan
Manufacturers
Montreal

A Jewel of a Pen!



MOUNTED & CHASED
5/-

In choosing a Pen, every one wants the Best, that is, they want the
"CALTON" STYLOGRAPHIC PEN.

It is the Simplest and Cheapest of its kind in the Market, and is praised by all who use it. We send it Complete in Box, with Filler and Directions, post paid for 3/3.

"JEWEL" Fountain Pen, fitted with 16 ct. Gold Nib Iridium Tipped, 5s. Mounted & Chased, 7s. 6d. *All kinds repaired.*

THE TRADE SUPPLIED.

JEWEL PEN COMPANY,
58 FENCHURCH STREET, LONDON, ENGLAND.



The "STRAINETTE"

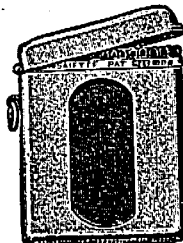
Registered TEA STRAINER.
Fits Cups or Glasses.
Nickel Silver..... 8s. per doz.
E.P.N.S. Gilt ins'rs. 34s. "
Hall-Marked Silver,
Gilt inside..... 7s. 6d. each
No. 1. N'k'l Slvr. 8s. p. doz.
" In " " "
Bright, Gilt in. 12s. 6d. "
No. 2. Electro-Plate on
N'k'l Slvr. Gilt in. 2s. each
No. 3. Hall-M'kd Slvr.
Gilt inside..... 7s. 6d. "
No. 3. Electro-Plate on
N'k'l Slvr. Gilt in. 2s. 9d. "
No. 3. Hall-M'kd Slvr.
Gilt inside..... 8s. 9d. "



All above are size of large tea spoons.

The "SAIFTEE"

(H. J. Cooper's Patent.)



Made to take Ordinary Wooden Safety matches.

The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.

Electro-Plate on N'k'l Silver 1s 6d per h.
Hall-Marked Silver, Gilt inside..... 8s. 6d. "

Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., free.

H. J. COOPER & Co., Ltd. 22 & 23, Tavistock Inn, Holborn Circus, LONDON, E. C., Eng.

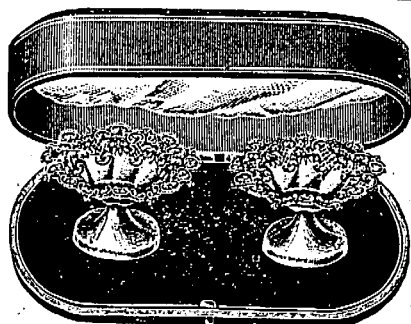
property, which is stated in or upon the policy. A person seeking insurance must have an "insurable interest," but all that is required is that he shall have such an interest at the time the insurance is effected, and at the time of the loss. (Eastmure v. Canada, II. S.C.R., 212). Any responsibility or liability for property which may be brought into operation by a fire confers an insurable interest. If the assured can show that he was responsible for the article, and will be held liable for the value thereof, he had an insurable interest, and the court would hold the insurance company liable to him for the loss. (Torrop v. Imperial, 4 S.C.R., 192).

—On the first of October next the holders of Canadian Pacific preferred stock will receive the sum of \$420,000, being a half yearly dividend of 2 per cent. on \$21,000,000. The common stock amounts to \$65,000,000, and two per cent. on this amount is \$1,300,000, this being the figure received by these holders as a result of the monthly meeting of the C. P. R. directors held recently. There were present: Sir William Van Horne, Thos. G. Shaughnessy, Hon. D. McInnes, R. B. Angus, E. B. Osler, W. D. Matthews, G. R. Harris, Charles Drinkwater, secretary, and Judge Clark, solicitor. The leading event of the meeting was the decision to declare a half-yearly dividend of two per cent. on the preferred, and two per cent. on the common stock of the company.

—The nickel pennies of the antebellum and war times in the United States were superseded by the present bronze pennies. There are of these in circulation more than \$8,000,-

000 worth, 800,000,000, each weighing 48 grains, made of 95 per cent. zinc and tin. What has become of the old copper pennies, the coinage of which was suspended by the Government more than 40 years ago? They are not in general use; they are of no value as rarities; few are in demand at home. Where are they? The last report of the Mint gives these figures: Copper cents coined, 156,288,744; remelted, 37,883,693; outstanding, 118,504,551. During the period of 40 years preceding 1832 the Bank of England made a profit of \$6,650,000 from outstanding paper not presented for payment. In like manner many millions of dollars of Government currency, bonds and greenbacks, have been lost, burned, destroyed, mislaid, sent abroad or otherwise disposed of, and never been presented at the Treasury Department for redemption, and obliterated from circulation. An old-fashioned American copper penny, however, is practically indestructible. One hundred and eighteen millions of them not in use would go a long way even in a nation of 75,000,000, and why none of these 118,000,000 copper pennies are not paid the Government are returned to it for other money no one knows and no one seems able to answer. Coppers go the way of pins, their final destination is a mystery.

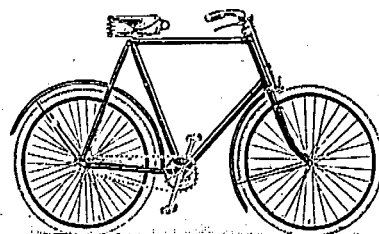
—Wherever a credit business is conducted there is certain to be bad debts. Countless ways of collecting such debts have been tried from time to time, but because many of them are bad they will never be collected. In a little town away down in Delaware in the Southern States, a general storekeeper has adopted a method which he claims is the



S. E. Breakspear,
Manufacturing Jeweller
AND Silversmith,

38 St. John's Lane, CLERKENWELL,
LONDON, E.C., ENGLAND.

ROULETTE CYCLES



Absolutely as Good as Can be Bought.

As an old-established private limited Company with NO WATERED CAPITAL, we are enabled to offer the very highest value at lowest possible prices consistent with the well-known quality of our goods. Your enquiries are particularly solicited.

OVER TWENTY MODELS TO CHOOSE FROM.
INDEPENDENT TESTIMONIALS IF REQUIRED.

THE
ROULETTE CYCLE COMPANY, Ltd.
 COVENTRY, ENG.

Catalogues free. FOUNDED 1889. Catalogues free

POST'S "C. B. Q."

THE MOST EFFECTIVE CURE
yet discovered for
GOUT, RHEUMATISM,
AND ALL URIC ACID TROUBLES.

UNQUESTIONABLE TESTIMONIALS.

"Care Messrs. WILLIAM WATSON & Co.,
7 WATERLOO PLACE,
PAUL MALL, S.W.,
October 10th, 1898.

Dear Sir,—I am in receipt of your letter
re to your "C.B.Q." compound.

I consider your medicine a perfect spe-
cific in the treatment of Rheumatic Gout,
Rheumatism and Sciatica.

Last year I suffered martyrdom from
Rheumatism in all my joints—in fact, I
may say, ever since my return home from
India, in 1888. I happened to see your
advertisement in the *Standard*, and deter-
mined to try the Tablets, which I did with
most satisfactory results. After taking four
bottles, I am in every respect a different
being, in fact quite myself again.

I do not hesitate to say that your "C.B.Q."
Tablets are invaluable in the treatment of
Rheumatism in the joints, and you are
therefore at perfect liberty to publish this
letter in your little book and newspapers,
in order that other Indian sufferers like
myself may benefit by your treatment.

With best thanks,

Believe me, Yours very sincerely,

S. W. B. SHERMAN,

Major-General M.C.S.,

(Retired List)."

A. M. Post, Esq.

"CHIEF CONSTABLE'S OFFICE, HORSHAM,
January 25, 1899.

Dear Sir,—I am in receipt of your letter
of yesterday's date, and I have very much
pleasure in informing you that, after tak-
ing your 'C.B.Q.' tablets regularly for
the last two months, I am thankful to say
I am feeling quite free from Muscular
Rheumatism and Sciatica, from which I
had been suffering more or less for years.
Like others, I also find that it is an excel-
lent tonic, as I have gained in weight, and
*can eat and sleep better than I have done for
years.* You are quite at liberty to make
what use you think fit of this letter, and I
shall always recommend your 'C.B.Q.'
whenever I have the opportunity.

I am, Sir, yours gratefully,

THOMAS COOPER,

Supt. and Chief Clerk."

"41, EASTCHEAP, LONDON, E.C.,
August, 1898.

Dear Sir,—I think it only right to certify
that your "C.B.Q." unquestionably effects
a permanent cure of Sciatica. After hav-
ing used it in 1895, I have been *entirely
free* from that dreadful malady, and, apart
from its curative properties, I maintain
that it improves the general physical con-
dition to a marvellous extent. It is neces-
sary, however, to take it three times regu-
larly every day during the treatment in
order to derive the full benefit. I have no
hesitation in recommending your medicine
to all those who are suffering from Gout,
Rheumatism, and kindred diseases.

You are absolutely free to make use of
this communication as you see fit.

Yours faithfully,

W. A. NYGH."

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.
No Colchicum, Calomel or Mercury.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s. 6d. each per Bottle.
POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 1/2d. per box. Of Chemists, or carriage paid in the United Kingdom from

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

next thing to collecting bad debts; it is the prevention of any more such bills accruing. The worst case he had on his books was that of a man named John Cunningham, who owed him \$1.50 for a hat purchased three years before. This debt not only kept aloof from the payment of his debt, but he kept aggravating the dealer by hanging around his place at evening, pricing goods, etc., but no longer proving either a good or bad customer. One morning recently a large and brilliant sign was observed hanging in the dealer's show window, which read: Dec., 1896—John Cunningham, one hat, \$1.50—Not yet paid. The sign remains in the window, John C. still remains in town, but is no longer seen in that vicinity. All the town know of the sign and both the storekeeper and the debtor for the hat are being widely advertised. Most of the store's old accounts have since been voluntarily settled, while no attempt is being made to add to the number.

—Ontario applications for incorporation within the past week include:—The Sturgeon River Improvement Company a concern consisting of J. R. Booth, Wm. Anderson, C. J. Booth, J. P. Booth, Ottawa; R. Booth, Pembroke; A. A. Young, Cache Bay, and A. G. Browning, North Bay. The capitalization is fixed at \$18,000.—The London Conservatory of Music and School of Elocution. Capital, \$10,000.—The Ottawa Power Company has been formed with a capitalization of \$250,000. The promoters are W. C. Perkins, A. W. Fraser, M. C. Edey, J. R. Armstrong, and John Fraser.—The Dutton Electric Light Company, has been incorporated. Capital, \$15,000. — The Hamilton Mountain Park Company is the title of a company consisting of J. T. Middleton, David Newton, John Ronan, Daniel Sullivan, Joseph Morris, John Milne, John Thomson and Richard Press, sen., of Hamilton. The company is authorized among other things to take over and operate the inclined railway formerly owned and operated by the East Hamilton Improvement Company. Capital, \$40,000.—The name of the Cataract Power Company of Hamilton has been changed to the Hamilton Electric Light and Cataract Power Company, the capital to be increased from \$250,000 to \$3,750,000.

—North-West Government land is continuing to invite attention from U.S. settlers. Two prominent Minnesota parties, says a Winnipeg letter, have been looking over the Moose Mountain district, in Assiniboia with a view to securing several desirable townships upon which to locate some 500 families from the neighborhood of Winona, who have

previously been engaged in the lumber industries in that section, but owing to the exhaustion of the timber they have decided to take up land and become agriculturists. They are most favorably impressed with the country, and see a fine future before it, as the extension of the Pipestone branch of the C.P.R. is going right through the district. One of the party is a member of the State Legislature of Minnesota—a Scotchman and quite British in his sentiments. They have gone to interview the Government representatives at Winnipeg, and if they receive the encouragement they hope for, will make arrangements at once to colonize the Moose Mountain district with a class of settlers that should prove most desirable, as all will have some means.

—Our Orangeville, Ont., correspondent writes:—The farmers are in the middle of their harvesting operations. The spring crops are exceptionally good, and the favorable weather is not only enabling the grain to fill well, but is permitting it to be housed without injury. The fall wheat was more of a failure than intimated in my communication at the opening of the spring. Fully one-quarter of that crop was ploughed up and the land sown with spring grain, the excellency of which goes far to make up for the loss. The balance of the fall wheat is of poor quality and scant in quantity.—A few weeks ago a fire occurred that seriously injured the store of A. & W. Johnston, the largest in the place, and damaged the stock of dry goods of the tenant, Claxton & Co., The amount of loss to the owners of the building was \$4,000, and to the stock about \$3,000. A prompt settlement on the part of the insurance companies was a pleasing feature of the affair, so that both parties were fully indemnified. Claxton & Co., who have only been here a short time, and who still conduct a store in Orillia, where they hailed from, are closing their business there and continuing in this town. They, however, only occupy one half the premises they did before the fire. A. & W. Johnson have converted their original store, which was a large one, into two, for one of which they are now in search of a tenant.—Wm. Dahl, dry goods merchant, has sold his stock of goods to Armitage & Lee, of Lindsay, for 80 cents in the dollar cash. The sale was necessitated by Mr. Dahl's prolonged and dangerous illness. He has been in business for several years here, and during that time has been one of the few who have met with complete success.—E. Robinson, merchant tailor, has sold his business to Me-

THE
Imperial Life Assurance Company
OF CANADA.

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

SECURITY TO POLICY-HOLDERS.

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

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

PROVINCIAL OFFICE,

Bank of Toronto Buildings,
MONTREAL, Que.

Millan & Lee, including stock, for 100 cents in the dollar. The purchasers are young men with capital and good prospects, and the business they bought is a flourishing one. The vendor now regrets the sale, and in asking so much hardly expected that the offer would be accepted.

—Hamilton, Ont., Notes.—Local picnics are the order of the midsummer days here; and even those who do not attend are taking the hot days easy and living on the luscious fruit which grows in such abundance all around us. Not many business topics to discuss. Our city—some 53,000 in population—boasts a clean bill of health, not a single contagious disease being known.—Mr. William Cameron, formerly proprietor of the Mechanics' Hotel, is interested in the purchase of an iron foundry in British Columbia; if the deal is consummated he will remove West.—The industrious local farmers, who now travel late and early to market, are being made subject to considerable fear by the numerous "hold-ups" that have recently occurred along the country roads. Our hardware merchants report an active trade in large calibre revolvers and it is presumed the farmer is preparing to give his intruders a souvenir.—Bush fires are doing considerable damage in the territory north of here, numerous grain fields and much timber having been destroyed.—The Hamilton Mountain Park Company, a newly organized concern, will take over the inclined railway, formerly operated by the East Hamilton Improvement Company. The name of the Cataract Power Company has been changed to the Hamilton Electric Light and Cataract Power Company, with a permit to increase the capital from \$250,000 to \$3,750,000.—The Bradstreet Company will open an office here in September.—The prospectus of the Quebec, Hamilton & Fort William Navigation Company, whose provisional directors are Hamilton capitalists, has been issued. It states that at present it is only intended to build two large vessels to carry grain, iron ore, and coal between Fort William or Duluth, Montreal and intermediate ports. It is estimated that these vessels will each cost from \$120,000 to \$130,000. It is therefore intended now to issue only \$175,000 of stock and the balance required for the company's purposes will be raised by issuing debentures.—The want of rain is being severely felt in Wentworth and adjoining counties. Some farmers have been forced to feed their stock for want of pasture.

E. BOISSEAU & CO.

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

CLOTHING

Yonge & Temperance Sts.,
TORONTO, ONT.

—The necessity for a perfect understanding, mutual agreement and most friendly feeling among partners and managers in business affairs, has often been voiced by the press; but a case has just transpired where success was attempted without the aid of these desirable attributes. Roderick Mathison and Hugh Glover, doing a general merchandise business at Lyndhurst, Ont., decided some weeks ago to wind up the concern. The latter secured a position in this city while his partner was to close out the stock, etc. Mathison, it is alleged, scraped together about \$1,400 and notified his partner that he was going to Klondike, but this was doubted, and the authorities were communicated with, who have just located and captured their man at Rossshire, Scotland. He will doubtless settle rather than return.

—A meeting of the creditors of Isaac Lewis, building contractor, Westmount, Que., has been called for the 28th inst., for the purpose of appointing a curator to his estate, as well as inspectors. Coming from England some seven years ago, he entered the building trade, erecting a number of residences, in the rapidly growing suburb of Cote St. Antoine (now Westmount). These are encumbered by mortgages. The proceedings have been taken at the instance of Mr. Robert Lewis, a brother. The liabilities are not likely to exceed \$5,000.

—After an experience of about a year trading in general merchandise, the firm of Campbell Bros., McAdam, N.B., has become embarrassed. Too little capital to sustain partners or build up a paying business is said to be the immediate cause of the failure. Liabilities light. The owners are Wm. McD. and John M. Campbell.

—A meeting of creditors of Lafontaine & Poirier, doing a general store business at Drummondville, Que., has been called for the 29th inst. The assignee is in charge. The present business was started two years ago by Adolphe Lafontaine and Leopold Poirier. The former was previously of the firm of Lafontaine & Berard, who dissolved.

—The old established furniture and hardware store of F. P. Bruno, Lyster Station, Que., has been forced to close. Liabilities and assets are nominally \$4,000. The store has been running for nearly twenty years, and was thought to be considerably ahead.

—An offer to compromise at 35 cents in the dollar, cash, is being considered by the creditors of T. Hebert, hotel and liquors, Edmunston, N.B. He owes \$2,200. He began in '86, but suffered a loss by fire in June, '98, which he has not been able to overcome.

—A sheriff's sale of the auction store effects of James Cull & Co., Hamilton, Ont., has been advertised for the 24th inst. James Cull, the only partner, has been absent for about a month. The business was started about 2½ years ago.

Telegraphic Address: "MAROQUIN, LONDON."

T. T. WOOD & CO.,

→ Manufacturers of ←

MOROCCOS, Roans and Wool Rugs,

FOR

UPHOLSTERERS, COACH BUILDERS,

Case Makers, Bookbinders and Bag Makers.

198-200, Bermondsey Street, Southwark,

LONDON, S. E., England.

50 YEARS OLD
ESTABLISHED
1847

Assets Over Assurances Over
\$20,000,000 \$75,000,000

THE
CANADA LIFE
Assurance Company.

A. G. RAMSAY, President. J. W. MARLING, Mgr. for Quebec Pro

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.
HEAD OFFICE FOR CANADA, - MONTREAL.

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

[WORLD WIDE POLICIES.]

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


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

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

Capital and Accumulated Funds, :: \$38 355,000

Annual Revenue from Fire Premiums.....	}	5,715,000
Annual Revenue from Life Premiums.....		
Annual Revenue from Interest upon Invested Funds.....		
Deposited with Dominion Government for the security of Canadian policy-holders.....		200,000

Head Offices:—London and Aberdeen.
Branch Office for Canada, Montreal, 1730 Notre Dame St.
Manager for Canada,—ROBERT W. TYRE.



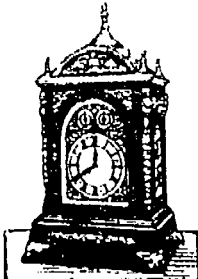
THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824. CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO. JAS. BOOMER, Manager.
R. P. TEMPLETON, Assistant-Manager.

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

J. JENNENS,
Manufacturer of Every Description of
ENGLISH CLOCKS,
4 & 5 Skinner Street,
CLERKENWELL,
— LONDON, ENG.



(FOUNDED 1825.)
LAW UNION and CROWN INSURANCE CO. of LONDON.
Assets exceed, - \$21,000,000.
Fire risks accepted on most every description of insurable property.

Canadian Head Office: 67 Beaver Hall, Montreal.
J. E. E. DICKSON, Manager
Agents Wanted throughout Canada.

FIRE. LIFE. MARINE

G. ROSS ROBERTSON & SONS,
General Insurance Agents and Brokers
ESTABLISHED 1865.
* 11 HOSPITAL STREET, *
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Telephone Main 947. P. O. Box 2081

Insurance.

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ASSURANCE CO'Y
OF LONDON, ENG.
Established in 1781. Canadian Branch
Established in 1864.

No. 164 St. James St.
MONTREAL, P. Q.

PATERSON & SON
Agents for the Dominion
City Agents:

E. A. Whitehead & Co. English Dept.
G. A. Raymond & Co. French Dept.
S. Mondou. " "

WE ARE in a position to place before the London Market, Bonds, Debentures and Large Loans on most satisfactory terms.
(Send full particulars.)

G. J. ADAMS & CO.
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MONTREAL. Tel. Bell, "Main 1717."

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FINANCIAL AGENT.

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

STANDARD LIFE CHAMBERS,
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THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, AUGUST 25TH, 1899.

THE JULY BANK STATEMENT.

The bank statement for July has been examined with much curiosity for evidences of changes made by the late collapse of the Ville Marie Bank, the temporary suspension of the Bank Jacques Cartier, and the sharp run on the Bank of Hochelaga. The official return gives no figures at all for the Ville Marie Bank. This is quite reasonable, for the bank, as such, is as dead as its door plate. But why the Ville Marie figures should not be given, while those of the Banque du Peuple, which is another financial corpse, are repeated month after month, is a mystery. No figures ought to appear on the Government return except those of banks doing business. The official sheet is headed, "Statement of Banks under Charter." Now a bank under liquidation is not "acting under charter," it is a cadavere which is being acted upon, like the carcase of a sheep by a butcher. The retention of the figures of defunct banks in the bank statement is most misleading, it causes every total, under every heading, to be false. The Bank Act clearly does not require a monthly return from banks which are closed up.

