



Capital Authorized, \$2,000,000.00.
HEAD OFFICE:
TORONTO, ONT.
EDWARD GURNEY, President

Special attention given to accounts of Cheese Factories, Drovers and Grain Dealers, and all out-of-town accounts.
Farmers' Notes discounted, Farmers' Sales Notes collected and advances made against their security.
Municipal and School Section accounts received on favorable terms.

SAVINGS BANK DEPARTMENT.

Deposits of twenty cents and upwards received, and interest compounded four times a year, or quarterly, without presentation of passbook. No delay in the withdrawal of any portion of the deposit.

G. de C. O'GRADY, General Manager.

MARKETS.

Toronto.

LIVE STOCK.

Receipts of cattle at the Western Cattle Market continue light, and trade has a better tone, prices showing improvement in most all lines. There is some demand for medium to good cattle of all classes, and quite enough of them are coming forward.

Export Cattle—Choice are quoted at \$4.25 to \$4.60; good to medium, \$3.60 to \$4.10; others, \$3.75 to \$3.85; bulls, \$3.50 to \$4, and cows, \$2.75 to \$3.50.

Butchers' Cattle—Picked lots, \$4 to \$4.35; good to choice, \$3.75 to \$3.90; fair to good, \$3.20 to \$3.60; common, \$2.50 to \$3; cows, \$2 to \$2.75; bulls, \$1.75 to \$2.25; canners, \$1.75 to \$2.50.

Stockers and Feeders—The demand for the better class brisk. Short-keep feeders, \$3.60 to \$3.75; medium, \$2.50 to \$3.30; bulls, \$2 to \$2.75. Good stockers run at \$2.80 to \$3.30; rough to common, \$2 to \$2.70; bulls, \$1.75 to \$2.50.

Milch Cows—\$30 to \$60 each.
Calves—\$2 to \$10 each, and 3c. to 5c. per lb.

Sheep and Lambs—Sheep \$4 to \$4.25 for export ewes, and \$3 to \$3.50 for bucks and culls. Lambs, \$5.25 to \$5.60 per cwt.

Hogs—At \$5.50 per cwt. for selects, and \$5.25 for lights and fats.

HORSES.

Horses—Seasonable dullness characterized the local horse market last week, and, owing to another heavy batch of receipts, prices have displayed further declining tendencies. Farmers appear to be indulging in the clearing-out process, usually a feature at this time of the year, and this results in heavier marketings than the trade can stand at the moment. Naturally, under these conditions, prices are inclined to weaken, though the pressure is somewhat relieved by the speculative operations of a number of dealers. Business in the sale-rings during the week has been rather dull, though there has been a fair enquiry for first-class heavy delivery horses, and several of this character were sold at the Repository to the Dominion Express Company for a figure in the neighborhood of \$200. A small shipment of drafters also went to Trout Creek for the same price. This figure, however, is much above the average price in the bulk of the sales, but goes to show that good prices can still be obtained, even in the present quiet state of trade, if the right class of animal is offered.

The Repository and the Canadian Horse Exchange report the range of prices for the week as follows:

Single roadsters, 15 to 16 hands	\$125 to \$175
Single cobs and carriage horses, 15 to 16.1 hands	125 to 185
Matched pairs, carriage horses, 15 to 16.1 hands	300 to 500
Delivery horses, 1,100 to 1,200 lbs.	125 to 165
General-purpose and expressers, 1,200 to 1,350 lbs.	125 to 185
Drafters, 1,350 to 1,750 lbs.	125 to 190
Serviceable second-hand workers	60 to 75
Serviceable second-hand drivers	60 to 90

BREADSTUFFS.

Wheat—Ontario—Buyers and sellers are apart, but holders are firm, asking 80c., with bids 79c. Goose is in demand for export at 75c. to 76c., spring being quoted at 74c. to 75c. Manitoba—A good enquiry is reported for Manitoba wheat, one firm filling an order for

160,000 bushels. Sales have been made at lake ports at 86c. for No. 1 northern, and 84c. for No. 2 northern.

