

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

L'Institut a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /
Couverture de couleur
- Covers damaged /
Couverture endommagée
- Covers restored and/or laminated /
Couverture restaurée et/ou pelliculée
- Cover title missing /
Le titre de couverture manque
- Coloured maps /
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /
Planches et/ou illustrations en couleur
- Bound with other material /
Relié avec d'autres documents
- Only edition available /
Seule édition disponible
- Tight binding may cause shadows or distortion
along interior margin / La reliure serrée peut
causer de l'ombre ou de la distorsion le long de la
marge intérieure.
- Additional comments /
Commentaires supplémentaires:

Continuous pagination.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /
Qualité inégale de l'impression
- Includes supplementary materials /
Comprend du matériel supplémentaire
- Blank leaves added during restorations may
appear within the text. Whenever possible, these
have been omitted from scanning / Il se peut que
certaines pages blanches ajoutées lors d'une
restauration apparaissent dans le texte, mais,
lorsque cela était possible, ces pages n'ont pas
été numérisées.

London Assurance Corporation - FIRE
 Lloyd's Plate Glass Ins. Co. of New York.
 Risks Accepted at Current Rates.
 EDWARD L. BOND, 30 St. Francois Xavier St.

British & Foreign Marine Ins. Co. of Liverpool.
 Reliance Marine Ins. Co.
 Open Policies granted to Importers & Exporters.
 EDWARD L. BOND, General Agent for Canada.
 MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 18.
 NEW SERIES.

MONTREAL, FRIDAY NOVEMBER 29, 1895.

M. S. FOLEY,
 EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

McINTYRE, SON & CO.,
 MANUFACTURERS' AGENTS

— AND —
 IMPORTERS

DRY * GOODS

SPECIALTIES:

LINENS, DRESS GOODS, KID
 GLOVES AND SMALLWARES

VICTORIA SQUARE,
 MONTREAL.

GRANITE * MILLS,

ST. HYACINTHE, P.Q.,

Manufacturers of

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

MONTREAL FELT HAT WORKS

1878 - PARIS EXHIBITION - 1878.

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

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

FUR, GOODS Of Our Own
 Manufacture

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

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

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

JAMES COKISTINE & CO.

Warehouse: 471 to 477 St. Paul St.

MONTREAL.

Leading Wholesale Houses.

John * Macdonald * & Co.

TO THE TRADE.

Christmas 1895.

To give you a list in detail of the goods we are
 showing for the Christmas Trade in our Men's Fur-
 nishings and Fancy Goods Department through a
 newspaper advertisement is impossible, as it would
 take a book to contain it. We ask you to call and
 see our stock. If you cannot call, we shall be happy
 to receive from you a trial order; or we will for-
 ward quotations on application for lines you may
 require.

Filling Letter Orders a Specialty.

MONTREAL OFFICE: - - 207 ST. JAMES ST.
 H. PINET, Agent.

JOHN MACDONALD & CO.

Wellington and Front Streets East, TORONTO.

✕ The following Brands
 Manufactured by . . . ✕

→ **THE AMERICAN TOBACCO CO.** ←
 OF CANADA, Limited,

Are sold by all the

Leading Wholesale Houses.

PLUG SMOKING:

→ **DERBY** ←

12's, 7's, and 3's.

Old Virginia Twist,

3's.

BRIGHT PLUG CHEWING:

OLD CHUM, 8's.

✕ ✕

H. Shorey & Co.

MONTREAL.

Wholesale Manufacturers of

Fine and Medium

READY MADE . . .

CLOTHING,

ALSO

Rigby Waterproof
 Cloth and Clothing.

Our Travellers will shortly call upon
 you with our Spring Samples.

Leading Wholesale Houses.

S. GREENSHIELDS, SON & CO.

MONTREAL and VANCOUVER, B. C.

We are offering for SPRING DELIVERY
 the following special lines:

CRUMS' PRINTS,
TOKIO PONGEES,
PRIESTLEY'S
 Waterwitch Serges, Cravenettes,
 Couilles, Lustres and other
 Mohair Effects.
HARRISON'S BRUSSEL'S
CARPETS.

Also a very large range of
 Canadian Cotton Goods.

FALL GOODS.

Our Stock of **Fancy**
Goods, Dolls,
Toys, &c.

is now complete and is larger and more
 complete than ever.

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

TORONTO HOUSE:
 56 & 58 Front St. West.

SPECIAL

Large Line of

Venetian
Worsteds

In Stock Bought at Old Prices.

SAMPLES ON APPLICATION.

JOHN FISHER,
SON & CO'Y,

442 & 444 ST. JAMES STREET,

MONTREAL.

The Chartered Banks.

BANK OF MONTREAL.

Notice is hereby given that a Dividend of Five per cent. upon the paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this City, and at its branches, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 22nd October, 1895.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, - - - \$1,000,000 Stg.
Reserve Fund, - - - 275,000 "

London Office, 2 Clement's Lane, Lombard St., E.C.
Court of Directors:

J. H. Brodie.	Ed. Arthur Hoare.
John James Cater.	H. J. B. Kendall.
Gaspard Farrer.	J. J. Kingford.
Henry R. Farrer.	Frederick Lubbock.
Richard H. Glyn.	George D. Whatman.

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

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

Agents in the United States:
New York, (52 Wall St.) W. Lawson and F. Brownfield.
SAN FRANCISCO, (124 Sanson Street,) H. M. J. McMichael, and J. C. Welsh.
LONDON BANKERS—The Bank of England, and Messrs. Glyn & Co.
FOREIGN AGENTS—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia. Bank of New Zealand. Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China. Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.
Issued Circular Notes for Travellers, available in all parts of the world.