The Jacques Cartier is shown to have reduced its credit balances from \$774,327 to \$375,247, in July, and its deposits from \$3,151,319 to \$2,003,239, a total withdrawal of \$1,547,160, which must have been paid out at the close of the last week in July. The stock of gold and Dominion notes was run down from \$309,352, to \$30,250. A drain of such proportions, 90 per cent. of its cash, would be fatal to any bank, if it were not stopped, unless there were some financial Blucher known to be approaching to relieve the situation. Help appears to have been received from other bank to extent of \$523,016.

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CHEYLESMORE WORKS,;

COVENTRY, ENGLAND.

But banks have stood a run and recovered with very much less cash on hand, but it was because the panic had subsided, as in Walker's private bank, Rotherham, where a run was suddenly stopped by the manager serving out sovereigns too hot to be fingered, which he declared were being made as fast as possible!

As the Bank of Hochelaga shows an increase of current balances from \$967,016 to \$1,078,264 in July and of deposits from \$3,850,885 to \$3,969,675, a total increase of \$230,038, it is evident that the run did not commence in that bank in July as early as in that of its opposite neighbour. The management therefore had time to make special preparations for the siege, which were effected so thoroughly that the bank came out of the struggle victoriously with flying colours.

The issuance of warrants for arrest of the President, Vice-President and Accountant of the Ville Marie Bank on a charge of rendering false returns to the Government, was not very startling to bankers, who had entertained suspicions on this score, for a length of time. It is a great pity these suspicions were not stated to the Finance Minister, who, under Section 67, has power to call for special statements, which, in this case, would have almost certainly either stopped the mischief at work, or brought the bank to a stoppage years ago.

We have received a copy of the Bank Act in a cover marked O.H.M.S., which means, On Her Majesty's Service. This, and the cover being franked indicate its sender to have been a Government officer. Though how the sending of the Bank Act to us, who have known it off by heart for many years, is a service to Her Majesty we do not comprehend. The copy is elaborately underscored at Section 33, which relates to, "forfeiture of shares." We stated on the highest authority, the authority of one of the oldest and best informed bankers in Canada, that long years ago the manager of the Ville Marie Bank asked the Finance Minister of the day for

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

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

Income During 1898, \$6,134,327.27

Death Losses Paid, 1898, \$3,887,500.95

Total Paid Members, 1898, \$4,584,095.12

CASH AND INVESTED ASSETS.

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

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898. Policies, 12,779 Ins., \$33,027,390
Total Business in Force Dec. 31, 1898. 102,379 " 269,109,321
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

Home Office, Mutual Reserve Building, - - NEW YORK CITY

authority to reduce the capital of the Bank by the amount of the forfeited shares. Permission was refused. Since then each monthly statement giving the amount of this bank's paid-up capital has been incorrect to the extent of nearly one-half. That is, the actual paid-up capital of the Ville Marie was only one-half what the Government return stated. Of this fact, the Finance Department were fully cognizant, without taking any steps to correct so misleading a return. Under such circumstances, the Finance Department must be justly held blameable for helping to mislead the public as to the amount of the paid-up capital of the Ville Marie.

What does Section 33 say? Briefly this, when shares are not taken up by subscribers the directors shall sell them, or such portion as shall "yield a sum of money sufficient to pay the unpaid instalments due on the remainder of said shares." It also provides that, "the bank may enforce the payment of any call or calls by suit, instead of declaring the shares forfeited." All this is notorious. But it has no reference at all to the Ville Marie case, as the shares of that bank which were forfeited, were uncallable, and the subscribers they were allotted to were not worth powder and shot. The Finance Minister, when asked years ago, should have taken such action as would have prevented his Department issuing a monthly statement which contained a vital, a misleading, a dangerous mis-statement, of which error he had full cognizance.

It is notable that the circulation of the Jacques Cartier bank was higher in July, than in June, in spite of the run. Probably, as we have known done, some depositors took their money in the notes of the bank. The increase in July of all the banks was from \$39,087,708 to \$40,270,100, an advance of \$1,182,392. Last year there was no increase in circulation in that month.

The increase in credit balances during the month was from \$91,852,400 to \$93,549,940, and in deposits from \$166,549,940 to \$168,049,280. The stock of specie and Dominion notes was enlarged \$300,000. Current loans were reduced from \$250,974,389 to \$247,747,500, a decline of \$3,226,889, last year, in July, the falling off was one-third less than this year. The Ontario banks increased their current loans last month. The banks which show the largest fallings off were, Bank of Montreal, \$1,784,244; Bank Jacques Cartier, \$755,908; Merchants Bank of Canada, \$460,710; Quebec Bank, \$521,948. The Nova Scotia banks show an increase of \$637,940. The item "Other assets not included under foregoing heads," is becoming unusually large. The decline in Current Loans is exactly balanced by an increase in securities of, \$3,225,367.

The details of the robbery of Molson's branch at Winnipeg, and of the finding of the stolen money, are coming out in Court, making disagreeable reading, save for

the satisfaction of the money being found and the culprit revealed. Let us hope this is the final chapter in the history of Canadian bank robberies.

We append our usual comparative table, and the monthly statement in full appears in this issue:

BANK STATEMENTS.

	July, 1899.	June, 1899.	July, 1898.	July, 1897.
Capital authorized.....	76,308,664	76,308,664	75,258,694	75,779,999
Capital authorized.....	64,381,348	64,743,448	63,050,143	62,275,629
Capital paid up.....	63,390,853	63,674,085	62,309,419	60,242,871
Amount of rest.....	29,114,793	25,956,908	27,555,668	19,981,899

LIABILITIES.

Notes in Circulation.....	40,370,100	39,097,708	36,553,546	30,343,413
Balance due Dominion Govt.,	3,025,625	5,301,375	2,111,813	9,023,948
Bal. due to Provincial Govts.,	2,506,327	2,206,621	8,214,171	4,604,822
Deposits on demand.....	93,050,103	91,852,400	81,886,549	54,164,110
" after notice.....	163,044,220	166,549,940	147,169,605	69,068,495
Loans from banks in Can. sec.	523,016	49,000	.....	189,359
Dep. on demand, in Can. banks	3,223,994	3,529,152	2,590,918	1,799,479
Bal. due Can. banks dly exch.	153,629	114,822	117,496	903,235
Bal. due agencies, &c., abroad	598,017	684,933	542,116	146,754
Bal. due agencies, &c., in U.K.	6,005,940	6,536,052	2,922,629	3,266,226
Other liabilities.....	672,004	485,392	390,709	177,818
Total Liabilities.....	319,172,045	316,330,478	277,499,629	178,934,106

ASSETS.

Specie.....	9,114,677	9,240,810	9,465,955	7,249,451
Dominion notes.....	17,393,073	16,959,927	16,023,154	10,104,820
Deposits securing circulation,	2,072,616	2,016,573	1,989,645	.....
Notes & cheques on other bnks	10,931,766	11,015,376	8,223,217	5,749,604
Loans to other bnks, in Can. sec.	693,373	46,185	50,000	.....
Dep. on demand in Can. bnks,	3,568,741	3,606,522	3,450,505	3,496,515
Bal. due from b'ks dly exchs.	423,315	280,673	183,989	.....
Bal'a. due from for'n bnks, &c.	21,672,107	21,674,085	19,327,662	15,650,531
Bal. due from bks, &c. in U.K.	12,279,908	10,170,005	10,513,602	923,013
Dominion Govt. Deb. Stocks.....	4,945,892	4,898,019	4,898,866	2,590,367
Can., Municipal & public secs.	10,457,668	10,232,361	16,968,730	5,376,651
(not Dominion)				
Can., Brit. & other R.R. secs.	14,677,561	14,375,470	18,430,179	.....
Call loans on bonds & stocks.	30,821,503	30,659,460	21,885,337	12,792,831
Current Loans & Discounts.....	247,747,600	250,974,989	220,193,092	146,768,283
Loans to the Govt. of Canada.....	.....	.....	.....	1,569,513
to Provincial Govts.....	1,941,897	3,150,714	127,009	391,959
Overdue debts.....	2,160,321	2,080,089	139,168	2,661,782
R. E. besides bank premises.....	1,776,908	1,610,380	074,619	955,900
Mortgages on real estate.....	570,179	607,375	570,512	714,357
Bank premises.....	5,968,422	6,012,083	320,351	3,845,935
Other assets.....	4,461,902	2,624,712	504,062	5,166,953
Total Assets.....	412,597,714	408,936,411	386,948,842	254,611,284
Loans to directors & their firm	7,357,683	7,182,672	7,539,666	8,253,715
Average specie for month.....	9,358,461	9,308,030	7,559,666	7,239,827
Avg Dominion notes for mo.	16,612,667	16,383,245	9,502,207	10,021,548
Greatest circulation during mo.,	41,125,246	39,213,396	37,899,706	.....

A FOREIGN NAIL MARKET.

That the so-called increasing exports of manufactured iron from the United States to Europe is more or less due to cutting of price, may be seen from the conditions under which orders aggregating twenty-five thousand tons of wire goods—chiefly nails—were booked from Turkey within the current year. Ascertaining that the supplies of nails to that country heretofore were obtained mostly from Austria and Germany, manufacturers in the neighboring Republic—foremost among them the huge combination best known as the Barb Wire Trust—lost no time in securing a list of distributors and others largely handling these goods. Information as to quantities, prices and terms were obtained, and then began offers for large supplies which could not fail to impress the mercantile subjects of His Sultanic Majesty, ever ready for bargains now as of yore. The iron manufacturers in the two great enterprising nations to the north awoke suddenly from their security to find that Brother Jonathan had stolen a march upon them while they slept—had, in fact, captured and run away with their market in Turkey.

The information and assistance obtainable through their consular agencies the world over are readily availed of by American manufacturers. As we have before remarked in these columns, Jonathan is ever on the alert in ascertaining what others are doing, studying how it is done, what it costs to make a similar article at a cut price. In this, however, he is doing nothing new. The example set by the Foleys, of Stourbridge, in driving Swedish nails out of the English market by the introduction of machine nail manufacturing about the middle of the seventeenth century, by machines made from models obtained in Sweden, by one of the family, is one which no worker in steel or iron is forgetful of on either side of the Atlantic.

It is becoming a debated question in England and America, whether the wire nail is maintaining as rapid

progress in popularity as was till recently believed; but there can be no doubt that for much of the work of construction, especially of the lighter kind and portions, it has come to stay. Its lightness tends to economy in material, and this alone is no unimportant factor. For certain kinds of work, however, the cut nail must continue to be preferred.

THE ALASKAN BOUNDARY QUESTION.

There has been a noticeable change during the last few weeks in the tone of the more respectable American papers when dealing with the Alaskan boundary dispute. Until a few weeks ago the position assumed by the journals in the United States, speaking in a general way, had become offensively objectionable to all fair-minded men who have carefully studied the matter, but more especially to Canadians—of all political parties.

It may be truly said, that never before had there been in Canada such a unified determination not to submit to the pretensions of the organized hypocrisy which was striving to obtain territory asserted, but not proved, nor provable, to belong to a friendly power. Canadians as one man refused to accept a decision without the matter in dispute being submitted to a Court of arbitration. They resented in self-respect the contemptuous refusal to submit the question in dispute to arbitration, unless the umpire selected was likely to be in favour of the United States, and in any event, whatever the decision, the towns on the Lynn Canal, as it is called, should remain, as in a sense they are at present, territory of the United States.

For ordinary people it is difficult to understand how such an absurd and illogical proposition could emanate from a civilized and intelligent people, such as the American people claim. Either they have a right to the territory or they have not. It is a disputed claim. But the natural inference to be drawn from the refusal of the the Americans to arbitrate on the merits, is that disinterested powers would decide that the American pretensions are unfounded, and the territory belongs to Canada. What then? The American position implies that they distrust their own claims. The fear shown by the Americans over submitting the Alaskan boundary to arbitration is a striking illustration of the truth of the well known lines in a song written by Marquis of Montrose, in the days of the first of the Stuarts:

"He either fears his fate too much,
Or his deserts are small,
Who dares not put it to the touch,
To gain or lose it all."

It was the fear of the after results of that question that caused the long-continued series of telegrams from Washington, which, for so long a period, appeared as either special or associated press dispatches and deluged the country with misleading information and false statements, regarding the past and actual position of the question.

By a curious coincidence those peculiar statements were all made to appear as emanating from or to be given on the authority of some high official either close to the Washington Cabinet or some of the members of the International Commission, who have been dealing with the question. When that Commission last adjourned a statement of the position was agreed to which was made public, and nothing further could have been honorably said by the individual members. Notwithstanding this distorted statements were for months, as we have stated, sent out almost daily from Washington and no contradiction of them appeared from the parties who were given as the authority for such misstatements, who were well aware of their untruthfulness.

It is painful to realize that such an exhibit of the re-

versal of the first principles of right and justice could emanate from Washington. The American people are famed for cuteness in making a bargain, and they are generally successful, but actual misrepresentation with fraudulent intention is entirely different and cannot surely be cause for national pride when protruded into an international question.

So intolerable had these semi-official misrepresentations become that they were fully discussed in the Canadian Parliament before the recent prorogation. In that discussion the hollowness and the untenable nature of the American pretensions were clearly established and the result showed a united front and determination by all the political parties to maintain the rights of Canada as contended for until such time as an impartial arbitration should have decided the questions in dispute.

Sir Charles Tupper showed clearly how, under present conditions, American citizens were reaping the largest share in the golden harvests of the Yukon, and American traders on the Pacific Coast were getting the benefits legitimately belonging to the Canadian people. Sir Charles also showed how means were available to reverse all this if the American Government refused to listen to reasonable argument.

Sir Wilfrid Laurier admitted the full force of all that Sir Charles Tupper had advanced, but whilst he was in a manner restrained by the official etiquette of his dual position as Premier and as a member of the International Commission, he, in courteous terms, indignantly expressed surprise that all those apparently authorized misleading statements emanating from Washington should have been allowed to go broadcast and be so assiduously circulated on this Continent and in England without any contradiction. These speeches were more or less fairly reported by the better class of American papers and also in England and they made a favourable impression in the interests of Canada.

After that there followed a well considered and able legal opinion given by the Hon. David Mills, the Minister of Justice at Ottawa, in an interview with an American newspaper representative, which has received a large circulation in the United States.

The crucial point of importance and value in all this controversy is as to who owns the inlet from the sea called the Lynn Canal, which is only about six miles wide at its mouth and extends inland some eighty miles or so, then gradually narrows to the dimensions of a river at the upper end on the banks of which the towns of Dyea and Skagway have been built by American people since the discoveries of gold in the Klondike.

In the present, and for the present only, those towns are the key to the position for entrance to the Yukon territory and the Americans' desire to hold them—whether they have a right to them or not. The Canadian Minister of Justice says emphatically that they have no right to them and proves it by the very treaties which gives them a title to any portion of Alaska. The American pretension is, that the coast line should follow all the sinuosities of the inlets of the Alaskan shore. But the Minister of Justice quotes from the Treaty and proves that the coast line should be construed to run from headland to headland. We have previously shown that the line to be drawn under the treaty cannot be one following the sinuosities of the coast at a given distance. To draw such a line as the Americans contend for is a physical impossibility. It is incredible that any such impossible line was ever in the minds, or rather imaginations, of those who drew the treaty. Whereas a line drawn from headland to headland, as a coast line, was a familiar geographical expression. It is not conceivable that any other coast line was intended. The common sense meaning of that would be to make the greater part of the waters of the so-called Lynn Canal and the land on each side of it Canadian territory.

In the interview to which we have alluded the Minis-

ter of Justice does not hesitate to say plainly that it is with the full knowledge and conviction that such a decision would be the result, that the American Government refuses to have an arbitration unless the retention of these two towns and the surrounding country is guaranteed to them no matter what might be the decision of the Court of Arbitration on the general issue.

That is not a creditable position for a great nation to assume, and it is not one likely to be maintained in the face of the civilized world.

Since these utterances of the leading Canadian statesmen have gone forth, supported as they are by the public opinion of the country the position of Canada is better understood both in the United States and in England. It may be a mere coincidence but it is nevertheless singular that since our public men were compelled in the interests of the country and their own self-respect to lift, in a measure, the diplomatic veil and give a glimpse of what was behind the screen, those mysterious dispatches from Washington purporting to be based on high authority have ceased to be heralded abroad. This, we presume, will ease someone's conscience, or, perhaps, be a relief in this sense to several who occupy a place in the front ranks of American diplomats.

THE DREYFUS TRIAL FARCE.

The remark is not original, but it is true, that our greatest blessings are those of which we are only conscious when they are withdrawn. Use lowers appreciation. The judicial system under which we live in Canada is so familiar we have lost all sense of its infinite value as the greatest of secular blessings; as the bulwark of personal liberty; and as the safeguard of life and property. Reading the reports of the Dreyfus trial is enough to inspire a movement for an act of national thanksgiving to express gratitude for this country being free from the judicial system which sullies the honour of France. The trial of Dreyfus was said by one of our barristers, to be like a chapter from Alice in Wonderland, it is so entirely devoid of any single feature which ought to characterize a legal tribunal.

The Court room at Rennes is witnessing a performance of a farce which burlesques a Court of Justice. The travesty is unworthy the high reputation of the French dramatists, as the padding is as far out of proportion to the points, as was the item for "sack" in Falstaff's tavern bill compared with that for "bread."

What is most amazing in this trial is the total absence of witnesses. A number of Generals, Colonels, and Captains have been heard by the Court, but they have given no evidence, no legal testimony as is understood in a rationally conducted Court of Justice. Mr. Sam Weller, Junior's saucy remarks in the Pickwick trial were quite sober and relevant to the issue compared to those of the Generals and Colonels who have engaged the attention of the Court at Rennes. Those officers in all their uniform bravery, with flowers in their frock coats, as we are gravely informed, were allowed to address the Court much after the style of a shyster lawyer acting as prosecuting counsel, who has a bitter personal grudge against the prisoner.

These men, who are supposed to have been "witnesses," made speeches extending from two to five hours. They proved no relevant fact, they disproved no plea, they repeated mess room and barrack gossip, they told what they had heard others say, what they knew others thought, they gabbled about rumours, they retailed stories about their own doings, they told of the doings of others from hearsay, they quoted documents which they knew to be forgeries, they related the opinions of some men who had committed suicide from shame, or dread, or who had fled their country to escape a penal sentence as forgers or perjurers. Amid this veritable carnival of

riotous, irrelevant, malicious, mendacious loquacity, these so-called "witnesses" addressed the prisoner in language for using which they deserve to be sent to the Devil's Island.

Speech after speech has been made, one military speaker after another, rehearsing the proceedings of a previous trial, and giving, in most insolent language, his views as to eminent officials, the lie direct having been given even an ex-President of the French Republic, who retorted in kind to a distinguished General, an ex-Minister of War, who had insulted him in open Court without rebuke. In fact, every day the Judges have sat quietly listening to military men haranguing them as though the Court were an anarchist club room, or a revival of the Court over which Robespierre and his tiger-hearted associates presided.

As to whether there is evidence even enough against Dreyfus to secure a "true bill" from a British Grand Jury, it is impossible to say. So far as the trial has proceeded at Rennes, there has not been one fact against the prisoner even stated in Court with the clearness, and the directness required in an indictment drawn up in Canada, or any part of the British Empire. A case so loosely drawn, so dependent upon secondhand, hearsay gossip, so based upon proved forgeries, so backed up by admitted perjuries, so wholly destitute of direct evidence, could not be even introduced into a British Court of Justice.

The idea of the functions of a court of judicature which has obtained in Great Britain and in all her dependencies since the Revolution is, that a trial is to be made of a definite charge alleged against a prisoner, which is set forth in an indictment, of which he has a copy. The prisoner cannot be put on trial at an assize unless a large and intelligent body of men, having heard the evidence in private, pronounce that there is sufficient grounds to justify the prisoner being publicly arraigned. When called to his trial, the prosecutor must do his utmost to prove guilt by specific, direct evidence, not by hearsay, rumour, opinions, suspicions, malicious gossip, as in France. Each witness must say only what he knows, not what he thinks, as in France. Witnesses must not make speeches, as in France. No witness must address other witnesses or the prisoner, as in France, where the witnesses snag and berate each other like so many fish hawkers, and insult the prisoner, if so inclined, who is allowed to jaw back as Dreyfus has done. The whole intelligence of British judges, aided by the law of evidence, is directed to the ascertainment of the facts relative to the charge under trial. All irrelevant matter, even if offered, is sternly rejected.

In France the judges seem to have no legal rules for their guidance and control, or the guidance and discipline of counsel, or witnesses, or even the prisoner. Everybody says what he likes in a French Court, if the one at Rennes is a sample. The proceedings seem rather intended to create material for a criminal romance, or a melodrama, or a burlesque, of judicial proceedings, than to find out whether the prisoner is guilty or innocent. On that point every French witness pronounces judgment, and proceeds to argue the point as a matter of personal interest, while the judges sit like so many mummies, listening to an everlasting flow of weak, washy, spiteful, grossly impertinent, and wholly irrelevant talk, talk. The judicial system of France needs revolutionizing, it is a scandal to the age. It is amazing how so intelligent, so liberty-loving a people suffer their Courts to be disgraced by such scenes of mixed farce, comedy, burlesque and tragedy, as the proceedings of the Dreyfus trial at Rennes. It reads like the recital of a horrid night-mare.

BANK SAFE COMBINATIONS.

Who is to take charge of the custodians, is an old cry, which is applicable to the combinations of bank safes. The weak point of a combination lock is, that any person can open it who is in possession of the short formula, which states what movements are to be made by the turnable knob in order to release the bolts.