Millfeed—Ontario—Bran, firm, at \$12.50 to \$13 per ton, in car lots, at outside points; shorts, \$16.50 to \$18. Manitoba—Bran, \$15.50 to \$16; shorts, \$17.50 to \$19 at Toronto and equal freight points.

Oats—34c. to 35c. at outside points. Barley—Firm, 52c. to 53c. for No. 2, 51c. to 52c. for No. 3 extra, and 46c. to 47c. for No. 3, at outside points.

Peas—75c., outside.
Rye—With distillers active bidders, prices are firmer at 74c. to 75c., outside.

Buckwheat—Firm at 57c. to 58c., outside.

Corn—New American is dull at 57c., Toronto freights.

COUNTRY PRODUCE.

Butter—Creamery, prints, 22c. to 23c.; solids, 21c. to 21c.; dairy lb. rolls, good to choice, 19c. to 20c.; medium, 17c. to 18c.; tubs, good to choice, 17c. to 18c.; inferior, 15c. to 16c.

Cheese—Is steady, with a firm tone, at 12c. to 13c. per lb.

Eggs—Firm, with most of the business at 21c., although some dealers are still selling at 20c. The demand is good, and the receipts light.

Poultry—Plenty of all lines coming forward. Quotations for good, plucked poultry are unchanged. Fat chickens, 8c. to 10c.; thin, 7c. to 8c.; fat hens, 7c. thin, 5c. to 7c.; ducks, 9c. to 11c.; thin, 6c. to 8c.; turkeys, 12c. to 13c.; geese, 9c. to 10c.

Potatoes—Ontario, on track here, 60c. to 70c. per bag, 75c. to 85c. out of store. The demand for Eastern stock is good, 90c. to 95c., out of store, and 75c. to 80c. on track.

Baled Hay—No. 1 timothy continues firm in tone at \$8.50 per ton for car lots, on track, while No. 2 is dull at \$6.

HIDES AND TALLOW.

E. T. Carter & Co., 85 East Front St., wholesale dealers in wool, hides, calf skins and sheep skins, tallow, etc., quote: Inspected hides, No. 1, 11c.; inspected hides, No. 2, 10c.; country hides, flat, at 10c.; calf skins, No. 1, selected 13c.; lamb skins, 85c. to \$1.05; horse hides, \$3 to \$3.25; tallow, rendered, 4c. to 4c.; wool, unwashed, 16c. to 17c.; wool, washed, 26c. to 27c.; rejections, 20c. to 22c.

FARMERS' MARKET.

(Retail Prices.)

Hay, No. 1 timothy, \$10 to \$11.50; mixed or clover, \$8 to \$9; dressed hogs, light, cwt., \$8; heavy, \$7.75; butter, 23c. to 25c.; eggs, new laid, 30c. to 35c.; fresh, 25c. to 27c.; spring chickens, dressed, 8c.; live, 6c.; old, dressed, 5c.; live, 3c.; turkeys, dressed, 12c.; live, 11c.; geese, live, 6c.; dressed, 8c.; potatoes, bag, 80c. to 95c.; apples, bbl., \$1.50 to \$2.50; beef, hind quarters, 7c. to 8c.; fore quarters, 4c. to 5c.; carcasses, 6c. to 7c.

Buffalo.

Cattle—Prime steers, \$5.40 to \$5.75; shipping steers, \$4.75 to \$5.25; butchers', \$4.15 to \$4.85; heifers, \$3 to \$4.25; cows, \$2.25 to \$3.85; bulls, \$2.25 to \$4; stockers and feeders, \$2.75 to \$4. Veals—\$5.50 to \$7.75.

Hogs—Heavy, \$5.10 to \$5.20; mixed, \$5.10 to \$5.15; Yorkers and pigs, \$5 to \$5.10; roughs, \$4.25 to \$4.45; stags, \$3.25 to \$3.75.

