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# SURETYSHIP

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OF NEW YORK



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# The Standard Life Assurance Company

OF EDINBURGH, SCOTLAND

... Established 1825 ...

Head Office in Canada, MONTREAL.

|                            |              |
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| Subsisting Assurances..... | \$117,500,00 |
| Invested Funds.....        | 42,850,000   |
| Annual Income.....         | 5,500,000    |
| Bonuses Distributed.....   | 29,200,000   |
| Investments in Canada..... | 13,500,000   |

**Low Rates, Absolute Security, Unconditional Policies. Prompt Settlement of Claims.**

J. HUTTON BALFOUR, *Superintendent.*

W. M. RAMSAY, *Manager.*

# British Empire Mutual Life Assurance Company

OF LONDON, ENGLAND.

Canada Branch, MONTREAL. ESTABLISHED OVER 50 YEARS.

**No Shareholders. All Profits Belong to the Members.**

RESULTS OF VALUATION AS AT DECEMBER 31, 1896.

|  |                                |   |
|--|--------------------------------|---|
| <i>Larger Cash Surplus.</i>              | <i>Increased Bonus.</i>        | <i>Valuation Reserves again Strengthened.</i> |
| Accumulated Funds Over..... \$13,000,000 | Annual Income..... \$2,000,000 | Total Assurance in force..... 43,480,674      |
| Canadian Investments..... 2,000,000      |                                |   |

CANADIAN BOARD OF MANAGEMENT.

HUGH McLENNAN, Esq.,  
Director Bank of Montreal.

ROBERT SIMMS, Esq.,  
Of R. Simms & Co.

F. STANCLIFFE, *Managing Director.*

*Chief Medical Officer.*—A. A. BROWNE, M. D.

*Manager.*—A. McDUGALD.

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BETWEEN THE EAST  
AND THE WEST . . .



The only line running four Fast Express Trains  
Daily, except Sunday, between

Montreal, Toronto, Niagara Falls  
and Chicago

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*The Great Scenic and Tourist Route*

**T**HE only line affording delightful views of all the principal cities and points of interest along the picturesque banks of the St. Lawrence River and the shores of Lake Ontario.

The only all rail route from the West to Cacouna, Dalhousie and other Seaside and Seabathing resorts on the Gulf of St. Lawrence. The only route to Muskoka and Midland Lakes.

The favorite route to the White Mountains, Portland, Old Orchard Beach and all points on the Atlantic Coast.

**Solid Express Trains**

Are run Between MONTREAL  
and NEW YORK, BOSTON,  
PORTLAND, QUEBEC, HALI-  
FAX and OTTAWA.

Ask for tickets by **GRAND TRUNK RAILWAY SYSTEM.**

Montreal City Ticket Offices: 137 St. James St. and Bonaventure Depot

**CHAS. M. HAYS,**

General Manager.

**GEO. B. REEVE,**

General Traffic Manager.

**W. E. DAVIS**

Gen. Pass. and Ticket Agt.

**GEO. T. BELL,**

Asst. Gen. Pass. and Ticket Agent.

**E. H. HUGHES,**

Asst. Gen. Pass. and Ticket Agent.

# Dominion Safe and Steel Range Works,

DIPLOMA.



SHERBROOKE, 1891.

G. CHAPLEAU, Prop.

Burglar Proof and Fire and Burglar Proof Safe

DO NOT BUY TILL YOU HAVE SEEN MY

## NEW PATTERNS OF SAFES,

Combining all the Latest Improvements.

Silver Medal at the Provincial Exhibition, Montreal, 1881. Silver Medal at the Centennial Exhibition, Philadelphia, 1876. First Prize at the Provincial Exhibition of 1873 at Montreal.

First Prize Provincial Exhibition, Ottawa, 1875.

Bell Tel. East 1139.

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### FIRST PRIZE

Bronze Medal and Diploma, Provincial Exhibition, Quebec, 1877, and Montreal, 1896.