Ordinary safes cannot be opened without the key, and he whose duty it is to take care of that key knows whether he has it on hand, or has lost sight of it. If he misses the key it can be searched for and recovered, or precautions taken to prevent it being used for improper purposes. A key too cannot be held by two officials. In the case of a combination, however, the secret of it may leak out to a dozen persons without the proper custodian of the secret knowing that his knowledge is shared by others. This is the special weak spot in the combination lock system, and how weak it is has been shown in two serious bank robberies.

It is understood that the combination formula of a bank safe is known only to the manager and to some one or two other officials. But they have no means of knowing whether the secret has been faithfully kept, nor, if it has leaked out, by whom, or by what means it has been made, or become known. Thus if the combination is known to three officers, any one of them needing a confederate in a robbery could reveal it to a fourth official without leaving any clue whatever as to the source from whence the betrayal came. This is another weak spot about combinations.

Then, the formula for opening a safe is usually not easy to remember. Indeed we have known several which were memory puzzles. A formula is only used once or twice a day, so that really little practice is had for memorizing it. Owing to this difficulty it is quite common to write a combination somewhere which is supposed to be a secret place. Thus, one was written on the back of a calendar, a place which is never looked at, save accidentally. Another was marked on the side of a drawer which might pass unobserved for ever. Another was written on an envelope which was kept in the pocket of an old coat where it was most unlikely to be seen. Another we knew was kept written in sections in one of the books of the bank. Strange to say, each of those secret places yielded up its charge, whether accidentally or by collusion is not known. One robbery is, however, known to have been rendered possible by a safe combination being quite accidentally read in a place which was most unlikely to be observed.

There is, however, a class of persons of both sexes whose curiosity is so insatiable they do not hesitate even to commit one of the most dastardly forms of crime by breaking into private drawers or private boxes, or private letters in search of something to gratify their almost Satanic lust for power over the secrets or the property of others. When a bank official is cursed by this morbid curiosity the fact of there being a combination unknown to him suggests search for it. He watches the clerk who has the secret, and, if he refers to the private spot where it is recorded, the watcher notes the place and learns the fatal secret. At a trial in England the prisoner admitted that he learnt a combination by observing the cashier one day refer to the directory in a peculiar manner, in which the culprit found the formula which enabled him to rob the safe.

What then should be done to prevent combinations being found out by improper persons? Certainly there is no place so secret as the brain, but it is desirable under certain contingencies to have a written record of the safe's combination. Of course each head office keeps a register of the combination of each branch, or ought to do so. In our judgment the safe combination ought to be changed as frequently as possible without serious inconvenience, and at irregular intervals. This would stop the practice of recording combinations on desk-ends,

or calendars, at the backs of ledgers, &c. Indeed the habit ought to be sternly forbidden. The only exception being for the manager to be allowed to keep a copy of the combination in his private residence, and not anywhere on the bank premises.

If bank managers would only realize that knowledge of the safe's combination is practically the key of the safe, which cannot be too strictly guarded from passing into improper hands, they would for their own comfort's sake, as well as regard for their duty as guardians of the bank's property and interests, prevent the possibility of a combination leaking out except by treachery, and that would be stopped were only one of the staff to be confided in besides the manager.

ECCENTRIC CURRENCY SUGGESTIONS.

The lack of elasticity in the currency of the United States, has been universally admitted, it is too manifest to be denied. A financial writer of some repute makes the following suggestion:

"Repeal the provision for issuing gold certificates, and let the owners of gold who are distrustful of government notes take care of it themselves. Then "direct"—not merely "authorize"—the Secretary of the Treasury to issue in exchange for all gold that may be offered him either coined or uncoined without limit, an equal amount of government notes, of any denomination that may be required, all payable on demand in gold coin. Let him also be "directed" to give small notes for large or large notes for small on demand. Then people would always be able, by turning gold into the treasury, to get all the paper currency they desired, in any denominations they desired, and by turning in the notes for redemption in gold to get the gold. In this manner a true scientific and healthy elasticity of the volume of currency would be secured, and end the agitation for bank currency."

This curious plan makes the increase of paper currency wholly dependent upon there being already gold currency enough for all needs. The above plan reminds us of the fine lady's suggestion, she was told of a family having no bread to eat, whereupon she exclaimed, "Why don't they eat toast?" So this currency doctor when the people are crying out for financial assistance to move the crops, makes the supply of their needs to be contingent upon their already having plenty of money in the shape of gold currency! If they have gold then they can have a supply of notes, but without gold no notes, like the Chinaman's "no cashce, no shirtee." This is another phase of the system of making a bank's circulation regulated by its stock of government bonds. That system practically adds nothing to the monetary resources of the country, as, when the circulation is needed to be enlarged in order to enlarge the accommodation required by business conditions, a bank, in order to get more circulation, has to proportionately lessen its cash resources. The new scheme would add not one cent to the money available for business, indeed it would rather cripple than facilitate the financial operations called for when currency was scarce. The banks needing small notes would have to deprive themselves of gold for the time required to effect the exchange and, to that extent, their power to grant accommodation would be reduced. The plan too puts a hard and fast limit on the accommodation to be granted by banks. The limit is fixed by the amount of gold the banks have to spare. If they have none too much gold for immediate needs then they cannot enlarge their accommodation. Whatever gold to spare they may have in stock will be the absolute limit of their loaning power for the special needs of such a time as harvest. This scheme is not a currency reform at all, it is simply a plan for enabling banks to change

one form of currency for another. No practical effect, so far as extra accommodation to business is concerned, would be precisely the same as what an individual enjoys who changes a gold piece for smaller notes and silver.

Another scheme is, to issue small bonds bearing interest, which, when currency is wanted, could be exchanged at the Treasury for small notes, and this operation reversed when the notes were no longer required. This system is, practically the conversion of the Treasury into a bank of deposit, the bonds issued being deposit receipts redeemable on demand. This seems a very roundabout and ineffective way of getting the issue of notes enlarged as such increased issue would only be made to the extent of the personal requirements of those who held Treasury bonds, or deposit receipts. The scheme does not in any way provide for an enlarged issue of notes in times of emergency, as when the crops have to be moved. There is nothing in the plan to ensure the bonds being converted into notes at any time, as those who own them may, at their option, continue to hold them, or convert them into notes. Compared with the Canadian currency system the above new suggestions are both clumsy, and unserviceable. A lot of machinery would be constructed and its working would do nothing to provide for the needs of the country when more currency was called for.

ONTARIO MINING REPORT: 1899.

The Ontario Bureau of Mines has just issued its report for last year. The following is a condensed schedule of the mineral production of that Province in 1899:

Products.	Value.
Building stone, cement, lime.	\$1,431,318
Tiles, bricks, pipes, terra cotta, &c.	1,488,161
Oils, naphtha, gas, wax, &c.	2,272,934
Carbide of calcium.	55,976
Salt, gypsum, graphite, &c.	296,386
Pig iron, \$530,789, iron ore, \$48,875.	579,664
Nickel, \$514,220, copper, \$268,080	782,300
Gold, \$275,078, silver, \$51,960	327,038
	\$7,235,877

The report gives \$2,464,239 as the amount of wages paid in mining and producing the above. The extent of the gold and silver products will be a surprise to some who have been imagining that Ontario was turning out gold and silver by millions of dollars worth every year. The total value of gold and silver mined in Ontario in 1898 was only \$327,080, in the production of which wages were paid to the extent of \$319,349. We are giving the official figures. So that, to produce gold and silver worth a dollar, 97½ cents have to be spent in wages, leaving 2½ cents from each dollar to cover management expenses, cost of capital, &c., &c. Manifestly gold mining must be a bonanza indeed, according to the Bureau of Mines' report! To produce \$530,789 worth of pig iron the wages paid were \$61,476, that is, a dollar's worth of pig iron cost 11½ cents in wages, as compared with 97½ cents the cost of gold. There have been 335 companies organized and licensed to carry on mining operations in Ontario, whose aggregate authorized capital is \$194,823,378. How much of this capital is a mere book entry and how much is actually invested we are not informed. Now that mining stocks are so favourite an investment with some and so largely made the basis of speculative operations, it would be highly interesting to learn what all the mining stocks being dealt in represent, as we have a suspicion that the actual paid up capital actively engaged in mining enterprises in Ontario, is quite trifling, if the amount sunk irre-

trievably and profitlessly is left out of account. It looks as though the solid mineral wealth of Ontario was not in the so-called "precious" metals, but in iron, copper, nickel, and products non-metalliferous, but more precious than gold or silver.

Locations of mining lands have been leased to extent of 48,911 acres, the rentals being \$9,429. The total value of locations sold since 1892 was \$172,307, of lands leased \$192,143, and rentals, \$31,111. The revenue in seven years from sales and rentals has been \$395,460. The value of mineral products last year was \$970,439 in excess of average of last seven years. In regard to nickel the quantity estimated in matte is, 4,567,500 lbs. nickel, and 8,378,500 lbs. copper. These mines and smelters employ 637 men.

Early in 1896 a new blast furnace was erected at Hamilton. Up to 1898 it had smelted 165,653 tons of ore, and 19,847 of mill cinder, the production being 100,566 tons of pig iron. Of limestone 31,929 tons, and of coke 108,565 tons were used. The pig iron produced was worth at the furnace \$1,172,697. This enterprise is regarded as having a prosperous future assured.

MONTREAL STREETS COMPARED WITH THOSE OF CHICAGO.

A correspondent who is quite as familiar with the streets of Chicago as with those of Montreal, thinks a sight of the roadways of the Windy City would make us quite thankful at the state of those in this city. Probably we should be thankful at our streets being in better condition than those of Chicago. But Chicago is not a standard recognized here. If comparisons are to be made we should prefer the streets of any old country city to be used as a standard. It is not well for a man to be made self-satisfied at his dirty, unkempt condition, because he is not as filthy and untidy as a tramp. Our streets may not be as bad as those of Chicago, yet they may be most disgraceful. Chicago in the last 28 years has spent \$55,000,000 in street paving, or rather that sum of money was raised for this purpose, and disappeared in ways best known to the aldermen and contractors. This enormous sum was raised by special assessments on real estate, in excess of ordinary taxation, in order to provide the city with roadways worthy of so wealthy a community. The money was estimated to be amply sufficient for putting 2,574 miles of streets in good condition. Yet the whole 55 millions has been spent on 1,134 miles, the balance of 1,440 have never been improved. The "Inter-Ocean," in reviewing the situation, declares that only 4 per cent. of the streets of Chicago are in good condition, and it draws this sad conclusion, "No wonder, with this showing of money expended and work undone, that city officials and contractors are growing enormously rich." Chicago then is rather a frightful example to be regarded as a warning than a standard to be followed, or a basis for comparisons of any kind. The streets of Montreal have been allowed to become worse by far than an ordinary turnpike road. The ruts, holes, and hollows, on our leading thoroughfares even yet are dangerous to vehicles, but work on them is in progress, which will remove the worst defects. Our civic rulers seem to have very rural ideas about the needs of a great city. They seem not to be aware of the enormous pecuniary loss caused to our citizens by this city acquiring a bad reputation for its defective sanitary condition and the discomforts of driving in the streets. The tide of summer and autumn visitors brings with it when in full flow a stream laden with gold which is deposited in our hotels and stores. When that tide is checked, as it has been checked by the wretched state of our streets, the auriferous deposit goes elsewhere. It does not pay a city to repel visitors by dangerous streets, reeking with dirt, or ankle

deep in dust as they now are. The cost of keeping streets in good order is more than covered by the business brought to the city by visitors. The amount lost to the city by their withdrawal or avoidance of us, is a material injury to this community. If to this we add the extra cost of vehicular traffic by bad roads, and the damage done to store stocks by dust clouds, we get a total which, in our judgment, considerably exceeds the sum which, if properly expended, would keep our streets in good condition and clean.

IRON AND COPPER.

Heavy metals continue to advance. At Glasgow pig iron has advanced 2s on the week, and imports are not negotiable here at under \$24 to \$25. Pittsburg furnacemen have again advanced forge iron, whilst Canadian makers as a whole are not quoting. That the immediate future has in store yet higher prices is positive, as U. S. manufacturers are booked to their full capacity in many instances up to March of next year, and with Lake Superior ore freights likely to reach much higher figures, those American firms who are in a position to accept prompt business will find the cost of production so much increased from this cause as to leave them no alternative but to ask buyers to pay more. In this case Canadian buyers will naturally turn to Scotch iron, but there is little doubt this necessity is already appreciated over the water, as is evidenced by the Glasgow advance set forth above, and little advantage in cheapness will be discernible when the accepted time comes to put in force higher rates. A sign of the times, which leads to the presumption that iron men have undoubted faith in the stability of the iron market, is the closing of a new deal by the Dominion Steel Syndicate, in Newfoundland, where it is proposed to erect furnaces for the conversion of local ores, only second in size to those recently decided upon for Sydney, C.B., for the same corporation; and yet again, news comes from the latter section of the Dominion, that the representative of the Montreal Rolling Mills is there also looking up a site. Apace with the rapidly expanding demand for iron and steel, the demand for copper, and its probable scarcity owing to the many uses to which this metal is put, is receiving such attention that the news of the discovery of deposits in the Klondike excites at the moment nearly as much enthusiasm as gold. The insistent demand for copper has stimulated mining operations on a large scale in Canada this year, but the supply at the best is an inelastic one, and it is positive will greatly fall much below consumptive wants this year. This outlook is well understood in all countries where the metal exists, and has accelerated the quest for copper to an astonishing extent. Not so many years ago, was the chief producing country. Nowadays, however, increased outputs are being made by Spain, Portugal, Germany, Australia, Africa, and South America. The world's output of copper in 1898 was 426,126 tons as against 397,790 tons in the preceding year. Statistics show that there has been a gradual increase in production year after year for a long time past, but with this increase the demand has more than kept abreast.

—Mr. Henry Bulmer, Jr., died at Fort Selkirk, Yukon, after a brief illness. Deceased, who is a son of Mr. Henry Bulmer, ex-Chairman of the Harbour Commissioners, left Montreal in the summer of 1898 to enter upon his duties as manager of the Canadian Yukon Company, at Fort Selkirk. Although members of his family were aware of his sickness they had no reason to dread its fatal termination. His death, consequently, was a very serious shock to the family, as it was also to a large circle of friends. To the bereaved relatives we beg to extend our most sincere condolences in this sad affliction.

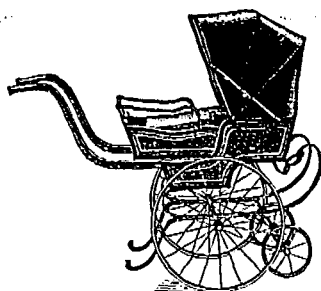
—Goat skins are, so leather men say, becoming very scarce all over the world, and to remedy this, two American manufacturers propose to establish a goat farm in New Mexico. Central and South America now supply the bulk of goat skins.

—Grand Trunk Railway System—Earnings 8th to 14th August:—1899—\$536,264; 1898—\$439,519; increase, \$96,745.

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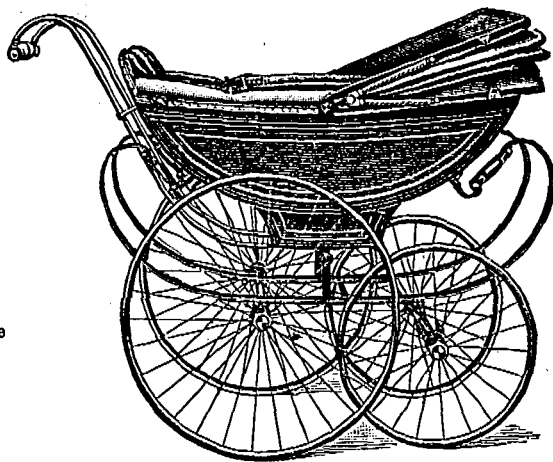
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GLASS.

A source of trouble, not wholly expected by the Window Glass Trust, now in process of formation in the United States, is looming up and spreading its expansive wings in a threatening manner. A Pittsburg letter of the 22nd inst. says: "A salient feature of the fight of the window glass workers against the trust of manufacturers now forming will develop in a few days. The building trades are expected to join with the glass workers in the contest. Every city in the country where a building trades council exists will in the near future be confronted by the proposition, and some of them are considering it now and have gone so far as to assure their support when the time comes. Craftsmen will use only window glass manufactured in independent and co-operative factories—those outside of the trust. The scheme means a strong alliance of labor against a proposed combination of capital. It will not be a strike, but a business proposition. It will be an organized army of men assisting capital that is not organized. The independent concerns will be given the preference in the use of their output by using it exclusively in the construction of buildings. The General Organizer of Building Trades said: "It might as well come out now as at any time. The painters of the country are going to take the matter up as bodies first and put themselves on record. The organization is against trusts and is willing to take the lead." The independent window glass factories will start September 15, and from that time on the fight promises to wax warm.

GROCERY NOTES.

—A cable from Patras, Greece, quoted no crop currents for shipment at 13s 9d.

—A London, Eng., letter of 11th inst., referring to the cheese market says:—The market for Canadian is firm at 48s to 49s for white on the spot, and 50s for coloured. Quotations, c.i.f., for August make are—white 51s, coloured 52s. A few speculative sales have been made in September make at 51s and 52s, but factorymen decline to sell Septembers. The make of English cheese for July is small, Cheddar and Gloucesters being a little over half an average. Stiltons, Derbys, and Leicesters, are falling off in quantity. Cheshire and Scotch Cheddars, however, keep up nearly an average make.

—A London, Eng., letter bearing date Aug. 11th, says of the butter situation: The weather, during the last month in the United Kingdom and in the dairying countries of Europe, has been hot, dry, and very unfavourable for the production of milk; consequently, the make of butter and cheese has been smaller than for the previous month. The only parts of the United Kingdom where an average make has taken place is in Cheshire, the north-western counties of England and in the west of Scotland. In Colonial butter, Canada has taken a very prominent and profitable part.

The import of Canadian during July reached 34,424 cwts., against 11,974 for June, and 13,383 cwts. for July last year. This important increase in Canadian butter shows that in the future Canada will be a very important factor to reckon with. The price for "choicest" Canadian has risen from 88s to 90s per cwt. a month ago to 100s to 102s to-day, whilst "finest" is making 96s to 98s. In Australasian butter not more than 200 boxes have arrived during the month, and there has virtually been no business in this variety except for export to the Mediterranean and South Africa. Reports from Australia state that the winter there continues very cold in Tasmania and Victoria, with frosts nearly all over New South Wales, and snow in many places. Unless the weather should rapidly change the prospects of early shipments are not very encouraging.

BUSINESS CHANGES.

Quebec.—G. E. Baines, general store, Freligshburgh, has sold out; J. R. Frary, general store, Freligshburgh, commenced business; J. Boutin, Montreal, drugs, commenced business; S. Popper, drugs, Montreal, has sold out; J. C. Wilson & Co., W. W. C. Wilson, Frank H. Wilson and E. H. Wilson, mfr. paper, Montreal, admitted partners, under same style; Amyot & Freres, whol. fancy goods, Quebec, dissolution registered; J. A. Bernier & Co., grocers, Quebec, dissolved; Budden & Perry, mfr. shoes, Quebec, dissolved, and business continued under same style by H. O'C. Budden; Dugal & Begin, brokers, Quebec, dissolving; Raymond & Fils, general store, St. Ann de Beaupre, dissolved; Waterloo Novelty Chair Co., Waterloo, amalgamated with Roxton Novelty Chair Co., of Roxton Falls; Caron & Lamontagne, traders, Montreal, dissolved.

Ontario.—Miss E. Bond, millinery, Hespeler, succeeded by Miss Gourlay; F. A. Green, undertaker, Brantford, style now F. A. Green & Co.; McCutcheon Bros., livery, Brantford, succeeded by Cocker & McCutcheon; G. Jarvis, hotel, Delaware, sold out; W. H. Reid, pumps, Milton, advertises business for sale; H. Armstrong, grocer, Napanee, sold out to J. A. Fraser; Wood Bros., grist and saw mills, St. George, succeeded by Brant Milling Co.; Mills & Brown, grocer, Schomberg, selling out; L. Laplante, shoes, Tilbury, sold out to P. Dugal; M. Shewan, jr., stationery, Toronto, out of business; W. G. Deary, hotel, Windsor, chattel mortgage, foreclosed; D. Macintosh & Co., Union hat factory, Hamilton, bailiff's sale advertised; Groome & Bogart, confectioner, Newmarket, succeeded by A. Bogart; S. Winans, harness, Newmarket, sold out to A. Winans; Newton Trading Co., general store, Newton closing business here; H. T. Noonan, grocer, Perth, succeeded by Joseph Wyman; Port Arthur, Duluth & Western Ry., Port Arthur, sold out to Jarvis & Co.; A. D. Morrison, jeweller, Beaverton, succeeded by P. E. Byrne; Mrs. E. Bourassa, hotel, Chatham, succeeded by L. Laplante; F. Witherspoon, harness, Port Arthur, sold out to J. Russell; Louis Laplante, shoes, Tilbury, sold out and moved to Chatham; James Fawcett, hotel, To-

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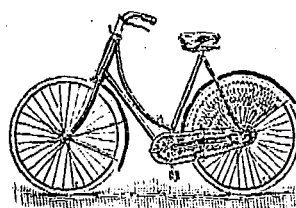
ronto, sold out to H. J. Orpen; Est. of C. W. Thomas, saw mill, Amherstburg, mill advertised for sale; Henry Bone, shoes, Bridgen, moved to London; H. H. Cossitt, confectionery, Brockville, stock sold under chattel mortgage.