Sheep and Lambs—Lambs, \$5.75 to \$7.40; yearlings, \$6 to \$6.25; wethers, \$5.60 to \$5.75; ewes, \$5.35 to \$5.50; sheep, mixed, \$2.50 to \$5.75; Canadian lambs, \$6.75 to \$7.20.

Montreal.

Cheese—Prices advanced rather sharply last week, 12 7-16c. having been paid in the country in one place for finest Ontario. Stocks in the local market are estimated at 450,000 boxes, which is much less than a year ago. Shipments to Nov. 4th, since the first of the season, amounted to 1,957,792 boxes, or 46,796 more than to the corresponding date last year. Shipments via Portland, Me., have amounted to 32,019 boxes, or 16,733 fewer than for same period last year. Holders are demanding 12c. to 12c. for finest Quebecs, 12c. to 12c. for finest Townships, and 12c. to 12c. for finest Ontario.

Butter—Scarce. Choice creamery, 23c. to 23c.; good to fine, 22c. to 23c. Season's shipments to Nov. 4th were 549,597 packages, or 83,472 more than for the corresponding period last year.

Poultry—14c. to 15c. per lb. for nice turkeys and ducks, 11c. to 12c. for chickens, 9c. to 10c. for fowl, geese being 11c. to 12c. Choice stock is worth fully a cent a pound more.

Eggs—Country receipts small, but export trade busy, prior to close of navigation. Owing to scarcity of fresh eggs, the market has again advanced. Selects, 23c. to 25c.; straight-gathered, 21c. to 22c.; No. 2 stock, 18c. to 19c. Retailers already sell their fancy, strictly new-laid stock at 35c. to 40c. Cold-storage eggs show considerable range at 19c. to 22c.; pickled stock, 20c. to 21c.

Potatoes—General feeling is that prices will shortly go higher, on account of a reported shortage in the United States. Prices are 58c. to 60c. per 90-lb. bag, on track; smaller quantities, 60c. to 70c.

Turnips—Buyers have paid \$10.10 per ton for carloads, on track, reselling at \$11.50 to \$12.

Onions—Firm. Canadian Reds, in barrels, \$2.75, and in 80-lb. bags, \$1.10; yellows, in bags, \$1.20, in a jobbing way.

Beans—Market firm, owing to scarcity of stock. Old beans practically out of the market, and scarcity of cars delays arrival of new. New primes higher at \$1.55 to \$1.60 per bushel.

Millfeed—Active demand from all quarters; market very firm. Manitoba bran, \$17, and shorts, \$20 per ton, in bags. Ontarios, in bulk, quoted at \$1 less.

Grain—Oats, scarce as ever; prices above export basis at 39c. for No. 2, store. Buckwheat, 58c., store; peas, 78c., afloat; No. 2, Manitoba barley, 48c., track. Local wheat prices are based on daily Western advices; general tendency seems a little easier.

Live Stock—The local market shows little change. Butchers are willing to pay a fair price for really desirable cattle, and 4c. is being realized. A general range for choicest is 4c. to 4c. The great bulk of the stock, being medium to good, ranges from 3c. to 4c.; common, 2c. to 3c. and very poor, a fraction under. A steady demand for lambs, and the fact that they are none too plentiful, supports prices, sales being made at 5c. for finest, and 5c. for ordinary, sheep ranging from 3c. to 4c., according to quality. Calves seem to show very little change, offerings being now small, however. Prices range from \$8 to \$10 per head, and 2c. to 4c., and occasionally higher, by the pound. Live hogs are also practically unchanged. The choicest stock will not sell at higher than 6c., and the general range for selects is from 6c. to 6c., mixed being 5c. to 6c.

Horses—Coal-cart horses, weighing from 1,350 to 1,450 lbs., are quoted at \$150 to \$200 each, this being fully \$25 lower than last quotations. Heavy draft horses, 1,500 to 1,600 lbs., \$225 to \$250; these weighing 1,400 to 1,500 lbs. being \$175 to \$225. Express horses, 1,100 to 1,300 lbs. each, may be had at \$125 to \$175 each, and ordinary cheap animals at from \$50 to \$100. Fair driving horses are worth from \$125 to \$175, while fine saddle horses and carriage animals range all the way from \$200 to \$400, some extra fine animals being obtainable at the latter figure.