Also Manufactures to order:

Iron Vault Linings, Burglar Proof Vault Doors, Fire Proof Doors, Iron Shutters, Iron Doors for Public Buildings, Messengers' Chest and Deed Boxes, Cell Doors, and Gratings, Jail, Safe, Bank and Store Door Locks, Iron Girders and Iron Bridges, etc.

A large number of second-hand Safes of different makes always on hand, which will be sold cheap.



CENTENNIAL, 1876.

ALSO MANUFACTURER OF

*Steel Ranges and New Steel Cooking Hall Stove*

For Private Families, Public Institutions, Hotels, Restaurants, made any size,

30 per cent. OF FUEL SAVED WITH THESE RANGES.

*Sergent & Greenleaf's Combination Locks used on all my Safes.*

OFFICE : 414 ST. LAWRENCE STREET.

Works : Cor. Ontario and St. Charles Borromeo Sts.

MONTREAL.

**ESTABLISHED 1852**

**Bell Tel. Up-Town 1432**



**FIRST PRIZE BRONZE MEDAL**  
and Diploma for Carriages awarded at  
**SYDNEY, N. S. W., 1878.**

WAREHOUSE :

**51, 53 and 55 Windsor St.**  
**MONTREAL.**

**B. LEDOUX & CO.**

**Windsor Carriage Factory**

OFFICE AND SALESROOM :

**93, 95 and 97 Osborne St. (Foot of Drummond St.)**

**Messrs. B. LEDOUX & CO.**

Beg to inform the public, their friends and strangers visiting Montreal, that they always keep on hand a complete assortment of

**Elegant Family Carriages and Sleighs**

Suitable for Summer and Winter. They have carried all honors at Provincial Exhibitions held in the last twenty-five years.



**First Prize Exhibition of 1868 and 1870**

AND THE

**Diploma awarded at Exhibition of 1870**

ALSO

Two Silver Medals and Diploma for Carriages and Sleighs awarded by Canadian Commission and Centennial, Philadelphia, 1876; also Six Medals and Diplomas, Dominion and Centennial Exhibition, St. John, N. B., 1883.

Bronze Medals and Diploma awarded at Kensington Exhibition, England, S.W., 1886.



# Bank of Montreal

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

|                               |                 |
|-------------------------------|-----------------|
| <b>CAPITAL (all paid up),</b> | \$12,000,000.00 |
| <b>RESERVED FUND,</b>         | 6,000,000.00    |
| <b>UNDIVIDED PROFITS,</b>     | 952,210.07      |

## HEAD OFFICE—MONTREAL.

### BOARD OF DIRECTORS:

|   |   |
|---|---|
| RT. HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G.,<br>President. | HON. G. A. DRUMMOND,<br>Vice-President. |
| A. T. PATERSON, Esq.  | HUGH McLENNAN, Esq.                     |
| W. C. McDONALD, Esq.  | R. B. ANGUS, Esq.                       |
|   | W. W. OGILVIE, Esq.                     |
|   | EDWARD B. GREENSHIELDS, Esq.            |
|   | A. F. GAULT, Esq.                       |

E. S. CLOUSTON, General Manager.

A. MACSIDER, Chief Inspector and Superintendent of Branches.  
A. E. BUCHANAN, Inspector of Branch Returns. W. S. CLOUSTON, Assistant Inspector.

JAMES AIRD, Secretary.

## BRANCHES:

### IN CANADA:

MONTREAL..... H. V. MEREDITH, Manager.