British Columbia.—R. Godfrey, hotel, Nelson, sold out to Campbell & Bartlett; McDougall & Worth, livery, Trail, dissolved; style now McDougall & Jordan; James Twiford, tents, bags, &c., Victoria, given up business here; Good-enough & Walmsley, hotel, Kaslo and Whitewater, dissolved, now Walmsley & McPherson; Turner, Beeton & Co., whol. dry good importers, Victoria, the business of this firm and H. C. Beeton & Co., London, Eng., consolidated, and incorporated under the style of Turner, Beeton & Co., Ltd.

New Brunswick.—Colin Campbell, hotel, McAdam, sold out to C. H. Brennan; Wm. & A. Fowler, prod., &c., St. John. L. A. Hopper admitted a partner as Fowler & Hopper; Hudson & Hopper, prod., &c., St. John, dissolved, David Hudson continues and liquidates.

Manitoba & N.W.T.—W. R. Bartlett, drugs, Brandon, admitted C. E. Reid into partnership; A. E. Fremlin, general store, Killarney, succeeded by R. Rollins; E. Brouseau, general store, St. Albert, sold out to Herbert & Perron; J. G. Vosburgh, hotel, MacLeod, succeeded by Alex. McPherson; J. L. Johnston & Co., hardware, Edmonton, dissolved, J. L. Johnston continues; Miss Bell, millinery, Killarney, sold out; J. A. Palmer, general store, Maple Creek, admitted A. J. Smith into partnership.

—Several small sailing vessels were chartered this week to carry railway ties from points on the Gaspé coast to Port Hastings, C.B., for the new construction being built by Messrs. Mackenzie & Mann. The rate obtained was about 9c per tie. For the same class of business to New York, the rate offered is around 16c, but vessel owners are holding out for a cent or two more.



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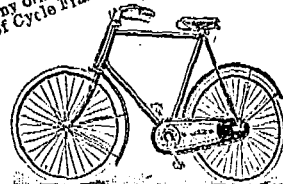
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LEGAL RECORD.

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WRITS ISSUED—ONTARIO.

August 17.

Alexandria—Thos. Davidson Mfg. Co., vs R. McLennan, \$427; Anson Tp.—T. Bradburn vs Wm. and Elizabeth Ranson, \$738; Burk's Falls—J. Johnston & Co. vs Daniels & Tilson, \$1,569; Cobourg—Provincial Trust Co vs H. P. Cline, \$397; Hallville—Gordon Mackay & Co. vs H. Cleland, \$591; Pembroke—D. M. Best vs J. Foster, \$327; Toronto—A. W. Brownridge vs M. J. & M. T. Mallaney, \$515; Canada Perm. L. & S. Co. vs Wm. Miles, et al, \$659; P. Dempsey vs C. Pendrick et al, \$715; M. A. Robson vs R. Robson exr, \$1,256; G. Smith vs Emma I. Smith, \$1,476.

August 19.

Barrie—J. W. Alderson vs N. & A. Dymont, \$800; Gwillimbury N. Tp.—J. Hirst vs R. & E. O. Greaves, \$1,741; Lobo—Preston Mfg. Co. vs D. M. Campbell, \$491; Nepean—A. Masson vs J. J. & C. Christian, \$318; Ottawa—A. Masson vs A. Stewart, \$1,262; Toronto—Benjamin Bros. vs C. S. Boone, \$5,624; Est. C. Flanagan vs Cath. Clooney exrx, \$2,150; G. Brown vs W. H. Fortier, \$680.

August 22.

Brantford Tp.—T. Cherry vs J. Cook, \$465; Cornwall Tp.—F. Hammil vs A. McDonald, \$1,000; Dundas—J. Cormack vs T. Wardell, \$5,000; Huntington—J. Quinn vs Jabez Deau,

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\$344; Ottawa—La Banque Nationale vs W. H. Hurdman, sr and jr., \$302; La Banque Nationale vs C. F. and John Street, \$321; Scott Tp.—Ont. Loan and Savings Co. vs John Parish, \$511; Toronto—Land Security Co. vs T. E. Cannon, \$1,033; J. W. Belts, assignee, vs John Canavan, \$1,741; Canada Per. L. & S. Co. vs Saml. Harris, \$530; Imperial Bank vs J. M. Miller, and H. Davis, \$512.

WRITS ISSUED—BRITISH COLUMBIA.

August 22.

Duncan City—John Hull, \$324; Cascade—Gain & Roy, \$703.

WRITS ISSUED—MANITOBA.

August 17.

Brandon—Assiniboine Lumber Co., et al, \$376.

JUDGMENTS RENDERED—ONTARIO.

August 17.

Usbridge Tp.—J. B. Gould agt Thos. Feasby, exr, \$809.

August 19.

Cardinal—Pembroke Lumber Co. agt J. H. Hutcheroff, \$1,175; Toronto—J. McNaughton agt J. J. Daly, \$6,676; Watford—Agricultural L. & S. Co. agt C. R. & James Annett, 686.

August 22.

Toronto—Rossin House Grocery agt B. M. Bird, \$1,043; F. A. Fleming agt J. J. Daly, \$976.

JUDGMENTS RENDERED—QUEBEC.

August 17.

Montreal—G. N. Moncel agt L. Meunier, \$3,090; St. Cyrille de Wendover—J. A. Bousquet agt C. H. Bousquet, \$525.

August 22.
Bury—A. L. McIver agt S. Goodin, \$390; Montreal—R. Prefontaine agt H. A. Guenette et al, \$416; Dme. S. Charbonneau agt F. Pigeon et al, \$1,350; A. Leclair esq. agt Dme. S. Quinn, \$412; St. Ignace—S. Filiatrault agt Thos. Feeney, \$535; Sherbrooke—G. I. Higgins agt G. H. Rawlins, \$566.

JUDGMENTS RENDERED—NOVA SCOTIA.

August 22.

Belliveau's Cove—Jones Bros., \$792; Halifax—C. W. Smith, \$318; Valley Station—John McKay, \$716 Windsor—A. H. Wagner, \$597; Yarmouth—G. M. Ewan, \$380.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

August 22.

Ainsworth—Kootenay Air Supply Co., \$657.

JUDGMENTS RENDERED—P.E.I.

August 22.

Charlottetown—W. D. McKay, \$9,010; St. Eleanor's—E. G. Craswell, \$1,727.

EXECUTIONS—QUEBEC.

August 17.

Montreal—Dme. S. Corse et vir agt J. S. Mitchell et al, \$281; La Banque du Peuple agt P. C. Wurtele et al, \$182.

August 19.

Montreal—J. O. Villeneuve agt Dme Emery Hebert, \$400; G. Bourassa agt A. Lefort, \$484; M. Vineberg agt A. Villane et al, \$456; St. Philippe—F. Hamelin agt Cyrille Aubry, sr., \$1,272.

August 22.

Montreal—F. Hamelin agt C. Aubry, sr., \$1,272; The Queen agt Dme. A. J. Briggs, \$200; The Queen agt Dme. A. L. Briggs et al, \$200; Credit F. F. Canadien agt estate O. M. Auge, \$8,220; L. N. Denis agt J. Giroux & Co., et al, \$205; A. Campbell agt Great East. Ry. Co., \$7,813; The Queen agt Dme. G. Lamarche, \$400; Dme. S. Corse et vir agt F. F. Lawson, \$295; O. Rochon et al agt Dme. Z. Pelletier, \$208; The Queen agt Dme. C. Rennie, \$200; Dme. S. Corse et vir agt Jos. Mitchell, \$280; Dme. S. Corse et vir agt J. H. Thomas, \$248; The Queen agt Olivier Walters, \$200.

CHATTEL MORTGAGES—ONTARIO.

August 17.

Barton Tp.—Lucy and David Daniels to H. Kuntz, \$1,505;

SALES CONTINUALLY INCREASING
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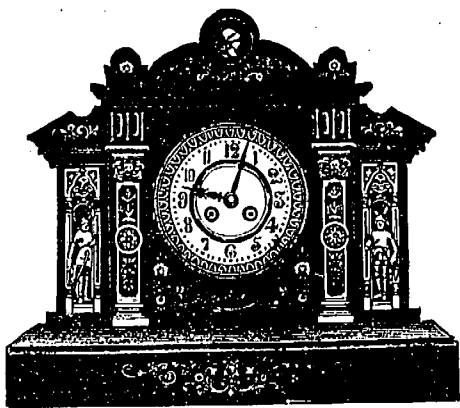
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August 19.

Burlington—J. N. Ogg to the Sutherland-Innes Co., Ltd., \$654; Port Burwell—D. and Cathleen Zant to A. G. Malcolm, \$3,901; St. Thomas—Mary Risdon to J. Wright et al, \$5,954.

August 22.

Alliston—I. McMahon to the Elliot Co., \$1,728; Flamboro E. Tp.—C. Bamberger and wife to H. Kuntz, \$650; Grantham Tp.—W. H. Tyson to M. A. Nicholson, \$600; Guelph—F. Armstrong to J. R. Dryden, \$1,075; F. Armstrong to W. A. Christie, \$6,420; Hamilton—H. Arland & Co., to Ames, Holden Co., Ltd., \$3,000; T. Fanning to H. Dow et al, \$1,600; T. Hanrahan and wife to H. Kuntz, \$5,000; H. Maxey to J. Ronan et al, \$714; Pembroke—F. E. Fortin to J. P. Millar, \$1,000; Petrolia—D. O'Leary to the London & Western Trusts Co., Ltd., et al, \$555; St. Catharines—W. B. Burgoyne to H. C. Bliss, \$1,300; Toronto—Adeline Martin and husband to L. Reinhardt, \$1,000; Adeline Martin and husband to the Cosgrave Brewery Co., \$800; Bridget and A. J. Monahan to J. Clarke, \$952; Watt Tp.—D. Fife, jr., to the Can. Perm. L. & S. Co., \$968; Westmeath Tp.—C. Lacroix et al to R. Norman, \$79; Woodstock—W. H. Brignall to Mark Fisher, Sons & Co., \$1,277.

BILLS OF SALE—ONTARIO.

August 22.

London—J. M. Gatecliffe to Ellen Gatecliffe, \$631; St. Catharines—H. Murray to W. B. Burgoyne, \$2,000.

—The barque Belvidere clears to-day for Rosario (Argentina), taking 32,965 pieces deals, consigned by the Export Lumber Co.

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BUSINESS DIFFICULTIES.

—At Penetanguishene, Ont., U. Plouffe, harness maker, has assigned. He has been doing a small trade for many years.

—Mrs. J. F. Fosbre, millinery, Montreal, has assigned at the instance of P. H. Dufresne, with liabilities of about \$4,500. The chief creditors are P. H. Dufresne, \$3,000; Caverhill & Kissock, \$2,663; Wm. O'Malley, \$670; Loeb & Co., \$400.

—Edmund O. Ingalls, jeweller, Selkirk, Ont, recently reported as endeavoring to compromise, has now assigned.

—The insolvent estate of L. J. Nadeau, Montreal, was sold at auction on the 24th inst. The stock of dry goods, fixtures, etc., located at No. 171 St. Lawrence street, amounting to \$9,133 was sold to Mr. A. Ouimet, at 30 cents in the dollar, the stock at No. 3695 Notre Dame street, amounting to \$2,400 was sold at 20 cents in the dollar to the same purchaser.

—The assignment of the small shoe manufacturing house, known as Lefebvre Freres, Montreal, is the last chapter in a long list of changes which the concern has encountered since its inception thirteen years ago. The business was established in '86 by Benjamin and Jeoffroy Lefebvre, under the present title, and continued until '92, when they dissolved, the latter retiring. The remaining partner died two years later, when the business was taken over by Albert St. Martin, Alfred Patrie, and G. Reulland. The next change was the retirement of A. Patrie, in '98. The two remaining partners continued on till February of the present year, when they encountered financial obstacles, which culminated in an assignment. The estate was sold some little time after, and came into the possession of James Robinson, who turned it over to Madame St. Martin. Payments were to be made him of \$260 each month, but it is stated only one of these was met. Liabilities in the present case foot up nearly \$8,000, liberally divided among 53 creditors, in sums ranging from \$10 to \$800. It is not expected there will be much left for the other 52 after Mr. Robinson's claim is settled.

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FINANCIAL

Thursday, 24th Augt., 1899.

The week has been a very uneventful one in financial matters, nor are there any signs of changes impending of much interest. The Bank of England keeps the rate steady, contrary to general anticipation, which may be taken to indicate that money is not likely to be tighter for some time to come. Gold has been flowing into the bank in sufficient quantities to provide for the season's drain into the Provinces, and leave a balance. The very large importations of American produce which are beginning to appear in British ports will probably lead to shipments of gold to the States, where it is not needed. Should this develop into a steady drain of gold late in the Fall

or early Winter, the bank rate will advance. The Transvaal affair is not alarming the home authorities or people to any serious extent, though troops, &c., are being dispatched and arrangements made which look threatening. The fact is Mr. Kruger and his colleagues are living in a fool's paradise, they think they can lick Great Britain, they bark at her as a terrier does at a mastiff, and will do until they see some demonstration made of British power and determination, which will teach them a needed lesson. If war breaks out it will end in a few weeks when the Transvaal will become a part of Cape Colony. The local stock market is still dull. Pacific has rallied slightly, sales having been made at 97¼ to 97½. The wheat situation attracts most attention just now. Europe will, it is said, require 43 million quarters, which is more than last year's imports by 2 to 3 million quarters. The supply from U. S. will be about 215 millions of bushels, out of its crop of 550 millions, which is much smaller than last year. These conditions will cause a drain of old wheat, which looks favourable to holders later on. The iron market is also a centre of interest and speculation. The iron trade will play a very prominent role in the commercial drama for a long season. How long will the present boom last? We rates remain as for some time past. with the July bank statement, and other related topics. Foreign exchange is low and will keep so for a length of time in view of the enormous exports of wheat and other products which will pile up large balances to be drawn upon from this side. Local money rates remain as for some time past.

The following is a comparative table of stocks for w.e. August 24th, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Bank of Montreal.	6 265	261½	246	
British N. Amer...	16 124	124	....
Toronto	11 240	240	....
Merchants	33 170½	170½	182½	
Quebec	20 127	127	....
La Banque Nat..	35 98	98	....
Commerce	101 151½	150	141½	
Hochelega	78 162	162	161	
MISCELLANEOUS.				
Can. Pacific	2675 97½	95½	85	
Duluth S.S. & At.	125 5½	5½	3½	
Duluth S.S. & At. pf.	150 13¼	13	7½	
Mont. & Lon.	11,665 59	48	....
Twin City	85 65½	64½	....
Rich. & Ont.	51 111½	110½	....
M. S. R.	395 328½	322	270½	
Montréal Gas Co.	50 203	203	195	
Bell Telephone..	13 192½	192½	188	
Royal Electric ..	460 181	177½	159	
Toronto Ry. Co..	300 117	116½	100	
Payne Mining Co.	4700 138	136	....
Rep. Mining Com.	8700 127½	125	....
Merchant Cotton..	12 138	138	....
Mont. Cotton Co.	62 162	160	164	
Can. Col'd Co. bds.	4000 101	101	....
Dom. Cotton Mills	10 107½	107½	96½	
Dom. Coal Com.	5 55	55	....
War Eagle	8000 300	357	288xd	

Brazilian exchange for the week ending the 23rd, is as follows:

Aug. 17	8 5 32d
" 18	8 5-32d
" 19	8 1-16d
" 21	8 1-32d
" 22	8 31-32d
" 23	8 31-32d

MONTREAL WHOLESALE MARKETS.

Montreal, Aug. 24, 1899.

In commercial circles, with few exceptions, business has been of a character within the past week which would seem to defy any break on account of the usual mid-summer quiet, and absence at the watering places of those who annually grant themselves these outings to the detriment of their patrons meantime. But Montreal has been favored this season with more

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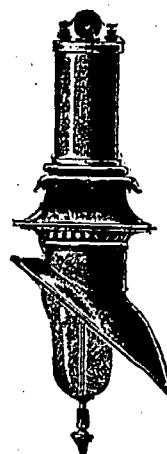
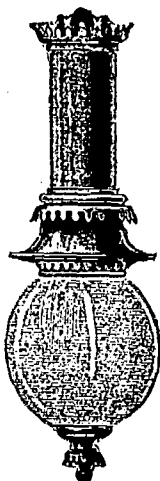
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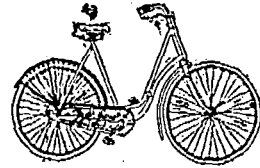
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within the past few days a much easier tendency. Sellers and buyers are notably apart in their views as to values and this will exist to some extent while present conditions prevail. There is, consequently, but little business passing and holders would require to shade prices to force trade. Choice creamery brings 20½ to 21½ cents in boxes, with tubs 20 to 30½ cents. In dairy butter best grades bring 15 to 16 cents, in round lots. More inquiry has been shown for dairy within the past two days, and several lots that had begun to accumulate, were picked up at full figures. It appears that better figures have been paid for creamery here lately than the price in England would warrant, and it is not improbable that lower figures may prevail for some time.

Canned Goods.—Canned goods for future, delivery are quiet, the bulk of the pack having been absorbed. It is estimated that the various packers in Picton, Belleville, Trenton, will this year turn out over six million cans. The extent of the total output, of Ontario can only be conjectured from this, but, the total should be nearly ten million cans, or about 350,000 cases. The extent of the output is all the more remarkable when it is remembered that the great bulk of it is marketed in Canada.

Cement.—Orders for large quantities are absent, but in the aggregate considerable cement is going out of warehouse, and ex wharf. The Assyrian is in port with about 7,000 brls. Belgian. Stocks are stated to be getting somewhat bare, but with fairly large lots to come forward in the next three weeks, these are enough to meet requirements until business gets brisker next month, which is confidently anticipated.

Cheese.—While the market here appears to have lost a little of its vigor, cheese is being purchased in factory districts, in Ontario at prices that have but one meaning, determination to hold prices or hold the goods. At Peterboro, Ont., on the 23rd inst., 4,300 boxes were offered, being first half of August make; 21,350 sold at 10 9-16c; 2,115 at 10½c; 10½c was refused for balance. Napanee, 23rd, 1,155 offered, sales at 10½c. Stirling, 23rd, 1,069 white offered; sales at 10½c to 10 7-16c. In some districts farmers are still feeding their stock, owing to the long-continued drought.

Coffees.—In coffees the only feature to record is the failure of the crop in Porto Rico, but as this grade does not come here to any extent, values are not likely to be even fractionally disturbed. "The same yesterday, to-day, and for ever" is appropriate to be said of coffee in the Canadian market—the coffee trade, peradventure, is not dependent on coffee alone. Substitutes count for something.

Dry Goods and Millinery.—Wholesale houses express satisfaction in the activity lately noticeable in a general way by the better class of retailers. The only undesirable feature attached to liberal purchases is shown in the persistency with which prices are assailed. The impression seems to have spread about that all goods have been marked up, and this leads in many instances to the above endeavors. All wool and silk goods are firm at advancing figures, while the recent gain in cottons has been firmly sustained. The millinery openings will take place in this city next week and preparations are being made for a greater number of visitors than have yet favored Montreal on such an occasion. The retail millinery windows are decked with the rough rider felt hat in many shades. The season will produce some unique shapes which will be treated at length in next week's issue.

Eggs.—Arrivals have once more exceeded the demand, and prices are likely to react. There is one sustaining feature noticeable within the past few days, which may hold prices against heavy supplies. Fresh stock is being sought and the market tested with a view to shipping. Present quotations are:—Best fresh stock, 14 to 14½c; held, 13 to 13½c; and inferior, 11 to 12½ cents.

Flour, Feed and Meal.—The past week has been productive of more activity in flour, larger quantities being picked up for shipment abroad, principally Manitoba grades. In a local way there is a steady business doing at unchanged prices. Feed is active under a good demand. The dry weather has caused much feed to be used throughout the country, this unusual consumption lending activity to the market which at many points is practically bare of supplies. Quotations are:—Flour—Winter wheat patents, \$3.65 to \$3.90; straight roller, \$3.30 to \$3.40; and in bags, \$1.60 to \$1.65; Manitoba patents, \$4.00 to \$4.10; strong bakers, \$3.

60 to \$3.70. Bran, Manitoba bulk, \$12.50 to \$13.00; do. Ontario, \$13.00 to \$13.50; shorts, \$14.50 to \$16; mouille, \$19.00; oatmeal, \$3.75 to \$3.80, and \$1.75 to \$1.80 per bag. Baled hay—No. 1, \$7.50 to \$8.00; No. 2 extra, \$5.50 to \$6.00; clover and mixed, \$4.75 to \$5.25.

Green Fruits, Etc.—Large quantities of small fruit continue to arrive, California growth being prominently noticeable. Retailers ask and obtain a good figure, and from the turn-over, a profitable trade is being experienced by all handlers. The season's apple crop is expected to be slightly in excess of last year's yield, with quality also better. Quotations are:—Rodi oranges, fancy, 50 size, half boxes, \$2.00; Jamai-

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

FINISHED SOUP.
Special Prices to Hotels and Trade.
CLEAR or INVALID.

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READY FOR USE.
Half-Pint 2s 3d.
Pint 3s 6d.
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B. SKINNER selects the best kind of **GREEN TURTLE** when in full season, **PRIME** and **FAT**, and, having **HIS OWN BOATS**, he gets the **FRESH FROM THESEA**, and by preferring them as soon as **CAUGHT** he retains the delicious flavour described by Mr. GORDON STABLES, M.D., R. N., in his travels.