Cheese Markets.

Napance, 12c. to 12c.; Kemptville, 12c.; Huntingdon, Que., 11c. to 12c.; Brockville, 12c.; Belleville, 11c. to 12c.; Cowansville, Que., 11c. to 12c.; Cornwall, 12 3-16c.; Russell, 12c.; Canton, N. Y., 12c.

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BRANCHES IN ONTARIO:

Amherstburg, Arkona, Aylmer, Baden, Belmont, Burk's Falls, Claremont, Clinton, Crediton, Dashwood, Exeter, Galt, Harrow, Havelock, Hensall, Linwood, London, Markham, Marmora, Milverton, Monkton, Mount Albert, Mount Forest, New Dundee, Newmarket, Niagara-on-the-Lake, Ottawa, Ottawa Market Branch, Perth, Rockland, St. Catharines, St. Jacob's, Stirling, Stouffville, Teeswater, Thedford, Thessalon, Thorndale, Toronto, Toronto Market, Toronto Labor Temple, Tweed, Unionville, Wyoming, Zurich.

BRANCHES IN QUEBEC:

Dunham, Freighsburg, Montreal, Montreal West End, Stanbridge East, Sutton, Waterloo.

Savings Deposits received at all Branches. Interest paid four times a year.

SOVEREIGN BANK OF CANADA

London Branch, opp. City Hall;
F. E. KARN, Manager.
McKILLOP & MURPHY, Solicitors.

Wrong Meaning Taken from a Market Expression.

A Wentworth County correspondent wrote lately, stating that he had seen in the "Farmer's Advocate" that shorts could be obtained for \$16 to \$17.50 per ton in car lots laid down at his local town, and enquiring the names of Toronto firms from which he could purchase on these terms. For the benefit of our querist and others, we may explain that the above was the going price at Toronto and various other Ontario points at the time, and the item was worded, "\$16 to \$17.50 per ton, Toronto and outside points." This expression does not by any means imply that shorts could have been purchased in Toronto and shipped to other places for that price laid down. When shipping is necessary, freight and cost of handling must be added.

Chicago.

Cattle—Common to prime steers, \$3 to \$6.40; stockers and feeders, \$2.15 to \$4.25; calves, \$2 to \$7.

Hogs—Choice to prime, heavy, \$4.95 to \$5.10; medium to good, heavy, \$4.85 to \$4.95; light-weight butchers', \$4.95 to \$5.10; good to choice heavy mixed, \$4.80 to \$4.95; packing, \$4.25 to \$4.95.

Sheep—\$2 to \$6; fair to prime yearling wethers, \$5.75 to \$6.50; spring lambs, good to choice, \$7 to \$7.65.

British Cattle Market.

London.—Cattle are quoted at 8c. to 11c. per lb.; refrigerator beef, 8c. to 8c. per lb. Sheep, 10c. to 11c. per pound.

Collier's Weekly tells of two Irishmen who were on bad terms with each other. The friends of Flaherty claimed that he had been insulted, and urged him to vindicate his honor. Flaherty said, prudently: "But look at the size of him. The man's a giant!" "Very well," responded his disgusted friend, "then all the people will say you are a coward." "Well, I dunno," responded Flaherty, placidly. "At any rate, I'd rayther have him sayin' that, than the day after to-morrow exclaimin', 'How natural Flaherty looks!'"

Thomas W. Lawson was once visited in his Boston office by a young woman who came laden with all sorts of college diplomas and gilt-edge references. It so happened that Mr. Lawson needed a temporary secretary, and engaged her on the spot. When, later in the day, the young woman handed Mr. Lawson a number of letters that he had dictated, they were chiefly remarkable for their hideous orthography. He called the girl's attention to her blunders, whereupon she replied with a giggle:

"Really, now, I think I must have been bewitched."

"Quite so," said Mr. Lawson; "some fairy has evidently cast a bad spell over you."