| PROV. OF ONTARIO.  | PROV. OF ONTARIO.  | PROV. OF QUEBEC.  | PROV. OF MANITOBA AND NORTHWEST TERRITORIES.  |
|--|--|---|---|
| ALMONTE,<br>BELLEVILLE,<br>BRANTFORD,<br>BROCKVILLE,<br>CHATHAM,<br>CORNWALL,<br>DESERONTO,<br>FORT WILLIAM,<br>GODERICH,<br>GUELPH,<br>HAMILTON,<br>KINGSTON, | LINDSAY,<br>LONDON,<br>OTTAWA,<br>PERTH,<br>PETERBORO,<br>PICTON,<br>SARNIA,<br>STRATFORD,<br>ST. MARYS,<br>TORONTO,<br>do Yonge St. Br.<br>WALLACEBURG. | MONTREAL,<br>" West End Br.<br>" Seign'rs St. Br.<br>QUEBEC.<br><br>LOWER PROVINCES.<br>CHATHAM, N. B.<br>MONCTON "<br>ST. JOHN "<br>AMHERST, N. S.<br>HALIFAX, " | WINNIPEG, Man.<br>CALGARY, Alberta,<br>LETHBRIDGE, Alta.<br>REGINA, Assiniboia.<br>PROV. OF BRITISH COLUMBIA.<br>NELSON,<br>NEW DENVER,<br>N. WESTMINSTER,<br>ROSSLAND,<br>VANCOUVER,<br>VERNON,<br>VICTORIA. |

### IN NEWFOUNDLAND:

ST. JOHNS, Nfld..... BANK OF MONTREAL.

### IN GREAT BRITAIN:

LONDON, BANK OF MONTREAL, 22 Abchurch Lane, E.C., ALEXANDER LANG, Manager.

### IN THE UNITED STATES:

NEW YORK, R. Y. HEDDEN, and J. M. GREATA, Agents, 59 Wall Street.  
CHICAGO, BANK OF MONTREAL, W. MUNRO, Manager.

### BANKERS IN GREAT BRITAIN:

LONDON: The Bank of England, The Union Bank of London, The London and Westminster Bank, The National Provincial Bank of England. LIVERPOOL: The Bank of Liverpool, Ltd. SCOTLAND: The British Linen Company Bank, and Branches.

### BANKERS IN THE UNITED STATES:

NEW YORK: The National City Bank, The Bank of New York, N. B. A. BOSTON: The Merchants National Bank, J. B. Moors & Co. BUFFALO: The Marine Bank, Buffalo. SAN FRANCISCO: The First National Bank, The Bank of British Columbia, The Anglo-Californian Bank. PORTLAND, OREGON: The Bank of British Columbia.

# CANADA TRUSSFACTORY

ESTABLISHED 1856.

## F. GROSS,

GROSS' CHEST EXPANDING STEEL SHOULDER BRACE.



Before Using.



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Send for Circular and Price List.

### SURGICAL INSTRUMENT MAKER.

712 Craig Street, near Victoria Square . . . . . MONTREAL.  
MANUFACTURER OF ALL KINDS OF

Instruments for Physical Deformities, Artificial Limbs, Gross' Improved Chest Expanders and Shoulder Brace, Parlor Gymnasium.

**THE DEAF MADE TO HEAR!! THE LAME MADE TO WALK!!**  
Send for Circulars and Price List.

### Gross' Patent Composite Radical Cure Truss.

Also every other kind of Truss on hand or made to order.  
Suspensories and all other kinds of Bandages in great variety and at all prices. Electric Pulvermacher Chains, Electro-Curative Belts, Bands and Insoles, for Rheumatism and Neuralgia, and all Diseases of the Nerves.

**Parlor Gymnasium for gymnastic exercises, Price, \$4.00.**

Galvanic and Faradic Batteries, Magneto Electric Machines for nervous and other diseases, \$5.00, \$7.50 and \$9.00.

Surgical and Veterinary Instruments on hand or made to order. Teat Syphons for Milking. ELASTIC Stockings. Knee Caps and Abdominal Belts, Anti-Rheumatic Knee Caps, Stockings, etc., on hand or made to order, for the support of Varicose Veins, Sprains, Weak Joints, etc. Syringes of all kinds. Rubber Goods of every description. Air Pillows, Cushions, etc.

SEND FOR CIRCULARS AND PRICE LIST.

## TRUSSES.

### Treatment of Hernia with Mechanical Appliances.

The newly invented Steel Spring Truss, covered with soft rubber, is one of the best and easiest Trusses to wear. It can be washed and used while bathing. It is admirably adapted for Adults and Infants. Remit amount and I will forward it by Parcel Post.

