

· LOVELL'S
MONTREAL DIRECTORY,
FOR 1894-95.

CONTAINING AN

Alphabetical and Street Directory of the Citizens

TOGETHER WITH THE CITIZENS OF THE

**Cities of St. Henri and St. Cunegonde, Cote St. Antoine, Cote
St. Paul, St. Louis of Mile-End and Maisonneuve,**

AN

ADVERTISERS' CLASSIFIED BUSINESS DIRECTORY,

AND A

MISCELLANEOUS DIRECTORY,

TO WHICH IS ADDED

**Directories of Cote Visitation, Coteau St. Pierre, Lachine, Laprairie,
Longueuil, Longue Pointe, Montreal Junction, Mount Royal
Vale, Notre Dame de Grace, Notre Dame des Neiges, Notre
Dame des Neiges Ouest, Outremont, Petit Village Turcot,
St. Lambert, and Verdun.**



CORRECTED TO 25th JUNE, 1894

Montreal:

PRINTED AND PUBLISHED BY JOHN LOVELL & SON
ST. NICHOLAS STREET.

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Entered according to Act of Parliament of Canada, for the year one thousand eight hundred and ninety-four, by JOHN LOVELL & SON, in the office of the Minister of Agriculture.

PREFACE.

WITH the design of maintaining the utility and efficiency of **LOVELL'S MONTREAL DIRECTORY**, for the convenience of those consulting it, and carrying out the promise made last year, the Publishers have added a Complete Street Directory of the Cities of St. Henri and St. Cunegonde, and of Cote St. Antoine, Cote St. Paul, St. Louis of Mile End and Maisonneuve. The names also of the residents of these places will be found in the Montreal Directory proper. This addition has been made at a heavy outlay of time and money, but it is thought to be a decided improvement, and will be so viewed by our patrons and all using the work.

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 within a period of eight weeks, so that some allowance should be made for errors.

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

In next edition other Outskirts now appearing at the end of the book will be inserted in the City portion.

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

MONTREAL, June 27, 1894.

MONTREAL IN 1893-94.

The year 1893 added several important pages to the history of Montreal. In that year the Christian Endeavor Association of America met for the first time out of the United States in a gigantic tent upon the Champ de Mars and at the drill hall, thousands of delegates attending. The cordial hospitality extended by all creeds and both races was only emphasized by the conduct of a number of roughs, who one evening would have resented an injudicious speech upon Roman Catholicism by a delegate, but were restrained by civilians and the police. The Institute of Mining Engineers gathered in Montreal in February, and the Engineers of the continent met here in June. The opening of the Royal Victoria Hospital, the magnificent donation of Lord Mount-Stephen and Sir Donald A. Smith to the city in commemoration of Her Majesty's Jubilee, also took

place since our last review, as well as the inauguration of the Board of Trade Building by Lord Aberdeen, the new governor, whose presence also graced the opening of the Redpath Library and the new Science buildings of McGill University. The Redpath Library, the donation of Hon. Peter Redpath, whose death the city has recently been called upon to mourn, is a magnificent structure on McTavish street, capable of containing over a hundred and fifty thousand volumes in fire-proof vaults. The Engineering and Physics buildings of McGill University, the gift of Mr. W. C. McDonald, are stated by competent authorities to be unsurpassed in either the old world or the new in point of architecture and equipment. Their utility is further enhanced by the mechanical workshops founded by bequest of the late William Workman. In a different line, another gift reached the city during the year—the colors presented by the Duke of Connaught to the boy soldiers of the city for competition. These were won by the St. Mary College Cadets, with whom they again remain this year (1894).

The city in its municipal history may mark the period under review in red letters. After some years of unnecessary extravagance, which left the Treasury virtually exhausted, a number of aldermen found themselves in disfavor with the thinking public. Plans were laid by a body of energetic citizens to prevent bribery or other malign influences being brought to bear upon the electors in the choice of aldermen to fill the vacant posts. The newspapers displayed great activity and wonderful accord in opposing the re-election of certain candidates, and a sweeping victory was made for those favoring retrenchment in expenditure and purity in office. The change was made not a moment too soon. The assessment rolls had been marked up to what many thought an unwarranted degree, and new taxation was sought to be imposed, while loans of considerable magnitude were on the tapis. The incoming aldermen had a difficult task before them to restore civic affairs to a satisfactory basis, but the credit of Montreal had not yet been impaired.