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ca oranges, brls., \$7.50 to \$8; grape fruit, California, 64-80-96-126 size per box, \$1.25. Messina lemons, extra fancy, 300 or 360 size, \$3 to \$3.50; do. fancy, do., \$3; do. choice do., \$2.50; Smyrna figs, in 10 lb. boxes, fancy, new, per lb., 15c; do. cooking, 25 lb. mats, per lb., 4 1/2c; Bermuda onions, crates, about 50 lbs., \$1.70 to \$1.90; coconuts, per bag, \$2.75 to \$3.00; cranberries, Cape Cod, fancy dark berries, in bushel crates, \$2.00 to \$2.25; California evaporated peaches, 25-lb. boxes, per lb., 12c; California peaches, \$1.15 to \$1.30 box; do. plums, \$1.30 to \$1.60 box; do. Bartlett pears, \$2.40; do. bananas, Jamaica bunches, large Jamaica fruit, \$1.40 to \$1.60; eight hand bunches, \$1.10 to \$1.25; blueberries, 20-qt. box, 90c to \$1; gooseberries, 40c basket; red currants, 45 to 50 cents basket; black currants, 55 to 65c basket; apples, in brls., \$2 to \$3.25; do. in baskets, 30 to 40c; pears, do., 30 to 50c; blackberries, 6 to 8c; grapes, Delawares, crates, \$3.50; do. blue, \$3.00; do. 10 lb. baskets, 25 to 30c; musk melons, 5 to 15c each as to size.

Iron and Hardware.—There is nothing new about local iron and hardware houses these days. On the contrary, all is bustle which to the untutored eye might look like excitement. Neither is there any too much of that self-satisfied look on the part of the clerks, accustomed to give prices to dealers of an enquiring turn of mind, without needing the aid of the cost book. Changes are so frequent in values, these days, that the newest assistant nearly knows as much as the veteran. This week, bar iron has advanced to \$2.10 for car lots, Galvanized staples have advanced to \$3.80, with \$3.20 for bright staples. Iron pipe on the various sizes has enhanced as per prices current. The base price of cast steel is now 8c, American sheet steel has been marked up 10c, black sheet iron is also dearer. Wire nails are now listed at \$2.55 base, with \$2.80 for carloads. It is regarded as very probable that wire nails will see \$3 before long. Makers cannot supply, and in turn jobbers are cautious in accept-

ing orders for large quantities at present figures.

Hides.—Arrivals of green hides have been somewhat better during the week. Prices are firm but no change has occurred. The situation in the United States is one of extreme firmness, for dry hides, with holders sold ahead and full prices being paid.

Leather and Shoes.—Another advance of one-half cent per pound in union, oak and hemlock leather which took place in the United States this week, following the rise of the week previous indicates the strong position of leather in that market. From the shoe manufacturing centres there is heard a call for shoes for immediate delivery to an extent greater than can be met. Prices of shoes have accordingly advanced. In our own markets is heard the constant call for leather for export until supplies of some sorts are no longer visible beyond the meeting of requirements. There is a murmur among the Quebec employees that they want more pay; while everything points to higher prices for leather in the near future. Even the tacks are costing considerably more money than formerly, yet shoe manufacturers have made no change in prices. All other goods are being advanced in proportion as the material which enters into their manufacture advances. So a good time to consider the increasing necessities for getting more money for shoes is before travellers go out with their spring samples.

Provisions.—While the English market has eased off somewhat in price, there continues to be an active demand here for all smoked meats for export account, an indication that the dullness abroad is expected to be but temporary. Lard is in fair request with prices here unchanged. Quotations are:—Selected heavy short cut boneless mess pork, \$10.25 to \$16.50; heavy Canadian short cut mess, \$16; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15.00 per brl.; pure Ca-

nadian lard, per pail, 7 to 7 1/2c compound refined, 5 1/4 to 5 1/2c; hams, 11 1/2 to 13 1/2c lb., as to size; bacon, 11 1/2 to 13 cents lb., as to grade.

Paints and Oils.—There is no change to note in values. Turpentine is firm, at the advance of last week, whilst linseed oil is reported steady. Receipts coming forward from Liverpool are more free, and there does not appear to be likelihood of higher figures ensuing for some little time ahead. There is a chance that values will go lower. The business doing in paints is fair for August, which is not looked upon as a month of active business in this line. Glass continues unchanged.

Sugar.—Refiners report a fairly good demand for granulated, and are still getting \$4.55 per cental for this from jobbers in the agreement, with the usual rebate. From all appearance things are working smoothly among the grocers, after the little kick up of a month ago, when independent wholesalers were cutting prices in order to make "some one sick" the "some one" meaning their confreres who worked in harmony with the refiners, in supporting the market and to keep out the American article.

Teas.—The tea market on spot evinces only a moderate movement. Here and there brokers make a sale of a few packages for actual wants, but in a wholesale way there are no orders apparent. London advices represent the market there as rather flat, after the patching up of the trouble with English importing houses and Calcutta firms re the draft question. Yokohama cable of yesterday states an active market, with values maintained.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, August 24th, 1899.

A steady week's trade is reported by dealers in nearly all lines, the situation in dry goods being practically the same as that of last week, with the strong

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points emphasized. Metals are on the advance, cast hardware and wires being higher. The grocery trade is quiet with no change for the better in the canned salmon situation. Butter and cheese show signs of being affected by bad pasturage. Money is unchanged, and stocks are quiet. Latest sales:—Consumers Gas 232, Canadian Pacific Railway 97½, Luxfer Prisms 113½, Republic 128.

Butter.—Butter continues firm, and there are no prospects of a decline. The milk supply is short owing to bad pasturage. Both local and export demand is good. Creamery prints, choice, run at 19 to 22 cents, and tubs bring 18 to 20 cents. Cheese is up to 10½ cents and the supply is small, all good stock being used up for export. Eggs are in rather poor demand except for choice and sell at 12½ to 13 cents, some selling as low as 12 cents.

Dressed Hogs.—The market is dull, and featureless, prices going from \$6.25 to \$6.75, with most buyers paying \$6.50 for choice butchers' weight.

Flour and Grain.—There is a little more doing in flour owing to a rather brisk demand by exporters, who bid \$2.75 for straight roller in bags, middle freights. Locally, \$3.10 to \$3.15 is bid for the same in wood. Peas are selling at 52c for ear lots of new, outside September shipment slightly less. Corn is slow with most lines nominal, and ear lots of No. 2 yellow American, truck, Toronto, sell at 41½c. Bran, \$13, and shorts \$15 to \$16 west. Wheat—Local prices for wheat are firm with old Ontario red and white selling at 69 to 69½ cents, outside, and holders now ask 70c. New red is held at 68½ to 69c. Manitoba No. 1 hard sells at 80c Toronto and west. Oats are firm in

tone, offers for old white, north and west, being at 27c. Round lots of new oats for export sell at 24½c north and west. Rye is quoted nominally at 48 to 48½c west.

Groceries.—Trade is rather quiet and the movement in sugars is light. Canned goods are firm, canned salmon especially so, owing to packers' reports. Sugars rule at \$1.60 to \$1.65 for granulated and \$3.85 to \$4.40 for yellows. Tea business is fair and Japans are coming in. Rio green coffee sells at 7½c to 12c, Mocha 23c to 25c, Java 25c to 32c. Canned tomatoes and corn may be affected by short growth. Early Sultan raisins, samples, are coming in. Valencias sell at 5c to 5½c for fine off-stalk, and 6¼c to 6½c selected. Layers 6½c to 7c.

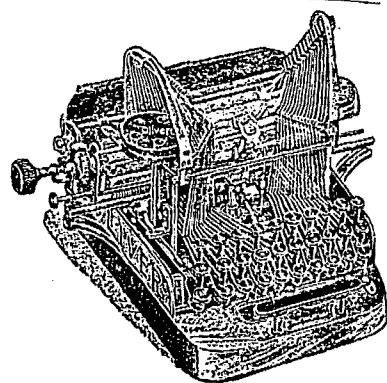
Hardware.—Demand this week has been active and prices on the advance, Canadian makers of cast hardware having put up prices 10 cents to 50 cents. Steel wires have advanced from \$2.85 to \$3, and picture wires have also considerably advanced.

Leather.—There is no noticeable change in the leather trade since a week ago.

Hides and Skins.—The market is featureless. Cured sell at 8½c to 9c. 80c to 81c. Lambskins, fresh, 35c and pelts, 35c. Tallow sells at 3 to 4c.

Live Stock.—Trade has been generally dull, with shippers' cattle slow at prices of a week ago, the outside being \$5 per cwt. Bulls unchanged at \$3.50 to \$4.25. Butchers' cattle has been poor in quality, the best, however, bringing firm prices at \$3.75 to \$4.25. Stockers sell at \$3 to \$3.25 and feeders, heavy, at \$2.75 to \$3. Milch cows \$25 to \$40. Calves \$5 to \$5.50. Sheep, per cwt., \$3.25 to \$3.80. Spring lambs \$1 to \$4.50. Hogs sell at \$5.63 for heavy, light fats \$4.75, heavy fats \$3.75, and \$3 and stags \$2.

Green, No. 1, 8½c to 9c, No. 2, 7½c to 8c, No. 3, 6½c. No. 1 calfskins sell at 9c and No. 2 at 7c. Fresh sheepskins



YOUR ATTENTION!

THE OLIVER . . .

Free Type Bar
Visible Writing



.. TYPEWRITER.

Price in Canada & United States,

→ \$95.00 ←

LINOTYPE COMPANY,

156 St. Antoine Street,

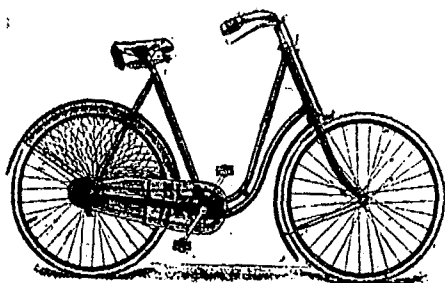
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Manufacturers for

CANADA AND SOUTH AMERICA.

The Foleshill Cycles

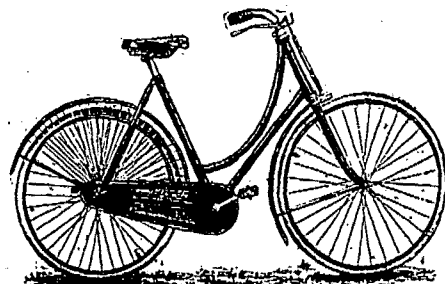
NONE EQUAL TO THEM.



FOLESHILL CYCLE CO., Ltd.
COVENTRY, ENG.

MACKLIN CYCLES.

The best in the Market, . . .
Only the HIGHEST GRADES.



MANUFACTURED BY
MACKLIN & SON,
GOSFORD ST. COVENTRY, England

Opening Sale for . . .
 the Fall Season.

EXTENSIVE TRADE SALE OF

Staple and Fancy Dry Goods, Ready-Made Clothing, Foreign and Domestic Woolens, Tailoring Goods, Housekeeping Linens, Hats and Caps, Fancy Goods, French China, Cutlery, Hardware, Shoe Nails, Groceries, Boots and Shoes, French Shoe Blacking, Etc., Etc.,

AT AUCTION,

By **BENNING & BARSALOU,**
 Auctioneers,

At their Salesrooms,

Nos. 86 and 88 St. Peter St.,

WEDNESDAY, the 30th, and THURSDAY, the 31st AUGUST.

— A. 1. 80 —

(For Account of Manufacturers and Importers),

- 85 Cases 3-4 and 6-4 Tweeds and Serges
- 32 Cases Beaver and Assorted Friezes.
- 200 Pieces Plain and Twill Grey Flannels.
- 100 Pieces Assorted Dress Goods.
- 150 Dozen Assorted Ties and Bowes.
- 300 Dozen Corduroy and Tweed Caps assorted.
- 75 Dozen Assorted Corsets.
- 200 Dozen Thread.
- 150 Small Rugs.
- 50 Dozen Hair Brushes.
- 200 Dozen Cashmere Hose.
- 250 Pieces Assorted Farmer Sattin.
- 25 Cases Housekeeping Linens.
- 300 Men's Suits.
- 75 Children's Suits.
- 350 Pairs Assorted Pants.
- 150 Assorted Rubber Coats.
- 55 Dozen Men's and Boy's Swotters.
- 250 Cases Assorted Boots and Shoes.
- 10 Cases Shoe Blacking, etc.
- 10,000 Lbs. Shoe Nails, etc., etc.

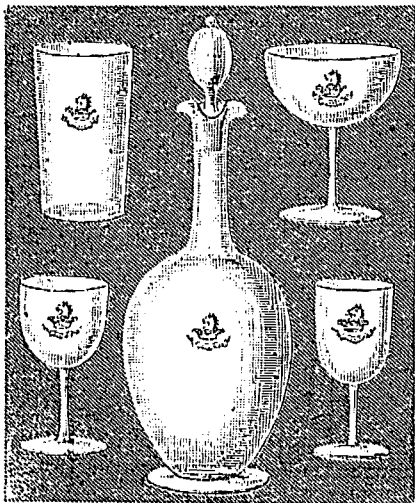
The whole to be sold in lots to suit the Trade.
 Terms Liberal.

Sale each day at 10 o'clock a.m.

The attention of the Trade is invited to this important sale.

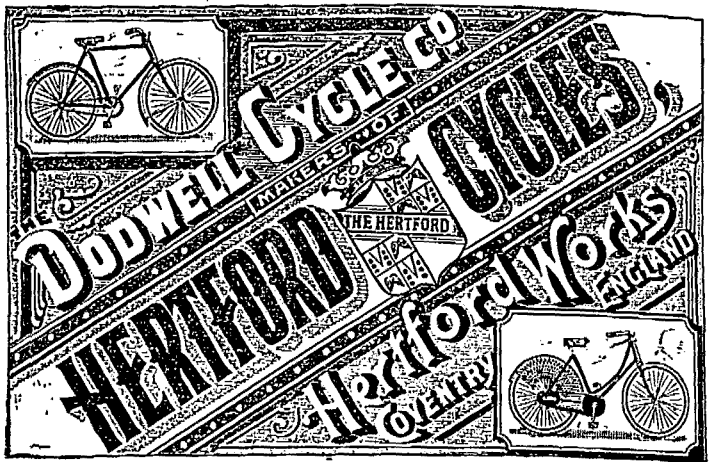
SOANE & SMITH,

China and Glass Manufacturers,
 462, OXFORD ST., LONDON, W., ENGLAND.



The "PORTMAN"
 Service of Table Glass
 With Crest or Monogram.

Full set for 12 Persons, (87 pieces), £4 18 6
 (Inclusive Price.)
 Same quantity, PLAIN (without Crest) £3 10 0



Caverhill, Learmont & Co.,

Wholesale **HARDWARE & METAL MERCHANTS;**

Caverhill's Buildings, St. Peter St.,

Largest and most complete stock of
 BRASS & METAL in the Dominion.

MONTREAL

CALCIUM NICKEL FLUORIDE



for **BRASS & BRONZE CASTINGS,**
 is the only Low Priced but High
 Grade Alloy strictly guaranteed.

Superior to Phosphorous Tin. A Sample Keg, 100
 Pounds, shipped to any responsible
 Brass Foundry.

Manufactured under Mexican Patents by

THE NATIONAL ORE AND REDUCTION CO.,
 DURANGO, - - MEXICO.

*STAHLKNECKT YCIA, Bankers, exclusive Sole Agents for the
 Mexican Republic, DURANGO, MEXICO.*

The United States Patent Right is for sale.

HOWARD CHEMICAL WORKS,
 HOWARD STATION, ST. LOUIS, MO.

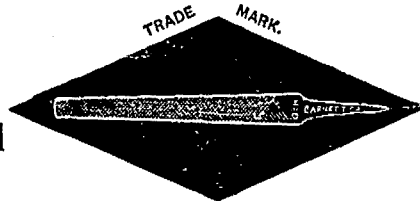
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Black Diamond File Works

Est. 1863.

Inc. 1895.

Twelve
 Medals
 Awarded at
 International
 Expositions.

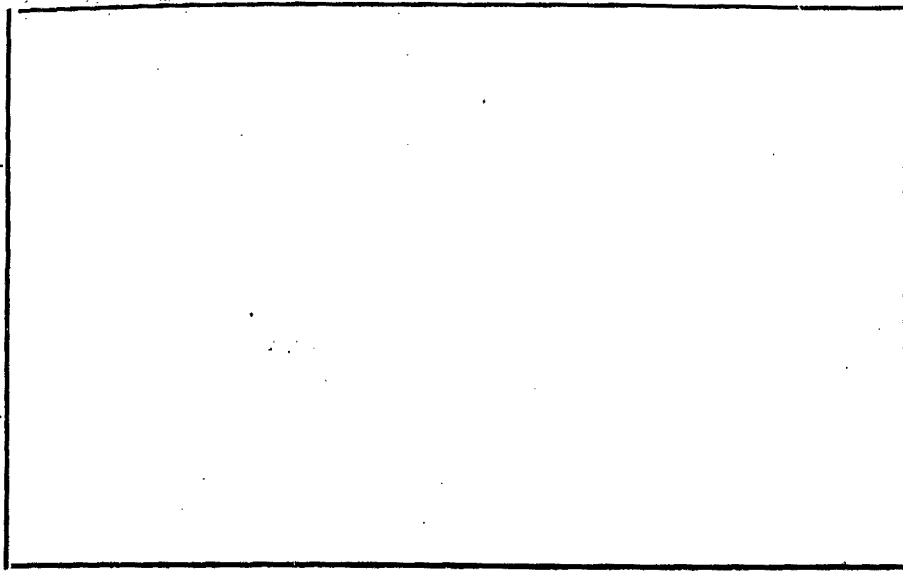


Special
 Prize
 Gold Medal
 at Atlanta,
 1895.

Our goods are on sale in every leading Hardware Store
 in the United States and Canada.

G. & H. BARNETT COMPANY,
 PHILADELPHIA, PA.

"Royal Stanton" Lady's Tricycle.



SEE
OUR
PRICES.

CYCLE AND
TRICYCLE
Manufacturers

DRAKEFORD, RANDLE & COOKE, Coventry, Eng.



ELNDERWOOD & CO.,
Bicycle Manufacturers,
ADDISON WORKS,
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THE

"M.C."

PATENT SADDLE SUPPORT.

An Oscillating Saddle Pin.

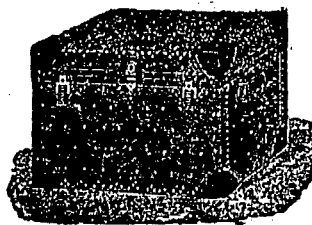
A Novel and Useful Invention.

Permits the Saddle to slightly rock in a lateral direction, thereby accommodating itself to the movements of the rider in actuating the pedals. Increase of comfort and ease.

Permits the use of a broad saddle, with free extension of thigh. Automatic lateral tilt of Saddle. Reduction of side pressure and strain on rider and springs of saddle.

CROWSLEY & CO.,

167, Victoria Street, LONDON, S.W., England.

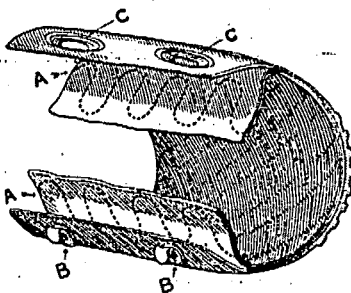


J. EVELEIGH & CO.
MONTREAL.
Manufacturers of . . .
All Kinds of
**TRAVELLING
REQUISITES.**

Tel. Address: "TYRES LIMITED."

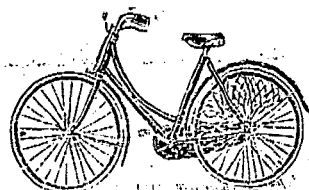
TYRES, Limited.

Manufacturers of
**CYCLE AND
LIGHT
MOTOR CAR
TYRES.**



REGISTERED OFFICES **HILL CROSS, COVENTRY, Eng.**

High-Grade Machines at Popular Prices.



BUY FROM
THE MAKERS
AND
SAVE MONEY.

THE WILDAY CYCLE CO.,
BUTTS, COVENTRY, Eng

SEND FOR PRICE LIST—IT WILL PAY YOU.

ELECTRICAL UNDERTAKINGS, Ltd.,

MILLER STREET, HIGH STREET, CAMDEN TOWN.

FOUR-WHEELED DOG-CART.

Total weight about 2,400 lb. Battery weight about 800 lb. Capacity 20,000 watt hours at 25 ampères discharge, corresponding to twelve miles an hour.

**Two Motors of 3 h.p. each, working up to 6 h p.
making a total of 12 h.p.**

Six speeds forward, two speeds back. Zero or Stop put on brakes. Minimum speed about two miles an hour; maximum speed thirty miles an hour. Speeds are not materially increased going down hill, as the carriage checks itself automatically and charges back. Seats four, including driver. Controlled entirely by one handle. Dis'ant carriage can travel on a single charge at twelve miles per hour from seventy to two hundred miles on average roads. Good hill-climber.

PRICE FROM £400, ACCORDING TO DESIGN.

Extract from "MOTOR CAR JOURNAL," dated 16th June, 1899.

"10.—ELECTRIC FOUR WHEELED BUGGY.—Built by Electrical Undertakings, Ltd. Two passengers. Fastest car of all up hill—so fast, indeed, that for conformation sake driver was asked to do second trial. Reputed to have performed the journey up the rise twenty seconds faster than any other car."

THE "GODIVA" OIL ENGINE.



Moderate in Price. Small Consumption. Tube Ignition. All Modern Improvements Easy Starting.
Quiet when Working. Best Workmanship & Material Throughout. Absolutely Reliable.
Six Months' Guarantee.