**My Patent Limbs are light and durable.**

Send for Circulars.

Ladies' Room, and Lady in Attendance.

**BABY** will not become bow-legged if GROSS' BABY CARRIER is used in teaching it to walk. The Baby Carrier costs only \$1.00 and no baby should be taught to walk without one.

The newly invented dry cell Battery does not require acid or turning. Price, \$6.50.

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## THE DOMINION UMBRELLA STORE,

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FACTORY:

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714 CRAIG STREET.

**F. W. GROSS.**

For the Largest and Cheapest Stock of Umbrellas, Parasols and Sticks, from "maker to wearer."

RE-COVERING--All umbrellas re-covered Warranted equal to new. Parasols made to order and re-covered. Repairing neatly and promptly done.

LOVELL'S  
**MONTREAL DIRECTORY,**  
**FOR 1898--99.**

CONTAINING AN

**Alphabetical and Street Directory of the Citizens**

TOGETHER WITH THE CITIZENS OF

**St. Henri, St. Cunegonde, Westmount, Ville St. Paul, Ville St. Louis, Maisonneuve, Delorimier Municipality and Petite Cote (formerly Cote Visitation), Coteau St. Pierre, Longue Pointe (now Beaurivage Village), Montreal West, Mount Royal Vale, Notre Dame de Grace, Ville Notre Dame des Neiges, Notre Dame des Neiges Ouest, Outremont, Turcot Village, Verdun and Villeray.**

AN

**ADVERTISERS' CLASSIFIED BUSINESS DIRECTORY,**

AND A

**MISCELLANEOUS DIRECTORY,**

TO WHICH IS ADDED

**Directories of Lachine, Laprairie, Longueuil, Montreal South, Sault au Recollet, Ville St. Laurent and St. Lambert.**

**CORRECTED TO 27th JUNE, 1898.**

**Montreal:**

**PRINTED AND PUBLISHED BY JOHN LOVELL & SON**

**19 TO 31 ST. NICHOLAS STREET.**

# OTTAWA RIVER NAVIGATION CO.

EMPRESS (Iron) **DAILY** SOVEREIGN (Steel)

## Tourists' Steamer Route to Ottawa

CHARMING SCENERY! PALACE STEAMERS! MEALS SERVED ON BOAT!

Take 8.00 a.m. G.T.R. Train to connect with Steamer at Lachine for Ottawa. Return Steamer leaves Ottawa at 7.30 a.m. daily, and RUNS THE RAPIDS, reaching Montreal at 6.30 p.m.

### Cheap Day Trips up the Beautiful Ottawa River to Carillon

Or any of the delightful intermediate points. Round trip from Montreal, \$1.00 Daily, the most pleasant and cheapest of day trips. Take 8.00 a.m. train for Lachine to connect with Steamer.

#### AFTERNOON TRIPS

|   |       |       |       |       |        |
|---|-------|-------|-------|-------|--------|
| To Lachine and Rapids, 5.00 p.m. train. Round Trip  | ..... | ..... | ..... | ..... | \$0.50 |
| To St. Annes, through Lake St. Louis and Rapids, 1.30 p.m. train G.T.R. DAILY; and on Saturdays 1.30 p.m. C.P.R. Round Trip     | ..... | ..... | ..... | ..... | 0.80   |
| To Hudson, and through Lakes Two Mountains, St. Louis and Rapids, Saturdays only, 1.30 p.m., C.P.R. Windsor Station. Round trip | ..... | ..... | ..... | ..... | 1.00   |

TICKETS at the Ticket Offices, 178 and 138 St. James Street, Grand Trunk Ticket Office, 137 St. James Street, Railway Depot, and Windsor and Balmoral Hotels.

SHERRINGHAM PARK.—Saloon Steamer "Duchess of York," available for Charter to Park or elsewhere.

For Charter apply to Head Office, 165 Common St., Canal Basin

Telephone Main 1029.