In Canadian business circles, the year 1893 will be remembered for the United States and Australian troubles which threatened to react injuriously upon Canada. The silver trouble in the United States reached the acute stage about the middle of the year. The continued shipments of gold, to pay for securities thrown upon the market in a steady stream, reduced the Treasury balance below the legal limit, and other causes working with this led to the phenomenon being exhibited of a nation transacting its business, with little or no currency, on cheques and clearing house certificates. The people seem to have taken fright at the situation; they drew their money largely from the banks, hoarded the bills away, and left banks and business men generally to get on as they best could without currency.

In February, the first mutterings of the storm had reached the New York Stock Exchange, and resulted in a short panic, whereby a number of Canadian brokers and speculators were caught. Stocks upon the Montreal Exchange were unduly high; and when during March, several banks began to call in their loans on stocks and bonds, the sensitive condition of the market led to a serious panic, which was relieved only by other banks, with larger reserves of cash at their disposal for such and other emergencies, coming to the relief of the brokers. Call loans advanced to six per cent. and even to six and a half, remaining high for some months, and producing a dullness upon the exchange only recently removed. The Australian bank fail-

ures, which amounted to an enormous aggregate, locked up so much British deposits for the time being, that the London market was affected, particularly as a good deal of gold was called for to afford relief to the colony, and Canada was thereby disturbed. These causes, and others shortly to be mentioned, led to a greater number of failures than in 1892, with liabilities larger than any year since 1887.

FAILURES IN CANADA ACCORDING TO "BRADSTREET'S," 1893.

	No. of Failures.	Assets.	Liabilities.
Ontario.....	752	\$3,049,276	\$6,709,822
Quebec.....	599	1,882,641	4,698,806
New Brunswick.....	35	429,280	823,939
Nova Scotia.....	128	478,673	946,925
Prince Edward Island.....	22	57,840	126,800
Manitoba.....	69	403,810	722,613
N. W. Territories.....	29	54,862	150,473
British Columbia.....	82	413,750	687,650
Newfoundland.....	15	677,080	927,830
Total, 1893.....	1,781	7,388,692	15,690,404
1892.....	1,682	4,648,095	11,503,210
1891.....	1,346	6,014,900	14,334,000
1890.....	1,628	6,746,000	12,482,000
1889.....	1,816	6,119,885	13,147,910
1888.....	1,780	7,178,744	15,498,242
1887.....	1,315	8,407,000	17,054,080

The number in business in 1892 was 56,751; in 1891, 84,386; and in 1890, 82,696.

N.B.—The figures of Assets are reported as approximates only, the amount realized differing widely from their estimated value.

At the annual meeting of the Bank of Montreal in June, the general manager strongly recommended economy and caution, and the adoption of his advice by the bulk of the people did much to maintain the credit of the country. The grain crops of Ontario and Manitoba were very large, but this was offset by the low prices, which were only indirectly injurious to Montreal, which is a buyer. The crops in this province were good, but partially damaged during harvest by severe rains. The failure of the British hay crop afforded us an opportunity to introduce that article at good prices; and although the consignment system has resulted in several failures, it has been demonstrated that a profitable business in the export of hay can be established on a permanent basis. The exports of hay from this port increased from 10,952 tons in 1892, to 57,646 tons in 1893, an increase of 46,694 tons.

Navigation opened by the arrival from sea of S.S. "Pickhuben" at 2 p.m. on the 3rd May, and closed with the departure for sea of the S.S. "State of Alabama" on the 23rd November. The first sailing vessel to arrive was the barque "Peacemaker," on the 19th May, and the first vessel to enter the Gulf by the Straits of Belle Isle was the S.S. "Nether Holme," on the 23rd June. Four hundred and thirty-three vessels of all kinds were entered at the Port Warden's office, with the tonnage of 836,931 tons, being eleven vessels and 48,231 tons over the arrivals of last year. There was an increase of steamships by twenty-two vessels and 57,451 tons, and a decrease in sailing vessels of eleven vessels and 11,220 tons.

There were several mishaps to inward-bound vessels, but the only one to outward-bound vessels was that of the S.S. "Lake Nepigon," which was pierced by ice in

the Straits of Belle Isle. She was beached in Forteau Bay, temporarily repaired, brought back to this port, and after overhaul and slight repairs, proceeded on her voyage.

The Custom House returns for the Port of Montreal showed a large increase in the export figures for 1893, as compared with 1892, and an advance of nearly nine million dollars over 1891. This improvement is most gratifying, especially as trade throughout the world was so dull. While the average annual value of the exports for the thirteen years from 1880 to 1892, inclusive, was only thirty million dollars, last year's exports aggregated over forty-eight million dollars, being an increase over that average of sixty-two and one-half per cent.