PAYNE & BATES, LIMITED,
ENGINEERS. *(Late PAYNE & CO.)*
FOLESHILL, near COVENTRY, ENGLAND.

GLEW'S

Patent Steel-Shielded * RUBBER TYRE SYNDICATE, LIMITED.

The Leading Features of this Tyre are:

The Rubber and Shield
CANNOT
Come out of the Tyre.

A Brake can be used.

Great Economy.

Durability.

Adaptability
(to every class of Wheel)

Freedom from Vibration.

Silent Running.

City Offices: 17 Queen Victoria Street, LONDON, E.C., ENGLAND.

Manufactory: Albion Works, Valmar Road, CAMBERWELL, S.E., LONDON, Eng.

Save 40 per cent in
Draught, and
50 per cent in
Economy, compared
with present
RUBBER TYRES.

FOR MOTOR CARS & HEAVY
VEHICLES, our MR. GLEW
has recently taken out a New
Patent, which, by the introduction of a
Key, avoids all danger of Breakage
from defective welding. The heaviest
BRAKE POWER can be Safely used.

Telegrams:
"AFROCYST, LONDON"

CYCLE & COMPONENT FACTORS.

SOLE MAKERS OF THE

"NEW ERA CYCLES."

SPECIALITIES.

Frames. Hubs. Spokes. Nipples. Pedals. Gear Cases.
Tyres, &c., &c

Agents wanted in Canada. - - - - - Send for our New List.

JAMES S. JONES & CO.,

14, HOLBORN VIADUCT, - LONDON, E.C., ENGLAND.

Highest Grade Cycles
Tribune Scotsman Europa.
RILEY, WARD & BRADFORD, Ltd.
CYCLE MANUFACTURERS.
Branches:
19 Queen St. Glasgow
39 Gordon St. " **FLEET WORKS,**
Charing Cross " **COVENTRY,**
Kyle Street, Ayr. **England.**
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R. J. PIKE,
Gold and Silver Watch Case
Manufacturer,
CROMWELL HOUSE,
EARLSDON, COVENTRY, Eng.

W. NEAL,
OXFORD HOUSE, CHAPEL FIELDS,
COVENTRY, Eng.
All kinds of Gold Watch Cases
in 9ct. and 18ct.

6d. and 1s.

SAMPLE
BOTTLES,
Post Free,
1s.

Specify
"Club
Black."

"Silico" Enamel will protect your bright
parts, and make them rainproof and rustproof.
Vaseline superseded.

"Club Black" is the oldest and best enamel
on the market, and has the largest sale in the
world.

It is "SPECIAL HARD DRYING," and wears like
Stoving Enamel.

MAKERS OF COLOURED LACQUERS,
BLACK STOVING ENAMEL, &c.

SILICO ENAMEL CO.,

KERRY ROAD, NEW CROSS,
LONDON, E.C., ENG.

Bulk or Bottle.
Ask for "CLUB BLACK."

6d. and 1s.

SAMPLE
TINS,
'Post Free,
1s.

Specify
"Club"
Cycle
Oils.

BURNING OILS.
LUBRICATING OILS.
DOUBLE PURPOSE OILS

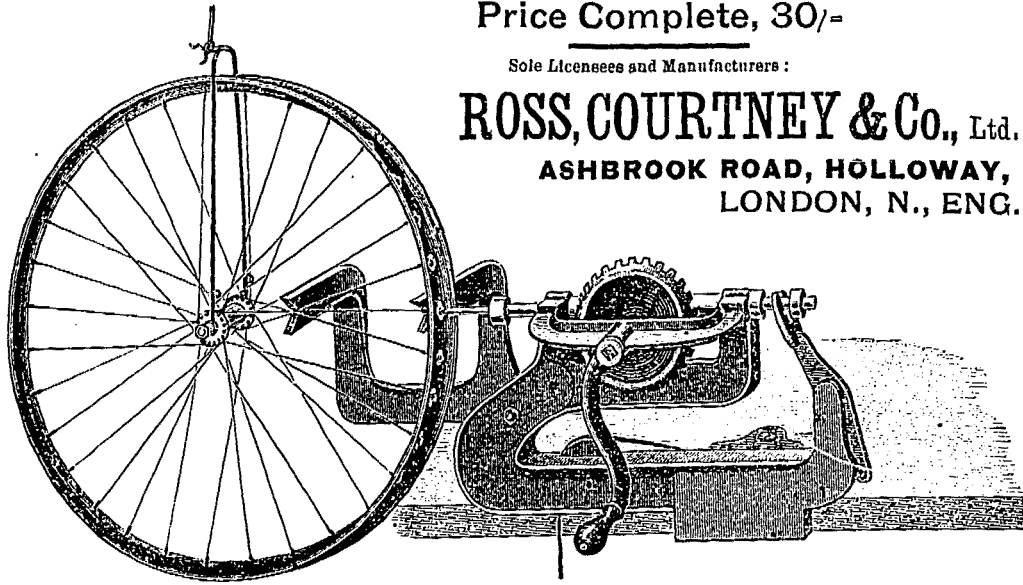
Enquiries for quotation in bulk
will be esteemed a favour.

ROSS COURTNEY'S WHEEL-BUILDING MACHINE.

Price Complete, 30/-

Sole Licensees and Manufacturers:

ROSS, COURTNEY & Co., Ltd.
ASHBROOK ROAD, HOLLOWAY,
LONDON, N., ENG.



PATENT.

Simple!

Accurate!!

Automatic!!!

TRY IT.

AND YOU CANNOT DO
WITHOUT IT!

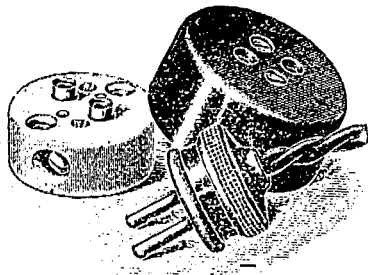
Invented by a Wheel-
Maker for Wheelmakers.

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

Time required to finish a
wheel, about 1½ minutes.

A. P. LUNDBERG,

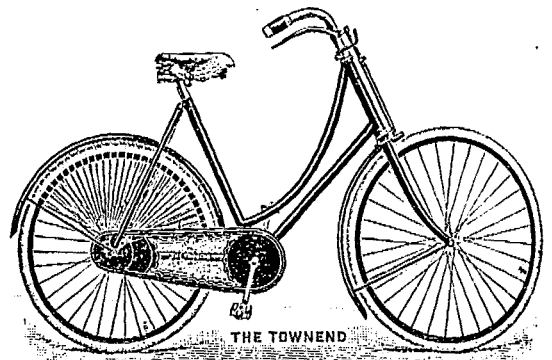
Bradbury Electrical Works,
Bradbury Street, Kingsland Road,
LONDON, N., ENGLAND.



MANUFACTURERS OF

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

TOWNEND



THE TOWNEND

CYCLES.

Send for Terms and Catalogue.

The New Townend Bros., Ltd
COVENTRY, Eng.

Are you fitting the "LONDON" Patent + +

DISC ADJUSTING HUBS?

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

Can be adjusted to the 1,440th part of an inch.
The bearing is absolutely and effectively locked, and cannot possibly work loose.

Any child can adjust them, and the locking arrangement consists of two pieces only.

Every Hub is guaranteed turned from bar steel.

Every part guaranteed interchangeable.

Dustproof and Oil Retaining. Made with 1½-in., 1⅝-in., 1¾-in., and 2-in. (for tandem) Chain Line.

And the price—**14/6**, less 2½% 30 days, 5% cash.

Guaranteed for three years.

Don't procrastinate! Let us hear from you at once.


The London Hub Company, Limited.

122 NEW KENT ROAD, LONDON, S.E., ENG.

Marvellous Value.

.. Good English Make ..

JUST SEND FOR A 1899 LIST.

Specifications as Below. 

EACH MACHINE GUARANTEED TWELVE MONTHS.

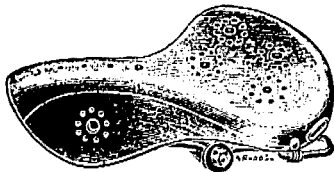
TRY a SAMPLE of our CYCLE with **£6 10 0**
Warwick DOUBLE TUBE TYRE Dunlop 10/ extra.

Made with genuine set B.S.A. Fittings, and **£8 12 6**
DUNLOP Tyres Westwood Hollow Rim

Kingsland Manufacturing Company,

LIMITED.

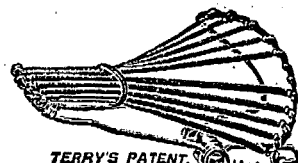
KING HENRY'S WALK, LONDON, N., Eng.



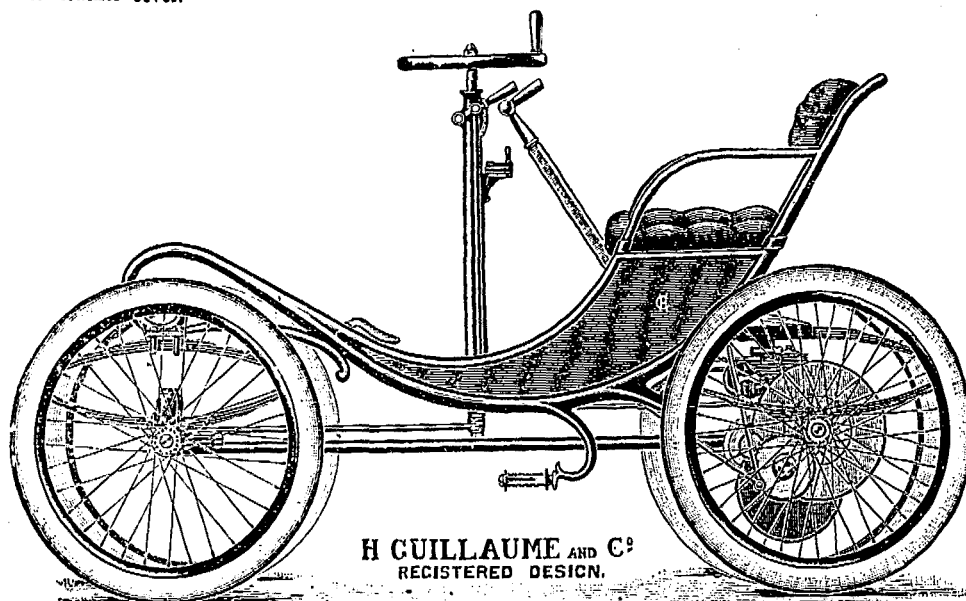
TERRY'S PATENT.
With Detachable Leather Cover.

Telegraphic Address: "GUILLAUME ALVECHURCH."

Sole Manufacturers of the
"TERRY" CYCLE SADDLE.



TERRY'S PATENT.
Without Cover.



H GUILLAUME AND CO.
REGISTERED DESIGN.

Sole Manufacturers of the DOUBLE SPEED GEAR CYCLE.

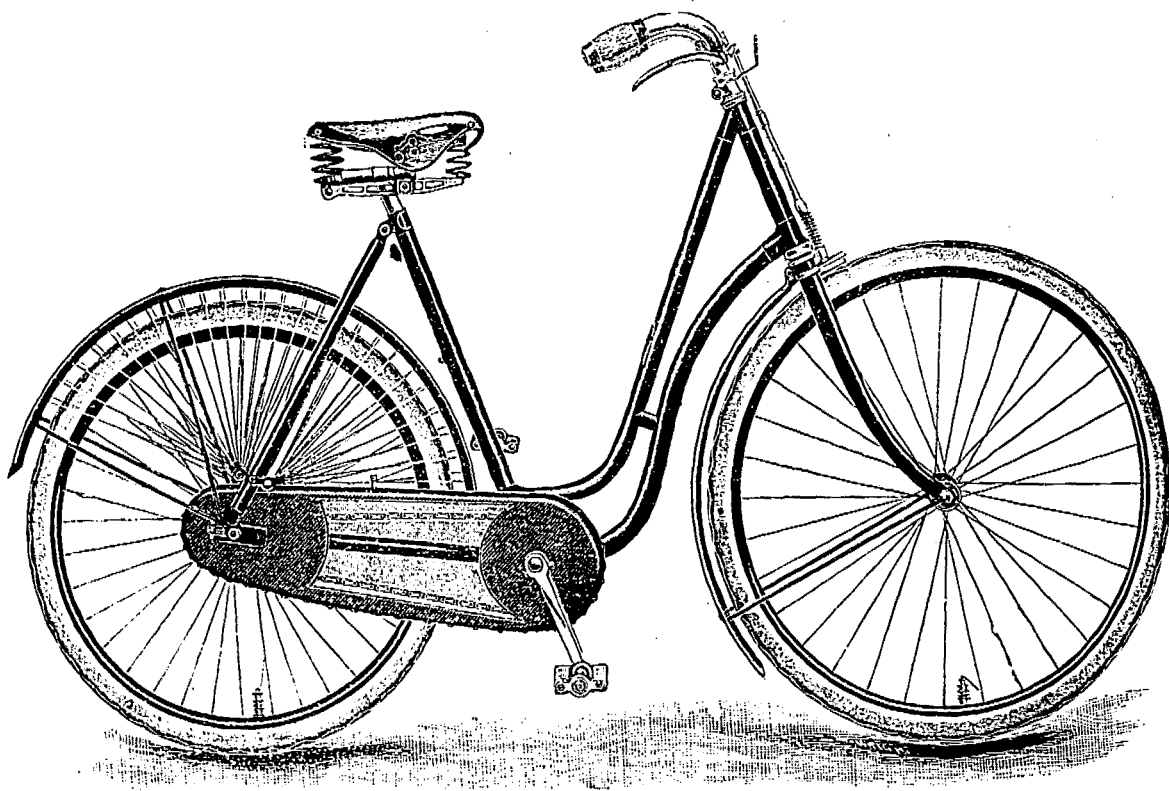
THE RECTORY ENGINEERING WORKS.

H. GUILLAUME & CO.

Cycle & Motor Car Manufacturers,

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

THE ELK CYCLES.



Price and Quality not Equalled in England.

Works: COVENTRY, ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 24, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.
Boots and Shoes.		Brooms.	
Brogans or Cobourgs	\$0 70 0 80	Good Luck 2-4 stg. Var. Han.	3 20 0 00
Split Balmorals	0 80 1 10	Rose 4 varn. hand heavy.	3 80 0 00
Kip	1 10 1 20	Pansy 4 " " medium	3 60 0 00
Buf " or Congress	1 20 1 50	Thistle 4 " " "	3 10 0 00
Split Boots	1 80 1 75	Map Leaf A 4 stgs.	3 80 0 00
Kip	2 10 2 75	" B 4 " stained	3 20 0 00
Grain \$2.00 to \$3.00, Felt Sox	\$1 75, \$2 00 full 2 42 2 50	Shamrock A 4 " varn han	3 10 0 00
Felt Boots, half fox.	1 00 1 10	" B 4 " stained	3 25 0 00
Womens.		Daley A 8 stgs varn handle	2 80 0 00
Misses.		" B 8 " stained	2 45 0 00
Chlds.		Tulip No. 1 8 stgs "	2 25 0 00
0 70 1 75	0 65 0 70	2 2 " " "	1 80 0 00
0 80 1 00	0 80 0 90	Curling 4 " " "	3 60 0 00
1 00 1 10	0 90 1 00	Warehouse 4 heavy.....	3 60 0 00
1 00 1 10	0 80 1 00	Letter A 2 plain.....	1 60 0 00
1 25 1 60	1 15 1 25	Drugs & Chemicals	
1 00 1 10	0 90 0 95	Acid Carbolic Cryst medl.	0 80 0 40
1 15 1 35	1 00 1 15	Aloes, Caps.....	0 16 0 18
1 50 2 00	1 20 1 50	Alum.....	1 40 1 60
Mens' Calf. Bals. Cong or Butt. Goodyear Welt	2 30 3 50	Borax, xtls.....	0 06 0 07
" " McKay Sewn	1 90 2 10	Brom. Potass.....	0 70 0 75
" " Tan Russia Calf. Bals. Cong or Butt. Goodyear Welt.	2 50 3 50	Camphor. Eng. Ref Rings	0 60 0 85
" " McKay	1 90 2 10	Refos. ck	0 65 0 70
French Pat. Calf or Enamel Leather Bals. Butt. and Cong.	3 50 4 50	Citric Acid.....	0 55 0 60
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt	2 10 3 00	Citrate Magnesia lb.....	0 32 0 45
" " Turns 1 quality....		Coppers, per 100 lbs	0 75 0 80
" " " " " "		Cream Tartar.....	0 20 0 25
" " " " " "		Epsom Salts.....	1 50 1 75
" " " " " "		Glycerine.....	0 16 0 20
" " " " " "		Gum Arabic per lb.....	0 25 0 50
" " " " " "		" Trag.....	0 60 1 00
" " " " " "		Insect Powder lb.....	0 25 0 40
" " " " " "		do per keg, lb.....	0 22 0 30
" " " " " "		Morphia.....	1 75 1 85
" " " " " "		Opium.....	4 25 4 50
" " " " " "		Oxalic Acid.....	0 10 0 12
" " " " " "		Phosphorus.....	0 65 0 75
" " " " " "		Potash Bichromate.....	0 09 0 12
" " " " " "		Potash Iodide.....	3 40 3 75
" " " " " "		Quinine.....	0 45 0 10
" " " " " "		Strychnine.....	0 75 0 80
" " " " " "		Tartaric Acid.....	0 35 0 40
" " " " " "		Tin Crystals.....	0 25 0 30
" " " " " "		Licorice.—	
" " " " " "		Stick, 4, 6, 8, 12, & 16	
" " " " " "		to lb., 5 lb. boxes.....	2 00 0 00
" " " " " "		Acme Licorice Pellets,	
" " " " " "		5 cans.....	2 00 0 00
" " " " " "		Licorice Lozenges, lb.	
" " " " " "		5 lb. cans.....	1 50 0 00
" " " " " "		Cocain Hyd. (oz.).....	4 75 5 25
" " " " " "		Oil Peppermint lb.....	2 00 2 00
" " " " " "		Oil Lemon.....	1 60 1 80
Canned Goods.		Heavy Chemicals.	
Lobsters.....	12 25 12 50	Bleaching Powder.....	1 75 2 50
Sardines.....	7 00 17 00	Blue Vitriol.....	7 00 8 00
Canadian Sardines.....	3 75 8 00	Brimstone.....	2 00 2 50
Mackerel.....	1 40 0 00	Caustic Soda 80.....	1 60 1 80
Jalmon.....	1 30 1 60	" " 70.....	1 80 2 00
Clams, 1-lb tins, per doz.	1 30 1 60	Soda Ash.....	1 25 1 60
Oysters.....	1 15 1 40	Soda Bicarb.....	2 25 2 35
Tomatoes, 3-lb. per doz.	0 80 0 85	Sal. Soda.....	0 60 0 70
Peaches, 3-lb. yellow.....	0 00 1 75	Concentrated... 1 50 2 00	
" 3-lb. red.....	2 60 2 90	Dyestuffs.	
Bartlett Peas, 2-lb. tins,	1 50 2 00	Archil, con.....	0 27 0 29
per doz.....	1 45 1 75	Cutch.....	0 08 0 09
Strawberries, Pres'd 2s	2 45 2 75	Ex. Logwood.....	0 10 0 15
Raspberries 2s.....	1 15 1 40	Chlp.....	2 00 2 50
Pineapples, 3-lb tin, p. doz	2 00 2 40	Indigo (Bengal).....	1 60 1 75
Gooseberries Pres. 2s.....	2 00 0 00	Indigo Madras.....	0 70 1 00
Grn Gages, 2-lb. tins, p. d.	1 00 1 50	Gambler.....	0 04 0 06
Corn, 2-lb. tins.....	0 80 0 85	Madder.....	0 10 0 12
Peas, 2-lb tins.....	0 85 0 90	Sumac.....	70 00 75 00
Name of Article.	Wholesale.	Name of Article.	Wholesale.
Canned Goods.		Corn Beef 1-lb.....	Ca. Amr,
Lobsters.....	12 25 12 50	" 2-lbs.....	1 27 1 45
Sardines.....	7 00 17 00	" 4-lbs.....	2 31 2 62
Canadian Sardines.....	3 75 8 00	" 6-lbs.....	4 78 5 12
Mackerel.....	1 40 0 00	" 14-lbs.....	16 60 19 00
Jalmon.....	1 30 1 60	Lunch Tngs 1-lb per doz.	2 50 3 45
Clams, 1-lb tins, per doz.	1 30 1 60	" 2-lbs.....	5 00 6 89
Oysters.....	1 15 1 40	Ox Tongue, 1 1/2-lb. "	6 80 9 50
Tomatoes, 3-lb. per doz.	0 80 0 85	" 2-lb. "	7 70 10 80
Peaches, 3-lb. yellow.....	0 00 1 75	" 3-lb. "	8 50 12 50
" 3-lb. red.....	2 60 2 90	Deviled Tong's, 1/2 lb. "	9 25 13 75
Bartlett Peas, 2-lb. tins,	1 50 2 00	Ham, 1/2-lb. "	1 10 0 93
per doz.....	1 45 1 75	Chicken, 1/2-lb. "	1 10 1 85
Strawberries, Pres'd 2s	2 45 2 75	Turkey, 1/2-lb. "	1 10 1 85
Raspberries 2s.....	1 15 1 40	Soups, lbs.....	1 10 1 85
Pineapples, 3-lb tin, p. doz	2 00 2 40	3 lb Baked Beans.....	1 15 1 90
Gooseberries Pres. 2s.....	2 00 0 00	Silred Bacon, 1/2 lb.....	0 60 1 65
Grn Gages, 2-lb. tins, p. d.	1 00 1 50	" 1 lb.....	0 60 0 30
Corn, 2-lb. tins.....	0 80 0 85	Ham, 1 lb.....	0 60 3 00
Peas, 2-lb tins.....	0 85 0 90		