R. W. SHEPHERD, Managing Director.

## G. M. CERINI

(Graduate of the Royal Academy of Fine Arts, of Brera, Milan, Italy)

### ARTISTIC CABINET MAKER AND UPHOLSTERER

Art Furniture made and repaired as good as new. Artistic Work and Real French Polish made with particular care. Pianos cleaned and polished. Full Assortment of Antiqué Furniture. Antique Furniture restored to its original state a specialty. Furniture polished and repaired.

34 ST. ANTOINE STREET, MONTREAL

## G. SAVOLINO

[From Rome, Italy.]

LADIES' AND GENTLEMEN'S CUTTING and FITTING SCHOOL OF LADIES' GARMENTS

INSTRUCTION BY GEOMETRICAL AND PRACTICAL METHODS

HOURS: 9.30 TO 11 A.M.; 2 TO 4 AND 7 TO 8.30 P.M.

Ability to Fit professionally guaranteed. This School, carried on in connection with The Montreal Cutters Society Association, furnishes Lady and Gentlemen Cutters and Fitters; also Tailors' general working sewing hands.

32 AYLMEY STREET, MONTREAL

# ..Joseph B. Lovell..

\*\*\*\*\*

## ELECTROTYPYPER

25 St. Nicholas St. Montreal.

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### PLACES IN THE NEIGHBORHOOD OF MONTREAL.

|                     |      |                        |      |
|---------------------|------|------------------------|------|
| Lachine.....        | 1235 | Sault au Recollet..... | 1258 |
| Laprairie.....      | 1246 | St. Lambert.....       | 1261 |
| Longueuil.....      | 1250 | Ville St. Laurent..... | 1267 |
| Montreal South..... | 1257 |                        |      |

The names of the residents of other places will be found in the Alphabetical portion of the City Directory.

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### ADDENDA.

*See Page 465.*

## PREFACE.

The Publishers have continued to insert the names of those residing in Coteau St Pierre, Delorimier Municipality and Petite Cote (formerly Cote Visitation), Longue Pointe, Montreal West, Mount Royal Vale, Notre Dame de Grâce, Ville Notre Dame des Neiges, Notre Dame des Neiges Ouest, Outremont, Turcot Village, Villeray and Verdun in the Montreal Directory proper. Subscribers will not now have to refer to separate portions of the Directory in search of a name, as all names (except those of residents in Lachine, Laprairie, Longueuil, Montreal South, Sault au Recollet, St. Lambert and St Laurent) will be found in the Alphabetical portion of the Directory. The total number of names in the Alphabetical portions of the Directory this year, including the Outskirts, is by actual count 75,340. In the compilation of the work the following results have been obtained: New names inserted 24,825. Changes made in names 17,709. Names remaining unchanged 32,806. From these figures our estimate of the population of the City and Outskirts as shewn by the returns would be 339,000, or deducting 13,000 as the population of the Outskirts would leave the population of the City and Suburbs as 326,000. With this issue a handsome and correct Map of the City, especially drawn and engraved for the book, is inserted in every copy. In the Street portion, houses that were unoccupied at the time of going to press are shown by the number of the street; three calls and over were made at each and every one of these unoccupied houses.

The Miscellaneous portion will be found as complete as ever before.

It need hardly be said that the same labor and effort to secure accuracy which the Publishers have always put forth have not been withheld in the preparation of the present edition. The wish of the Publishers is to give the latest and most correct information, and with that end in view no expense or labor is spared on the book; but it has to be taken into account that the whole of the work—compilation, printing and binding—is done between the 4th of May and the 27th of June, a period of eight weeks, so that some allowance should be made for errors or omissions.

As usual, the book is divided into five parts, viz.: (1) The Advertisers Classified Directory; (2) The Street Directory; (3) The Alphabetical Directory; (4) The Miscellaneous Information; (5) The Outskirts.

This book is respectfully dedicated to its generous patrons—THE PUBLIC.

MONTREAL, June 28, 1898.