The continued increase in the value of the exports shows that the produce of the Dominion is steadily gaining ground in the markets of the world, and that the search for other outlets when the McKinley Bill almost closed the States to Canadian merchandise, proved successful. The value of the imports also shows an increase, but not so large a one as the exports. Owing to the reduced rate of duty on sugar and some other articles, the amount of Customs duties collected, although a little larger than in 1892, is much smaller than during the previous six years, or the average of the past twelve.

The cattle market continued to be injured by the embargo placed upon Canadian animals in Great Britain, and a good deal of pressure was felt by some firms. The following table gives the exports from Montreal in 1893, and totals since 1881.

SHIPMENTS OF LIVE STOCK FROM MONTREAL, 1881-93.

Port.	Cattle.	Sheep.
Liverpool.....	33,104	3,247
London.....	23,943	356
Glasgow.....	19,001	.....
Bristol.....	5,076	107
Newcastle.....	2,098	33
Antwerp.....	100	.....
Total 1893.....	83,322	3,743
" 1892.....	98,731	15,932
" 1891.....	109,150	32,042
" 1890.....	123,136	43,372
" 1889.....	85,670	59,344
" 1888.....	69,504	45,528
" 1887.....	64,631	36,027
" 1886.....	63,932	63,856
" 1885.....	61,947	39,461
" 1884.....	67,288	62,950
" 1883.....	49,090	84,790
" 1882.....	28,358	63,667
" 1881.....	28,536	56,538

RECEIPTS OF LIVE STOCK BY RAIL FROM THE OPENING TO THE CLOSE OF NAVIGATION.

	1893.		1892.		1891.	
	Cattle.	Sheep.	Cattle.	Sheep.	Cattle.	Sheep.
Per Grand Trunk Railway.....	81,300	29,800	83,860	26,326	88,448	36,710
Per Canadian Pacific Railway.....	60,644	29,432	68,440	32,016	76,250	31,200
Totals.....	141,944	59,232	152,300	59,242	164,678	67,910

TOTAL RECEIPTS OF PRODUCE AT MONTREAL DURING THE YEAR 1893, WITH COMPARATIVE FIGURES FOR 1892.

	Wheat. bush.	Corn. bush.	Peas. bush.	Oats. bush.	Barley. bush.	Eye. bush.	Flour. brls.	Meal. brls.	Ashes, Pots and Pearls, brls.	Butter. pkgs.	Cheese, boxes.	Hams & Bacon, boxes.	Meats. Hams & Bacon, boxes.	Leather. rolls.	Eggs. boxes.
Per Grand Trunk Railway....	452,890	13,000	919,477	1,604,861	170,925	7,200	289,508	9,298	292	22,251	786,513	42,723	31,996	31,996	80,961
Per Canadian Pacific Railway.	950,673	8,728	477,379	1,686,110	54,950	50,339	441,337	28,973	917	82,556	698,023	7,453	16,179	16,179	49,244
Via Lachine Canal and the Riv.	6,853,624	9,289,627	338,062	936,685	80,303	175,617	78,752	506	161	6,285	114,858	30	149	149	4,292
Total, 1893.....	8,257,087	9,311,755	1,734,918	4,227,656	306,178	233,156	800,597	38,777	1,370	111,092	1,499,499	50,206	47,627	47,627	134,601
Total, 1892.....	11,174,939	1,812,084	2,569,853	6,367,544	692,383	398,774	986,888	58,207	1,702	221,867	1,679,136	80,331	54,113	54,113	130,341
Increase or Decrease.....	2,917,852 Decrease.	7,499,671 Increase.	834,945 Decrease.	2,139,888 Decrease.	386,155 Decrease.	155,618 Decrease.	177,291 Decrease.	19,430 Decrease.	332 Decrease.	110,776 Decrease.	179,637 Decrease.	30,125 Decrease.	6,486 Decrease.	6,486 Decrease.	4,260 Increase.

TOTAL SHIPMENTS OF PRODUCE FROM MONTREAL DURING THE YEAR 1893, WITH COMPARATIVE FIGURES FOR 1892.