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 24, 1899

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Farm Products.											
BUTTER: Finest Cr. tubs..	0 20	20	Barley, malting.....	0 00	0 25	Molasses (Barbados).....	0 31	0 35	Vermicelli, Canadian.....	0 05	0 06
" " " boxes..	0 20	0 21	" feed in store.....	0 05	0 00	Porto Rico.....	0 00	0 00	" " " " " " " " " " " " " " "	0 05	0 06
" " " good to choice..	0 19	0 19	Peas, per 60 lbs, Ex-store..	0 00	0 75	Trinidad.....	0 00	0 00	" " " " " " " " " " " " " " "	0 10	0 13
West Dairy Finest.....	0 14	0 15	Rye.....	0 50	0 55	Cuba.....	0 00	0 00	" " " " " " " " " " " " " " "	0 14	0 16
Townships Dairy.....	0 15	0 15	Corn, Ontario.....	0 00	0 00	Antigua.....	0 00	0 00	" " " " " " " " " " " " " " "	0 11	0 13
Common.....	0 12	0 12	" duty paid.....	0 00	0 00	Zaitains:			" " " " " " " " " " " " " " "	0 10	0 12
CHEESE:											
New Western col'd.....	0 10	0 10	Buckwheat.....	0 00	0 00	Sultanas.....	0 11	0 18	Chocolate		
New white.....	0 10	0 10				Loose Musc. California..	0 05	0 08	Vanilla, yel. wrap, 24 x 1/4 lb	0 34	0 38
Quebec.....	0 10	0 10				Layers, London.....	1 50	1 75	" do Chamols do do	0 43	0 43
Eggs:											
Select new.....	0 14	0 14	Groceries.			Con. Cluster.....	2 20	2 30	" do Pink do do	0 50	0 58
" " " straight candled.....	0 13	0 13	Tea, (Hl.-Chest & Cad.)..	0 15	0 16	Extra Dessert.....	2 75	0 00	" do Blue do do	0 50	0 58
" " " No. 2.....	0 11	0 12	Japan, com. to med., lb.	0 17	0 19	Royal Buckingham.....	3 50	0 00	" do do do do	0 50	0 58
EGGS: per b.....											
" " " Old.....	0 14	0 18	" " " good med. to fine..	0 22	0 25				" do do do do	0 50	0 58
HOGS: per b.....											
" " " Old.....	0 01	0 03	" " " choicest.....	0 26	0 36				" do do do do	0 60	0 68
ROE PRODUCTS:											
Bacon, smoked, per b.....	0 11	0 12	" " " fancy.....	0 06	0 08				" do do do do	0 60	0 68
Hams, city cured.....	0 12	0 13	" " " dust.....	0 14	0 20				" do do do do	0 58	0 68
" " " Canvassed.....	15 00	15 50	Y. Hyson, com. to good..	0 30	0 45				" do do do do	0 58	0 68
Pork Ca., E.C. per bbl.....	15 00	15 50	" " " fine to finest, lb	0 22	0 25				" do do do do	0 58	0 68
" " " do.....	0 07	0 07	Gunpowder, Moyune.....	0 25	0 35				" do do do do	0 65	0 74
" " " Com. Refined.....	0 05	0 05	" " " good.....	0 14	0 16				" do do do do	0 73	0 82
SEEDS:											
Clover, red, per lb.....	0 07	0 10	" " " med. to good..	0 22	0 27				" do do do do	0 38	0 42
Alfalfa, per lb.....	2 00	2 50	" " " fine to finest..	0 52	0 35						
Timothy, (Can'n) per bah..	1 50	2 10	Indian.....	0 17	0 28						
" " " Western.....	0 65	1 00	" " " Darjeellings.....	0 35	0 45						
Flax 56 lbs.....	0 75	0 90	" " " Ceylon.....	0 18	0 35						
Fall Rye.....	0 75	0 90	" " " Coffees, Mocha (green)..	0 25	0 26						
Millet.....	0 75	0 90	" " " Java.....	0 22	0 25						
Hungarian.....	0 75	0 90	" " " Maracabo.....	0 17	0 18						
SUNDRIES:											
Potatoes, New " brl.	0 76	0 90	" " " Jamaica.....	0 17	0 18						
Honey, Comb, 1 lb.....	0 04	0 03	" " " Kio.....	0 10	0 15						
" " " Extracted.....	0 20	0 25	" " " Plantation Ceylon.....	0 27	0 29						
Beeswax.....	0 85	1 00	" " " Chicory.....	0 05	0 11						
BEANS: white ordinary bne	0 07	0 09	" " " Canadian do.....	0 00	0 00						
Maple Sugar.....	0 06	0 07									
Maple Syrup in wood.....	0 80	1 00									
Maple Syrup in tins.....	0 80	1 00									
GRAIN.											
Hard Man, No. 1 Ft. Will	0 70	0 71									
" " " No. 2.....	0 60	0 61									
No. 1 Northern.....	0 65	0 60									
" " " No. 2.....	0 61	0 60									

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MONTREAL WHOLESALE PRICES CURRENT-THURSDAY, AUGUST 24, 1899

Table of Montreal Wholesale Prices. Columns: Name of Article, Wholesale Price, Name of Article, Wholesale Price, Name of Article, Wholesale Price, Name of Article, Wholesale Price. Categories include Hardware, Metal Scrap, Leather, and various oils and fabrics.

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, AUGUST 24, 1899.

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
Class.		Salt—Continued.	\$ c. \$ c.	Capstan Cigarettes, 10s, 50s.	\$ c. \$ c.	Ports—	\$ c. \$ c.
United inches, 20 to 25.....	0 00 1 90	Special Dairy, per brl.	2 00 2 50	Gold Flake, 10s, 51s.....	0 15 0 75	Tarragona.....	1 10 1 50
do 26 to 40.....	0 00 2 00	quartars	0 45 0 50	Three Castles, 10s, 50s.....	0 20 1 00	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 25	Spl Cheese Salt p bag 200lb	1 25 1 50	Gold Tip, 50s, 100s.....	1 25 2 50	Warter & May sPorts gal.	2 10 6 50
do 51 to 60.....	0 00 4 40	Turk's Island per bush.....	0 30 0 35	Gerth's Smoking, per lb.....	0 00 1 60	Sherries—Per artin	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Wisdom & Warter's Sherries....per gal.....	2 00 6 50
Lead pure 50 to 100 lb. kgs.	0 00 6 00	No. 1 Black Chewing, case	0 50 0 65	Fleeca, combing ord.....	0 15 0 16	Clarets—	
do No. 1.....	0 00 5 83	No. 2 do	0 59 0 00	do clothing.....	0 16 0 17	St. Jullens.....	2 60 2 65
do No. 2.....	0 00 5 25	Old Chum, in pkg., 10s and	0 00 0 82	Tub Wash.....	0 16 0 17	Barton & Gueatier.....	4 00 25 00
do No. 3.....	0 00 0 00	12s	0 00 0 82	Pulled, combing.....	0 17 0 18	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 00 5 50	Old Chum, in tins, lbs. and	0 00 0 82	do super.....	0 18 0 19	J. Calvet & Co.....	4 50 40 00
Red Lead.....	4 40 5 00	1/2s	0 00 0 82	do extra.....	0 20 0 00	Champagnes—	
Venetian Red Eng'.....	1 50 1 75	Old Chum, 1-4 tins	0 00 0 95	B. A. Scoured.....	0 47 3 00	Pommery, Fils & Co.....	28 00 30 00
Yel. Ochre, French.....	1 25 3 00	Puritan, in pkgs., 1-11s	0 00 0 85	Natal.....	0 00 0 00	G. H. Mumm.....	28 00 30 00
Whiting, ordinary.....	0 40 0 55	do 1/2 lb. tins.....	0 00 0 85	Cape.....	0 19 0 22	Ferrier, Jonet & Co.....	28 00 30 00
do Elders.....	0 60 0 70	do 1 lb. tins.....	0 00 0 83	Australian greasy.....	0 25 0 28	Brandies—Hennessy .gal.	
do Paris, do	0 85 1 00	Out Cavendish, in pkg., 1-10s	0 00 0 80	" scoured.....	0 00 0 00	1 Star..... cases	7 00 8 50
English Cement, cask	2 40 2 50	Durham, in bags, 1-12s and	0 00 1 00	Waste.		1 Star..... cases	12 75 14 00
Belgian Cement.....	1 95 2 05	1 6s.....	0 00 1 00	No. 1, White Cotton.....	0 07 0 08	Scotch Whiskeys	
Fire Bricks per 1000.....	18 00 26 00	Durham, 1 lb. drums.....	0 00 1 00	" 2, " ".....	0 06 0 07	Dewars Scotch extra spec.	12 25 13 00
Fire Clay.....	1 50 1 75	Ritchie's Navy Cut 1-5 tins.	0 00 1 05	" 3, " ".....	0 06 0 06	Spl. Liqueur.....	9 25 10 00
Rosin.....	2 75 4 60	do Smoking Mixture,	0 00 0 95	No. 1, Colored Cotton.....	0 04 0 05	Gin—	
Ghee.....	0 13 0 15	4 tins.....	0 00 0 95	" 2, " ".....	0 01 0 04	De Kuyper red cases.....	11 30 11 50
Domestic Broken Sheet.....	0 11 0 14	Ritchie's Smoking Mixture,	0 00 0 80	" 3, " ".....	0 03 0 04	do green do.....	5 90 6 00
French Casks.....	0 00 0 14	1-10s.....	0 00 0 66	Wines, Liquors, &c.		do hds.....	3 00 3 15
do bris.....	0 16 0 20	Unique, 1-15 pkgs.....	0 00 0 66	Ale—English..... qts	2 50 2 55	Irish Whisky—	
American White, bris.....	0 20 0 25	do in pkgs., 1 lb.....	0 00 0 61	" Scotch..... pts	1 62 1 67	Geo Roe & Co. 1 star, qts	9 50 0 00
Coopers' Glus.....	0 04 0 04	do in pkgs., 1/2 lb.....	0 00 0 60	Spirits Canadian—per gal.		do do 3 stars, qts	9 70 10 50
Golden Ochre.....	0 04 0 10	O. K. Mixture, in pkgs., 10s.	0 00 0 61	Alcohol..... 65, O. P.	4 65 0 00	John Jamieson & Co.....	9 50 11 50
Brunswick Green.....	0 12 0 16	Plug Tobaccos—		Spirits..... 50, O. P.	4 25 0 00	Angostura Bitters, per	14 50 15 00
French Imperial Green.....	0 12 0 40	Ritchie's Derby Smoking,	0 00 0 63	do..... 25 U. P.	3 60 0 00	case of 2 doz.....	9 75 10 35
Vermillionette.....	0 75 0 90	Solace, 3s, 8s and 10s	0 00 0 70	Club Whisky..... U. P.	3 60 0 00	Banagher Irish Whisky, qts	4 00 4 25
Genuine Quicksilver.....	0 75 0 85	Ritchie's Old Virginia Smok-	0 00 0 70	Corby's IXL Rye, qts	3 00 6 50	do do do per gal	6 75 7 75
No. 1 Furnit's Varn' h, pr. gl	0 75 1 00	ing Twist, 3/4s.....	0 00 0 67	" XTC.....	6 00 8 50	Watson's Old Irish, qts, prcs	7 75 8 75
Extra do do	0 75 1 00	Old Virginia Solace, 3/4s	0 00 0 67	Rye Whisky.....	gal. 2.35	do do pts per ca.	
Brown Japan.....	0 55 1 20	Ritchie's Old Chum Chewing	0 00 0 67	Canadian Wines			
Black Japan.....	0 50 1 00	Solace, Thick and Thin 9s,	0 00 0 67	Golden Diana, qts.....	6 00 0 00		
Orange Shellac, No. 1.....	1 90 2 20	(6 lb cads)	0 00 0 67	Fine Old Port.....	5 00 1 25		
do do Pure.....	2 00 2 20	Standard, 9 1 3s, 6 lb. cads..	0 00 0 67	Niagara.....	5 00 1 25		
White do.....	2 25 2 40	do Thin. 9s.....	0 00 0 67	Burgundy.....	4 50 1 00		
Patty Bulk per cask.....	1 65 1 70	W. D. & H. O. Wills.	0 00 0 50	Claret.....	4 50 1 00		
Paris green in drum 1 lb pk.	0 18 0 18	(E. A. Gerth, agent.)	0 00 0 50	Dry Concord.....	4 50 1 00		
Salt.		Westward Ho, 1/2 lb. tins..	0 00 0 75				
Liverpool per bag.....	0 35 0 45	Meridian (Cavendish 1/2 lb.)	0 00 0 50				
Canadian, in small bags.....	2 10 3 00	Traveller.....	0 00 0 50				
Canadian, Quarters.....	0 25 0 50	Three Castles.....	0 00 0 50				
Factory Filled per bag.....	0 90 1 00	Bristol Birds Eye.....	0 00 0 50				
do Quarters.....	0 25 0 30	Capstan Navy Cut.....	0 00 0 50				

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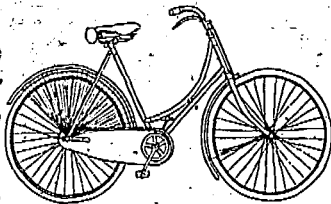
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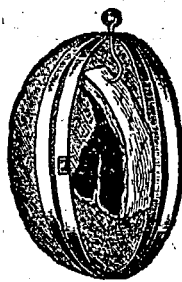
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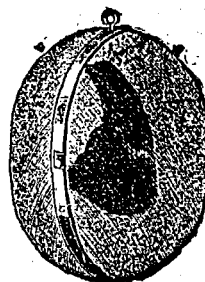
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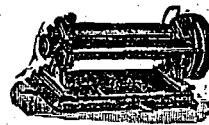
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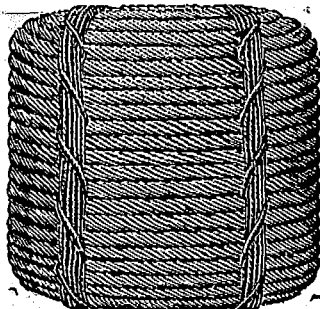
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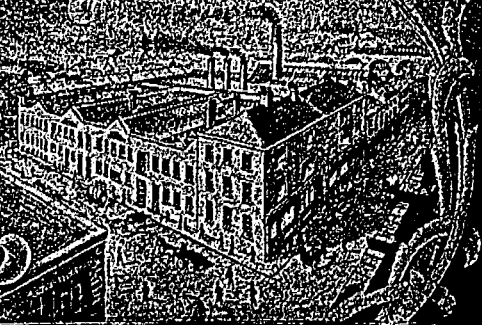
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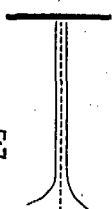
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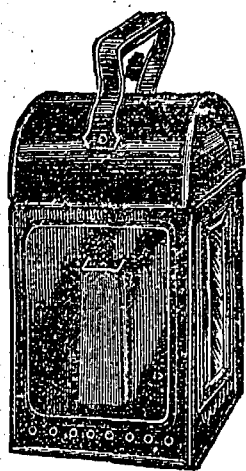
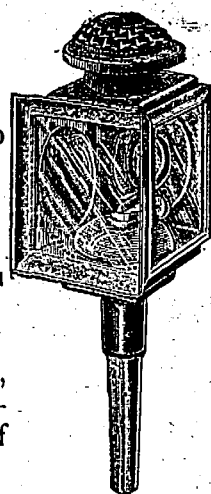


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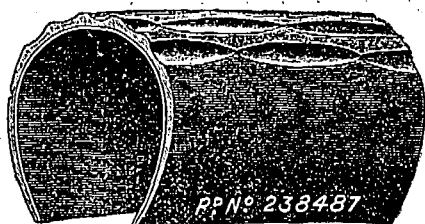


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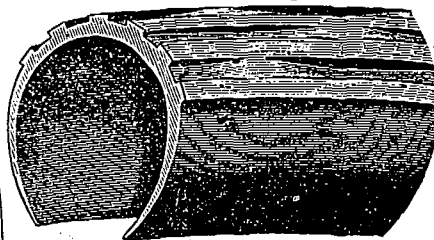
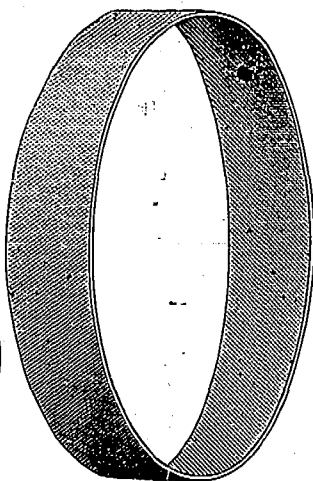
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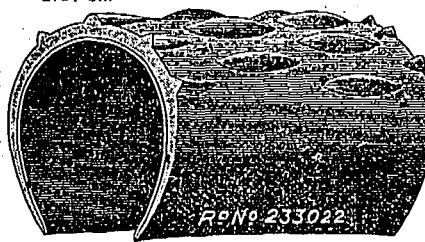
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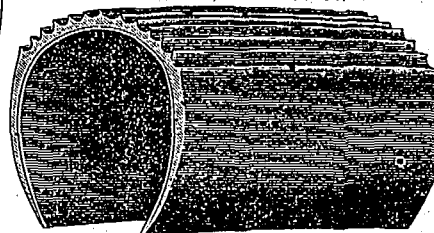
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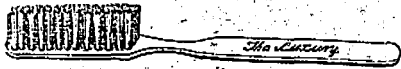
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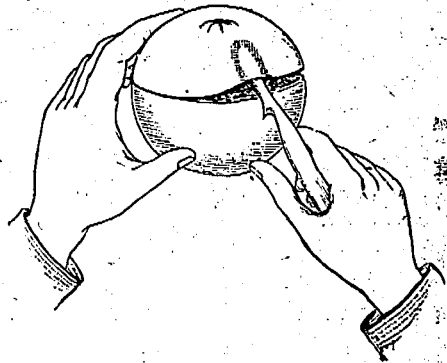
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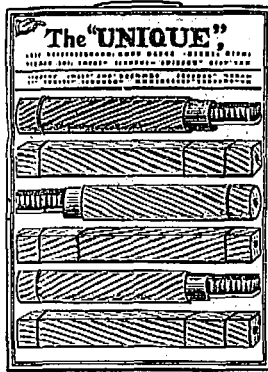
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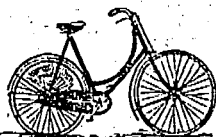
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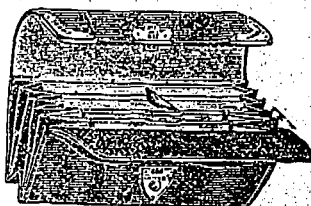
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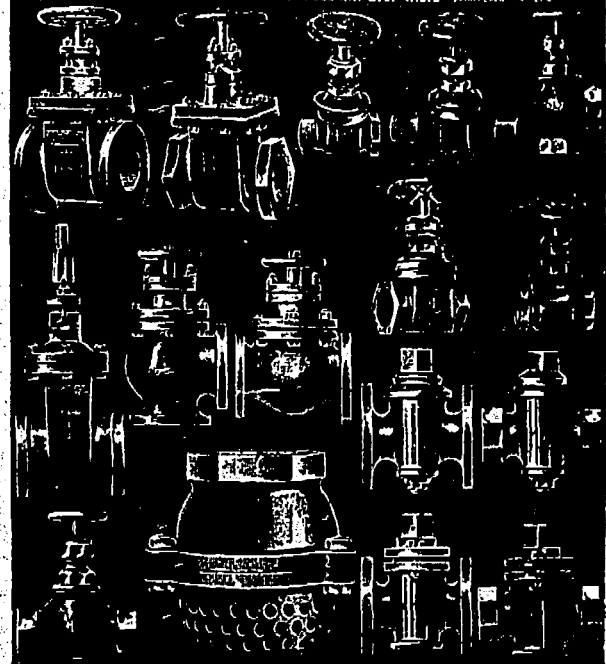
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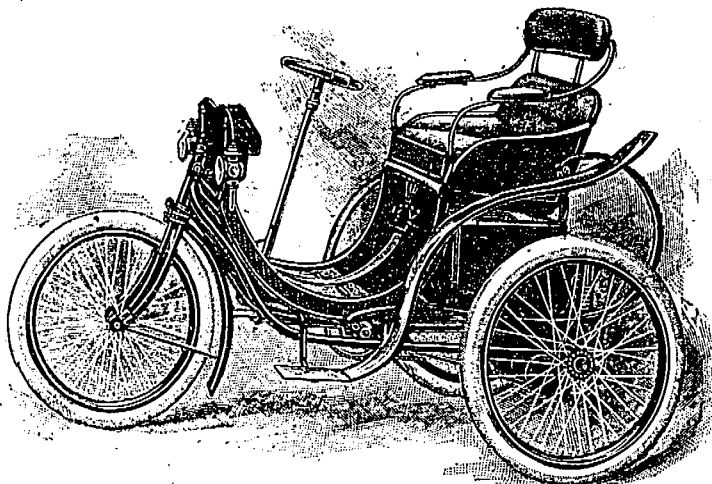
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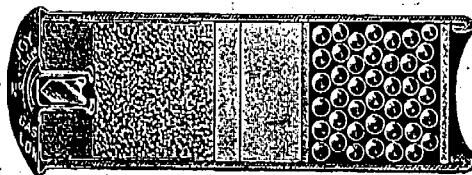
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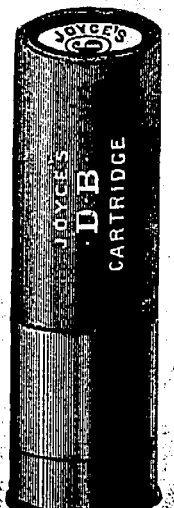
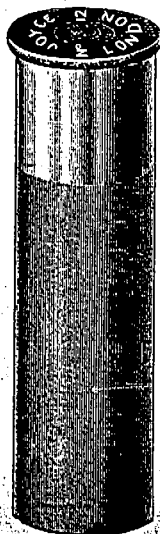