## REVIEW OF THE PAST TWELVE MONTHS.

The year 1897 will go down to history as that in which our gracious Sovereign celebrated the sixtieth year of her reign, a longer reign than that of any predecessor. At the festivities in London, Canada was well represented, our popular Premier adding to his laurels and returning a knight and privy councillor. Sir Donald Smith was created Lord Strathcona and Mount Royal, a title which all classes joined in wishing he might long live to enjoy. The Jubilee was observed in June throughout all parts of the Empire, the decorations and illuminations in Montreal being particularly fine.

In July, with which month this review properly commences, the country was visited by a hot wave which lasted night and day for over a week, resulting in numerous deaths and a large number of prostrations through heat. The maximum temperature at Montreal was 93° on the 5th, and 90° was maintained for some days. Heavy rains subsequently followed, resulting in some cases in washouts and landslides. Earthquakes of a somewhat serious character also took place during the year.

The summer and autumn were seasonable, resulting in heavy crops, and the winter that followed was noted for the heaviest snowfall on record for very many years. Montreal was heavily visited, and the snow heaps on the roadsides were in some places ten feet high. Spring came early, nevertheless, in fact earlier, it is said, than during the past half century, and as a consequence another bountiful crop is probable.

Among the deaths of the year were Archbishop Fabre, Heary Lyman, Lady Cartier, Geo. Horne, Sir Adolphe Chapleau, Sir Joseph Hickson (who died in January, 1897), J. H. R. Molson, Alex. Ewan, R. R. Grindley, late general manager of the Bank of British North America, and Rev. Dr. Nichols. The late Archbishop was succeeded by Mgr. Bruchési, who was installed 25th July, and consecrated amid much pomp on Sunday, August 8.

The chief event in the sporting world was the successful defense of the Sewanhaka cup by its winner, in the Glencairn II. against the Momo. The Canadian Bisley Team also did well.

In literature a Montrealer published last Christmas the most popular Canadian book of verse yet produced, namely, Dr. W. H. Drummond's "The Habitant." Mr. W. McLennan's "Spanish John" has also had a large success here and abroad, and Mr. W. D. Lighthall has just issued "The False Chevalier," which promises to add lustre to his laurels.

As a convention city Montreal maintained her position, having visits from the American Jewish Rabbis, the American Institute of Instruction, the Knights Templar, the Presbyterian Synod, and, most important of all, the British Medical Association. On this the first occasion upon which that body ever met outside the British Isles, Dr. T. G. Roddick, M.P., was president.

Montreal was visited by smallpox among the Chinese during the twelve months, and while the disease never reached any proportion it claimed several victims in Montreal and Westmount. Prompt action and lavish vaccination were probably the means of arresting the spread of the disease.

During the year a project was on foot to erect a steel tower in Mount Royal Park, a proposition which the public viewed with disfavor, and which was ultimately abandoned.

The Grand Trunk Railway also endeavored to secure the northern half of Victoria Square for its offices, but so bitter was the opposition to alienating any public square that the scheme fell through, and the Company was granted a free site on McGill Street. A still more important event in railway circles was the commencement of a rate war between the Canadian Pacific and the United States lines, as well as the Grand Trunk—a war not yet ended, and through which passenger rates to the coast or nearer competition points have been extraordinarily reduced. During the year also the Intercolonial Railway extended its terminus from Levis to Montreal, and the Grand Trunk Railway made much progress in its conversion of the Victoria Bridge.

The first fatal accident to a bicyclist through a collision with a street car took place a few days ago, when the Rev. Mr. Grant, a visiting clergyman, was killed.

Trade in Canada and the United States had been rendered dull through tariff uncertainty, but recovered upon the adoption of the new tariffs, and has since, through a number of fortunate circumstances, greatly improved. Prices of farm produce, particularly wheat, rose to a high figure, and Canada, having abundant crops, reaped material benefits. Wheat touched the dollar mark in New York on August 20, 1897, and has since risen much higher. As the Ontario wheat crop was 24 million bushels, and that of the Northwest 22 million bushels, the advantage to Canada of a rise in the price of wheat can be imagined. The exports of cheese and butter were also large.