	Wheat. bush.	Corn. bush.	Peas. bush.	Oats. bush.	Barley. bush.	Rye. bush.	Flour. brls.	Oatmeal. brls.	Ashes, Pots and Pearls, brls.	Butter. pkgs.	Cheese, boxes.	Hams & Bacon, boxes.	Meats. Hams & Bacon, boxes.	Leather. rolls.	Eggs. boxes.
European via Riv. St. Lawrence	6,900,337	9,650,554	1,781,571	3,119,240	43,331	220,301	514,872	47,918	1,395	70,743	1,635,008	51,245	3,460	3,460	38,578
Lower Ports, via Riv. "	53,063	800	11,921	24,649	2,365	.....	322,570	2,065	.....	7,121	6,738	2,467	282	282	.....
Via Lachine Canal and River	.....	.....	489	8,002	14,669	.....	53,751	.....	.....	.....	.....	.....	.....	.....	.....
Steamers.....	136,317	19,420	101,632	66,860	.....	.....	83,262	466	.....	6,017	9,391	9,073	2,611	2,611	.....
By Rail.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total, 1893.....	7,098,157	9,670,774	1,895,613	3,218,951	60,355	220,361	984,395	50,437	1,396	84,481	1,651,737	62,785	6,363	6,363	38,578
Total, 1892.....	8,903,379	1,813,843	2,388,337	5,082,295	407,040	385,091	1,038,187	50,272	1,338	115,461	1,630,061	94,652	6,376	6,376	35,684
Increase or Decrease.....	1,805,222 Decrease.	7,856,931 Increase.	472,724 Decrease.	1,863,344 Decrease.	346,685 Decrease.	104,730 Decrease.	51,752 Decrease.	155 Increase.	57 Increase.	30,980 Decrease.	21,676 Increase.	31,777 Decrease.	23 Decrease.	23 Decrease.	2,894 Increase.

In financial circles the year 1893 was one of some anxiety in Canada and of serious disaster in Australia and the United States. The Australian banks had for some years been largely interested in real estate deals bolstered up by British money which these banks took on deposit to an extent far beyond the needs of the colony. The collapse of the land boom brought down several banks, and the panic spread until it was necessary to reconstruct almost every important bank in Australia. In the United States the silver question reached its crisis. Gold continued to be exported until the Treasury could not maintain the \$100,000,000 prescribed by law. Foreign investors were returning their holdings for sale, and the whole country was pervaded with a feeling of distrust, which is always injurious to business. The panics of the stock market spread to the public generally. Deposits were withdrawn from the banks and hoarded away until there was such a dearth of currency, including even the silver certificate, the cause of all the trouble, that business was transacted with marked cheques and between banks by clearing house certificates. Scores of the smaller banks went to the wall during the crisis, and but for prompt action on the part of the President to preserve the parity of silver with gold, and ultimately to secure the repeal of the silver purchase act, the country would have been even worse off than it was.

In Canada there was no domestic cause for trouble. Our deposits in banks came from within the country itself, and, while sometimes hard to handle profitably, they were at least in proportion to the development of the country, and wild-cat schemes were not necessary to invest them. Our currency system also was, if not perfect, next door to perfection, while the agency system of our banks kept the general managers informed as to the situation in all parts of the Dominion. Nevertheless, the American and Australian troubles by themselves, and by their reaction through London, exerted an adverse influence upon Canadian trade. There were restricted earnings among business men, and consequently restricted purchases. Our two great railway lines suffered serious diminution in their freight receipts, indicating a much larger falling off in domestic trade. Our banks and loan companies by constant watchfulness have not suffered serious diminution of profits, although the decline in circulation and in demand deposits, and the necessity of maintaining a large reserve of available assets which generally carry a low rate of interest decreased their earning power.

The following shows the situation of the banks in Montreal up to June, 1894, according to their annual statements :

BANK.	NET EARNINGS	DIVIDEND	ADDED RESERVE	ADDED P. & L.
Bank of Montreal.....	\$ 1,313,259	10	.....	\$ 113,290
Marche Bank.....	630,803	7½	100,000	18,533
Banque au Peuple.....	108,915	6	50,000	13,024
Banque d'Hochelega.....	93,188	7	40,000	133
Banque Jacques Cartier.....	48,656	7	10,000	3,657
Banque Ville Marie.....	29,319	6	.....	14,450
Molson's Bank.....	221,694	8	50,000	1,674

As was the case in the leading cities of the United States, Montreal showed a falling off in the clearing house returns in 1893, but to a lesser degree. The total clearings were \$568,732,000 against \$590,413,000 in 1892, the decrease being 3½ per cent, against 14 per cent. in New York, 12 in Boston, 10 in Philadelphia and 9 in Chicago. The failures in Canada in 1893, according to Bradstreet's, were 1,781, with liabilities of \$15,690,404, and reported assets of \$7,388,692. The liabilities had not been so large since 1887, and 1891 was the only year since that date in which the number had been exceeded.