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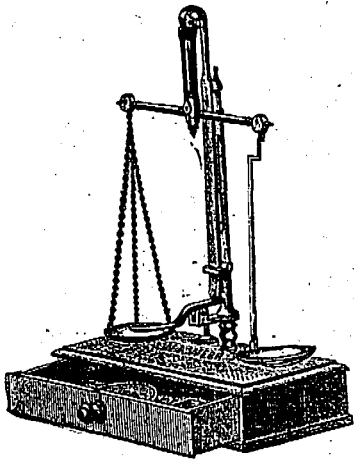
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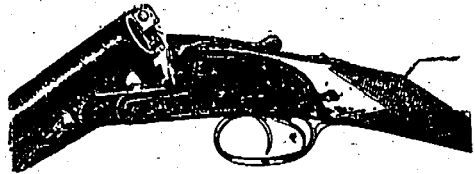
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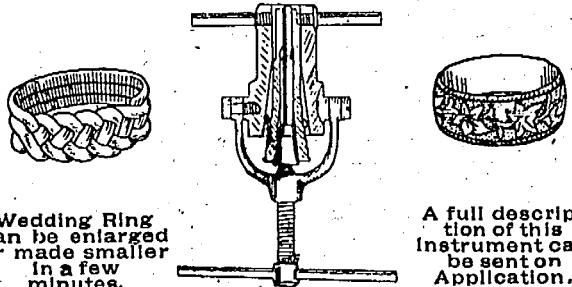
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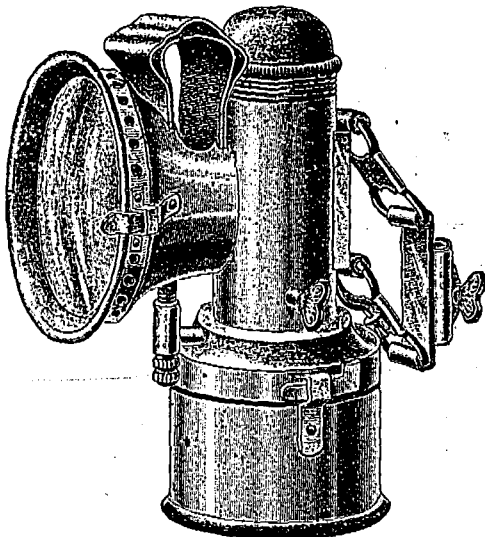
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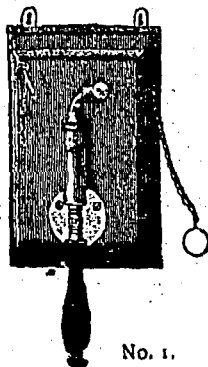
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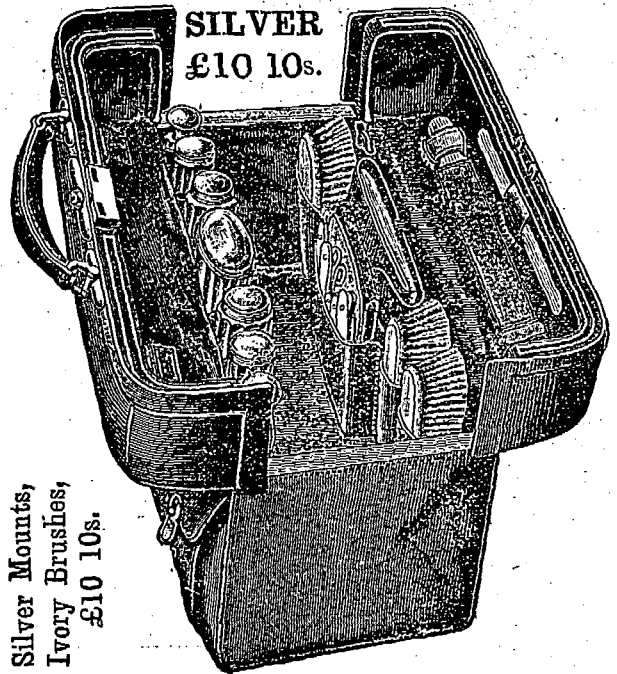
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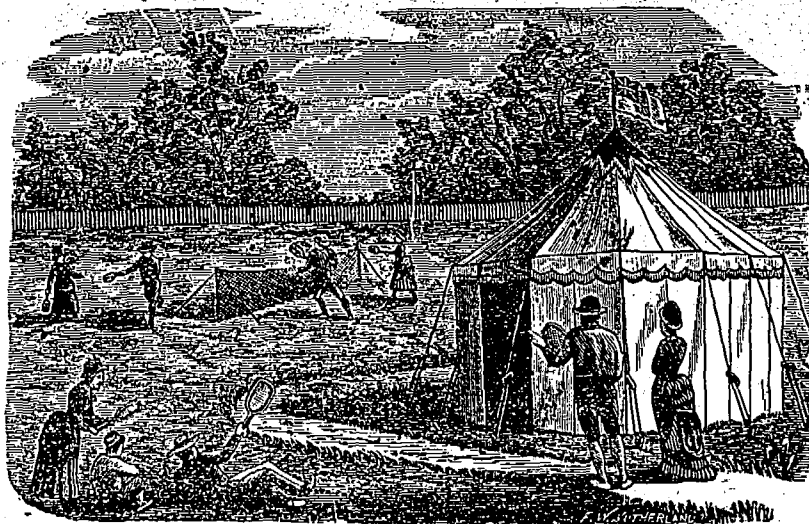
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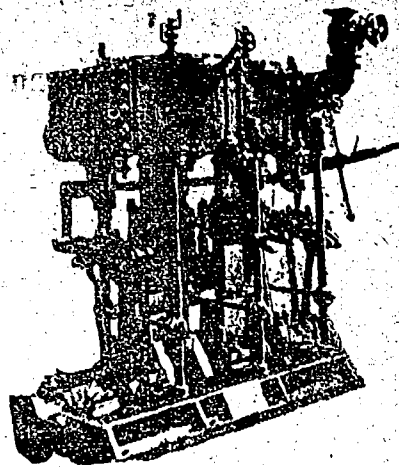
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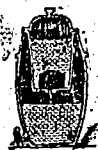
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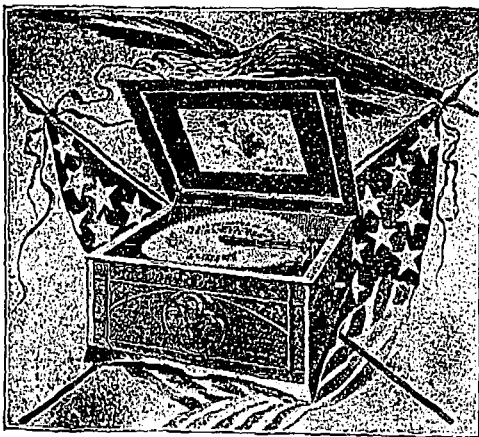
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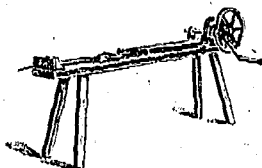
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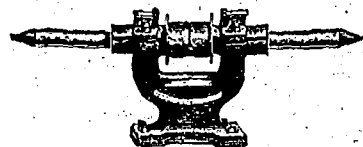


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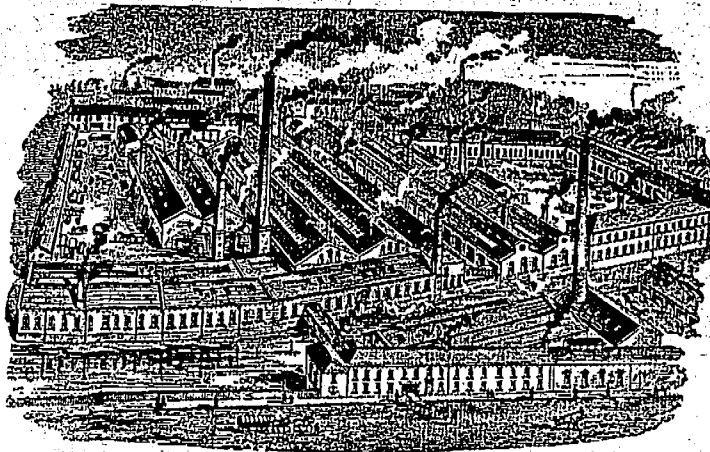
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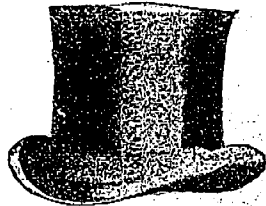
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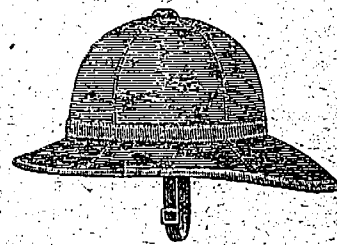
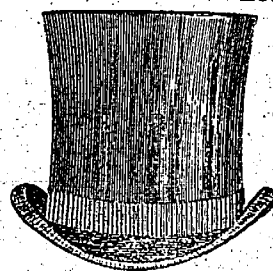
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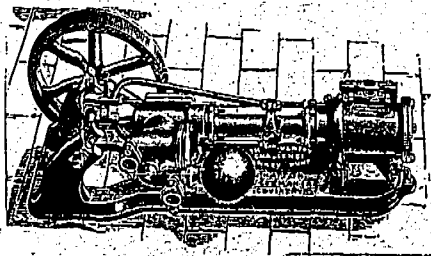
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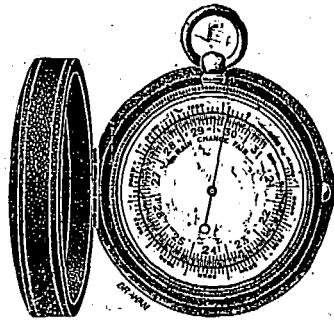
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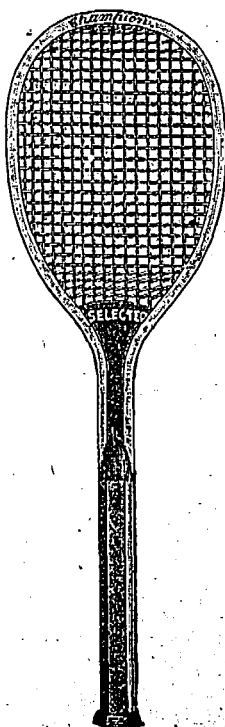
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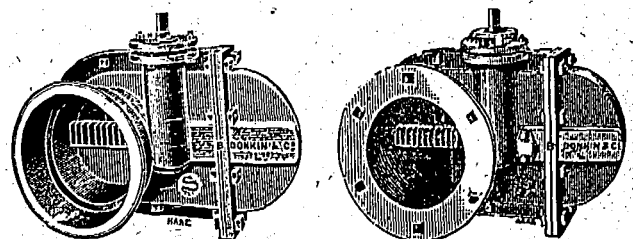
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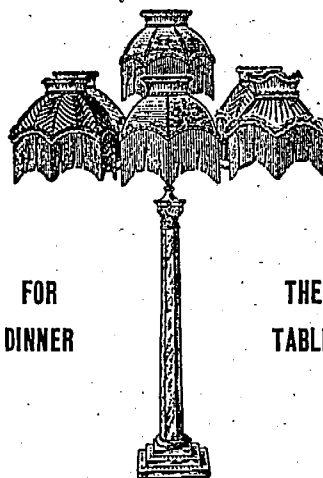
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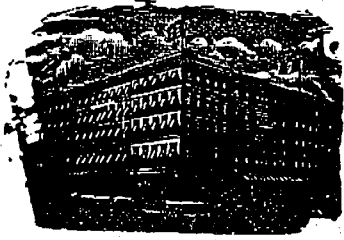
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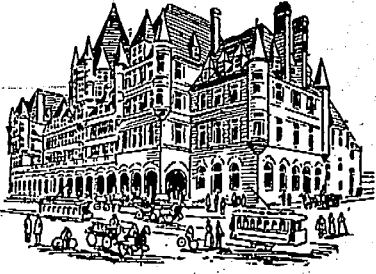


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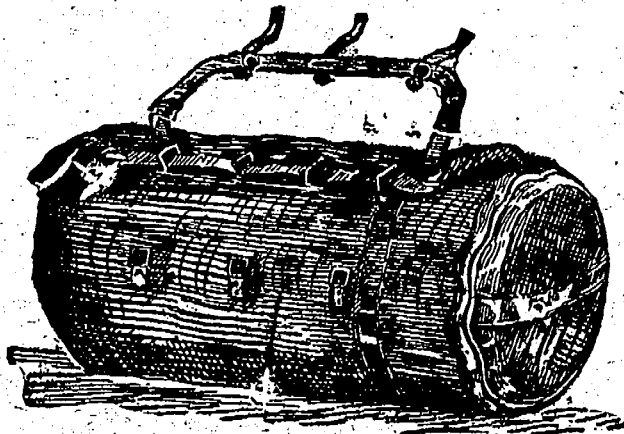
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STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Aug. 22, 1899.

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	3 1/4-6mos.	350	\$50	124 1/2
Canada Life	2,500	5-6mos.	400	50	600
Confederation Life	5,000	7 1/2 6mos.	100	10	162 1/2
Western Assurance	25,000	5-6mos.	40	20	162 1/2
Guarantee Co. of North America	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market, Aug. 22, 1899 Market value p. p'd up sh.

Alliance Assur.	250,000	8s. p.s.	20	2 1-5	10	104
Atlas	24,000	24 p.s.	50	6	£28 1/2	£20 1/2
British and Foreign Marine	67,000	25	20	4	22	23
Caledonian	21,500	12s. p.s.	25	5	5	367-16
Commercial U. Fire, Life and Marine	50,000	27 1/2	50	5	4 1/2	49 1/2
Guardian Fire and Life	200,000	9	10	5	10 1/2	10 1/2
Imperial Fire	60,000	25	20	5	27	28
Lancashire Fire	136,493	5	20	2	3 1/2	4 1/2
Lion Fire	100,000	8	8 1/2	1 1/2	9	9
London and Lancashire Fire	85,100	22	25	2 1/2	16	17
London Assurance Corporation	85,882	20	25	12 1/2	55	57
London & Lancashire Life	10,000	10	10	2	7	7 1/2
Liv. & Lon. & Globe Fire and Life	391,752	90	St.	2	48 1/2	49 1/2
Northern Fire and Life	30,000	*22 1/2	100	10	78	80
North Brit. & Merc. Fire and Life	110,000	30s. p.s.	25	6 1/2	39	40
Norwich Union Fire	11,000	*33 1/2	100	12	121	124
Phoenix Fire	58,776	85	50	5	£40 1/2	£41 1/2
Royal Insurance Fire and Life	125,284	58 1/2	20	5	50 1/2	51 1/2
Sun Fire	240,000	8s 6d p.s.	10	10	10 1/2	11 1/2
Union	45,000	18 p.s.	10	4	24	25

* Excluding periodical cash bonuses.

The Inns of Court Legal Aid Society

10 Park Street, Regents Park,
LONDON, N. W., ENGLAND,

UNDERTAKE :

1. The Collection and Recovery of Debts owing in Great Britain to Canadian and American creditors.
2. The Instituting of Special Enquiries as to Commercial Status of Traders and others.
3. The necessary private enquiries relating to Divorce, Accidents, Missing Relatives, Chancery and next of kin claims.
4. Are Solicitors Agents for all Legal Documents, &c.

J. G. NIXON, Secretary.

The Inns of Court Estates Agency

10 Park Street, Regents Park,
LONDON, N. W., ENGLAND,

Will at all times be pleased to receive from Solicitors, Estate Agents, or Vendors, the fullest particulars of Landed Estates, Ranches, Plantations, Mines, etc., in Canada or U. S. America, suitable for development by capitalists, settlers or joint stock companies.

We also act as Agents or Correspondents for manufacturers, merchants and others for all descriptions of Merchandise and Produce.

J. G. NIXON, Manager.

Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

Capital Authorized.....\$1,000,000
Capital Fully Subscribed..... 400,000
"Deposit made with the Dominion Government for the protection of Policyholders."

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GENERAL MANAGERS.

183 St. James Street (Temple Building),
Montreal, Canada.

The Canada Accident Assurance Company.

Head Office, MONTREAL.

A Canadian Company for Canadian Business
ACCIDENT AND PLATE GLASS.

Surplus 50 p.c. of Paid-Up Capital above all liabilities including Capital Stock

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R. WILSON-SMITH,
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also dealer in

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ESTABLISHED 1886

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10 Place d'Armes,
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The best and most reliable information that can be obtained is supplied to the patrons of this Agency.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - \$1,475,283.41
 Surplus to Policyholders - - - 717,884.21
 Paid Policyholders in 1898 - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.

J. K. McQUOTHEON, Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manage.

The Best Company FOR THE BEST RISKS

Is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

If you think of insuring study the record of

The Temperance & General Life Assurance Co'y,

from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.

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HEAD OFFICE, Globe Building, TORONTO.

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

ESTABLISHED 1844.

M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.
 Capital \$30,000,000 | Invested Funds..... \$13,500,000
 Total Assets 34,472,795 | Deposited with Dom. Govt., 125,000
 (Market value.)

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

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

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

Assets \$ 3,137,828.61
 Cash Income..... 785,130.31
 Net Surplus..... 474,039.08
 Insurance in Force..... 20,595,703.00

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

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

Have You

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

New York, April 29th, 1896.

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

Address all communications,

Montreal Pharmaceutical Journal,

MONTREAL.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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

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

Canada Board of Directors:
 EDMOND J. BARBEAU, Chairman.
 WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAML. FINLEY, E. S. CLOUSTON, G. F. C. SMITH, Resident Secretary.

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

THE WATERLOO MUTUAL Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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

Saxe & Archibald, ARCHITECTS

Room 79, Imperial Building, **MONTREAL.**

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. \$750,000.00
 Total Assets, over \$1,510,827.88
 Losses Paid since organization, . . . \$16,920,202.75
 Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

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INCORPORATED 1848.

LIBERAL. EMBODY all that is DESIRABLE. VALUABLE.

In the present advanced knowledge of Life Insurance,

Some Values... **Union Mutual** Life Insurance Co. Principal Plans...
 CASH LOAN PAID-UP INSURANCE EXTENSION of INSURANCE by the MAINE NON-FORFEITURE LAW. PORTLAND, - MAINE. FRED E. RICHARDS, President. ARTHUR L. BATES, Vice-President. ACTIVE AGENTS ALWAYS WANTED.
 Address: HENRI E. MORIN, Chief Agent for Canada, 151 St. James Street, MONTREAL, CANADA. For Agencies in Western Division, Province of Quebec and Eastern Ontario, apply to WALTER I. JOSEPH, Manager, 151 St. James Street, MONTREAL.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

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LANSING LEWIS, Manager.

Fire. Life. Marine.

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Money to Loan on Mortgage.

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MONTREAL.

Telephone Main 2205.

Accident. Employers' Liability.

"The St. Lawrence"

FIRE INSURANCE COMPANY,

Incorporated 1836.

Capital - - - \$250,000.

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MONTREAL.

J. Gustave Laviolette, Pres. F. Gauthier, Man.

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NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

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

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N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 20 King St., East, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

→ **COMMISSIONER**

For Following Provinces:

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

Established 1809.

North British & Mercantile Insurance Company.

Total Funds, Dec. 1896, \$67,244,580.00
Canadian Investments, 6,466,460.08

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

Thos. Davidson, *Managing-Director.*

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

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

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - 1794.

Cash Assets, - \$10,004,097.55,

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

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

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

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Head Office: - TORONTO.

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Extended Insurance.

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Montreal Office:

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H. J. JOHNSTON,

Manager, P.Q

AGENTS WANTED!

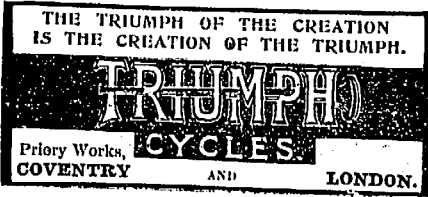
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Good Contracts will be given to Good Agents.

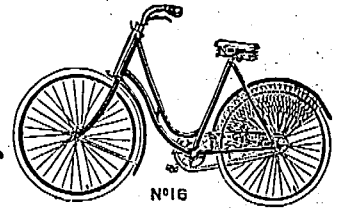
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DAVID BURKE, General Manager, MONTREAL.



Triumph Cycle Co.,

LIMITED
COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over 2,290,000.00

Head Office. - Toronto, Ont.

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

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

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Of London, England.

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HEAD OFFICE, Canadian Branch, - MONTREAL

JAMES MCGREGOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

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

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
G. R. KEARLEY, RESIDENT MANAGER.

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

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

Canada Branch, TORONTO.

Montreal Chief Office, 180 St. James St.

D. W. ALEXANDER, Manager for Canada.