PARTIAL TABLE OF RECEIPTS AT MONTREAL, 1896-1897.

| YEAR. | WHEAT.     | CORN.     | OATS.     | BUTTER. | CHEESE.   |
|-------|------------|-----------|-----------|---------|-----------|
| 1897  | 11,855,611 | 9,329,226 | 6,133,690 | 454,651 | 2,546,592 |
| 1896  | 9,472,067  | 6,653,906 | 4,031,749 | 302,333 | 1,774,791 |

PARTIAL TABLE OF SHIPMENTS FROM MONTREAL 1896-1897.

|      |           |           |           |         |           |
|------|-----------|-----------|-----------|---------|-----------|
| 1897 | 9,924,029 | 9,224,364 | 5,231,903 | 245,347 | 2,287,422 |
| 1896 | 7,052,385 | 6,795,104 | 2,682,525 | 177,169 | 2,015,253 |

The money markets were generally easy during the year, and, indeed, the condition of the market has led to the proposal on the part of the Government to effect a further reduction in the rate of interest paid upon Post Office Savings Bank deposits, the proposed rate being  $2\frac{1}{2}$  per cent. The Banks have found it somewhat difficult to maintain their profits, notwithstanding a decided improvement in business. The following table gives the net earnings of the Montreal Banks during the year.

| BANK.                 | NET EARNINGS | DIVIDEND. | CURRENT LOANS. | PUBLIC DEPOSITS. |
|-----------------------|--------------|-----------|----------------|------------------|
| Bank of Montreal..... | 1,265,300    | 10 p.c.   | 39,318,507     | 40,617,653       |
| Merchants Bank.....   | 440,437      | 8 p.c.    | 15,938,408     | 12,704,567       |
| Molson's Bank. ....   | 259,177      | 8 p.c.    | 10,994,263     | 10,678,975       |
| Hochelaga.....        | 115,067      | 7 p.c.    | 4,338,468      | 4,689,812        |
| Jacques Cartier.....  | 45,397       | 5 p.c.    | 3,198,901      | 3,454,679        |
| Ville Marie.....      | 36,220       | 6 p.c.    | 1,213,418      | 1,364,374        |

The stock market has been firm throughout the year under the improvements in trade and easy money. The following table shows the fluctuations in the more important stocks during 1897 :

| HIGHEST. LOWEST.          |      | HIGHEST. LOWEST. |                           |      |      |
|---------------------------|------|------------------|---------------------------|------|------|
| Bank of Montreal.....     | 241½ | 225              | Montreal Telegraph.....   | 181  | 163  |
| Merchants Bank.....       | 187  | 167½             | Montreal Gas.....         | 210½ | 177½ |
| Molson's Bank.....        | 201  | 180              | Montreal Street Ry.....   | 235½ | 211  |
| Ville Marie Bank.....     | 93   | 70               | Richelieu & Ontario Nav.. | 112  | 85   |
| Brit. N. Am. Bank.....    | 226½ | 100              | Montreal Cotton.....      | 146½ | 120  |
| Jacques Cartier Bank..... | 122½ | 86               | Canadian Pacific.....     | 83½  | 46   |
| Hochelaga Bank.....       | 150  | 126              |                           |      |      |

Several of these stocks are at present higher than the highest point reached in 1897.

The clearing house returns, which are probably the most reliable of all indications of the volume of trade compared favorably in 1897 with 1896. The following table shows not only the clearings at Montreal but at the other clearing cities of Canada for the past three years :

(THOUSANDS OMITTED.)

| City.         | 1897    | 1896    | 1895    |
|---------------|---------|---------|---------|
| Montreal..... | 601,185 | 527,861 | 583,160 |
| Toronto.....  | 369,824 | 342,031 | 306,239 |
| Winnipeg..... | 84,436  | 64,146  | 55,873  |
| Halifax.....  | 63,112  | 59,867  | 60,587  |
| Hamilton..... | 33,350  | 32,065  | 34,108  |
| St. John..... | 29,982  | .....   | .....   |

Montreal maintained its rank as tenth among clearing cities on the continent.

The failures in Canada in 1897 were as follows according to Bradstreets :

|                       | 1907 | with liabilities of | 1907       |
|-----------------------|------|---------------------|------------|
| Ontario.....          | 866  | " " "               | 5,201,159  |
| Quebec.....           | 669  | " " "               | 5,599,743  |
| New Brunswick .....   | 62   | " " "               | 380,667    |
| Nova Scotia.....      | 181  | " " "               | 976,729    |
| P. E. Island.....     | 10   | " " "               | 84,292     |
| Manitoba.....         | 43   | " " "               | 470,397    |
| N. W. Territory.....  | 10   | " " "               | 78,342     |
| British Columbia..... | 66   | " " "               | 356,600    |
|                       |      |                     | <hr/>      |
|                       | 1907 |                     | 13,147,929 |

In 1896 the failures were 2,179 for \$16,208,460, and in 1895, 1876 for \$15,347,000

The failures in Montreal itself in 1897 were 285 for \$4,006,854 according to Dun & Co., as compared with 376 in 1896 for \$6,375,128, and 321 in 1895 for \$5,251,272. Dun & Co. made the total Canadian failures in 1897 amount to 1854 in number and \$14,265,155 in liabilities, so that according to this authority the failures in Montreal formed in 1897 about 28 per cent. of the total failures in Canada in liabilities.

The trade returns in Canada for the year ending June 30th, 1897, were higher than any other year in the history of the Dominion, as the following table will indicate :

|           | EXPORTS     | IMPORTS     |
|-----------|-------------|-------------|
| 1893..... | 118,564,352 | 129,074,268 |
| 1894..... | 117,524,949 | 123,474,940 |
| 1895..... | 113,638,803 | 110,781,682 |
| 1896..... | 121,013,852 | 118,011,508 |
| 1897..... | 137,950,253 | 119,218,609 |

Of this trade Montreal had a fair share as the Metropolitan City of Canada. During the calendar year 1897, she imported \$47,036,196 and exported \$55,156,956, or, roughly speaking, 46 per cent. of the exports and 36 per cent. of the imports of Canada passed through the Beaver City by water. This trade was carried in 796 vessels, aggregating 1,379,002 tons, an average of 1,732 tons to a vessel. In 1880, the average tonnage was only 884 tons, so that in less than a score of years the size of the vessels coming to Montreal has been doubled.

This will explain what has probably been the most important item in the history of Montreal during the past year, namely the agitation for improved wharfage facilities and the deepening of the channel between Montreal and Quebec. The history of Montreal as an ocean port has been the story of a struggle between man and nature. In the early years of the century vessels drawing 11 feet could scarcely come to Montreal. To-day the channel has been deepened to 27½ feet, and an agitation is on foot for a 30 foot channel at the least, an agitation which the low water of the past few years has emphasized. More pressing even than the deepening of the channel has been the improvement of the wharfage facilities of the port, overtaxed at least in the upper portion of the basin. A bitter controversy has been waged between the Minister of Public Works and the shipping interests of the port upon this subject, and without entering into the merits of the case it is not beyond our province to declare that, in opposing the shipping trade itself, which is practically unanimous, the Minister is either wonderfully prescient or stupendously foolish. The first object of Mr. Tarte was to force the ships to the east end of the town by curtailing the capacity of the central and western wharfage. He now seeks to burden the harbor with a dry dock in the east end, a work very desirable indeed, but not at the expense of every vessel that visits the harbor. If Montreal is ever to seize and hold her fair share of the great inland trade it will be by a policy that will decrease her port charges, and not by a policy that increases them, for in most cases it is the question of cost and not that of distance that determines the route of freight.

In this connection Montreal would do well to consider the probable effects of the proposed canal from the St. Lawrence to the Richelieu to connect with New York, for while no less an authority than Lieut.-Col. By was in favor of such a route, it will either help or injure Montreal just as trade is attracted to the port or repelled from it by governmental policy.

ARTHUR WEIR.

Montreal, June 20, 1898.