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.
HEAD OFFICE: MONTREAL.
Paid-up Capital, - - - \$2,000,000
Reserve Fund, - - - 1,375,000

BOARD OF DIRECTORS:
JOHN H. R. MOLSON, President.
S. H. EWING, Vice-President.
W. M. Ramsay.
Henry Archbald, Sam'l Finley.
W. M. Macpherson, J. P. Cleghorn.
F. WOLFFERSTAN THOMAS, Gen. Manager.
A. D. DURNFORD, Inspector.
H. LOCKWOOD, Assistant Inspector.

BRANCHES:
Aylmer, Ont. Montreal, P.Q. St. Thomas, Ont.
St. Catherine St. Branch.
Brockville, " Morrisburg, Ont. Toronto, "]
Calgary, " Norwich, " Toronto Jc. "]
Clinton, " Ottawa, " Trenton, "]
Exeter, " Owen Sound, " Waterloo, "]
Hamilton, " Ridgeway, " Winnipeg, Man.]
London, " Smiths Falls " Woodstock, Ont.]
Meaford, " Sorel, P.Q.]

AGENTS IN CANADA:
Quebec—Eastern Townships Bank.
Ontario—Dominion Bank, Imperial Bank of Canada, and Canadian Bank of Commerce.
New Brunswick—Bank of New Brunswick.
Nova Scotia—Halifax Banking Company.
Prince Edward Island—Merchants Bank of P.E.I.
Summerside Bank.
British Columbia—Bank of British Columbia.
Manitoba—Imperial Bank of Canada.
Newfoundland—Bank of Nova Scotia, St. John's.
In Europe
London—Pariss Banking Co. and The Alliance Bank, (limited); Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Rose & Co.
Liverpool—The Bank of Liverpool.
Cork—Munster and Lelinster Bank, Ltd
Paris, France—Credit Lyonnais
Berlin—Deutsche Bank
Antwerp, Belgium—La Banque d'Anvers.
Hamburg—Hesse, Newman & Co.

UNITED STATES:
New York—Mechanics' National Bank; National City Bank; Messrs. W. Watson, R. Y. Hebdon, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—The State National Bank. Portland—Cusco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. San Francisco—Bank of British Columbia. Detroit—Commercial National Bank. Buffalo—The City Bank. Milwaukee—Wisconsin National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. Great Falls, Montana—North-Western National Bank. Minneapolis—First National Bank.
Agents in Canada for the Money Order Departments of the Pacific Express Co. and American Express Co. of the U. S.
Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.
Commercial Letters of Credit and Travellers Circular letters issued available in all parts of the world.

QUEBEC BANK.

Notice is hereby given that a dividend of two and one-half per cent. upon the paid up capital stock of this Institution has been declared for the current half year, and that the same will be payable at its banking houses in this city, and at its branches, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 18th to the 30th November, both days inclusive.

By order of the Board,

THOMAS McDUGALL,
General Manager.
Quebec, Oct. 22, 1895.

The Chartered Banks.

The Merchants Bank of Canada.

Notice is hereby given that a Dividend of Four per cent. for the current half year, being at the rate of Eight per cent. per annum upon the Paid-up Capital Stock of this Institution has been declared and that the same will be payable at its Banking House in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th day of November next, both days inclusive.

By order of the Board,

G. HAGUE,
General Manager.

Montreal, October 22nd, 1895.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.
Capital Paid-up - - - \$1,200,000
Reserve, - - - 600,000
HEAD OFFICE, MONTREAL.

Board of Directors:
JACQUES GRENIER, Esq. President.
GEORGE BRUSH, Esq. Vice-President.
CHS. LACAILLE, Esq. WM. FRANCIS, Esq.
A. PREVOST, Esq. ALPH. LECLAIRE, Esq.
T. PREFONTAINE, Esq.
J. S. BOUSQUET, Esq. Cashier
WM. RICHER, Esq. Assistant-Cashier
ARTHUR GAGNON, Esq. Inspector

Branches:
Notre Dame St. West—J. A. Blean, Manager.
St. Catherine St. East—Albert Fournier, Manager.
Quebec, Basse-Ville, P. B. DuMoulin, Manager.
St. Roch, Nap. Lavole.
Three Rivers, Que., P. E. Panneton, Manager.]
St. Jean, Que., H. St. Mars, Manager.]
St. Rémi, Que., C. Bédard, "]
St. Jérôme, Que., J. A. Thérberge, Manager.]
St. Hyacinthe, Que., J. Laframboise, Manager.]

Agents in Canada:
Ontario—Molson's Bank and Branches.
New Brunswick—Bank of Montreal.
Nova Scotia—Bank of Nova Scotia.
Prince Edward Island—Merchants Bank of Halifax;

Agents in United States:
Boston—The National Revere Bank.
New York—National Bank of the Republic.

Foreign Agents:
Hanover—National Bank.
England—The Alliance Bank, Limited, London.
France—Le Crédit Lyonnais, Paris.
Issued Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

The Imperial Bank of Canada.

DIVIDEND No. 41.

Notice is hereby given that a dividend of FOUR per cent. upon the capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the bank and at its branches on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board,

D. R. WILKIE, Cashier.
Toronto, October 24th, 1895.

The Bank of Toronto.

DIVIDEND No. 79.

Notice is hereby given that a Dividend of Five Per Cent. for the current half-year, being at the rate of Ten Per Cent. per annum, upon the paid up capital of the Bank has this day been declared, and that the same will be payable at the Bank and its branches, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the Sixteenth to the Thirtieth days of November both days included.

By order of the Board,

D. COULSON,
General Manager.

Bank of Toronto, Toronto, 23rd October, 1895.

La Banque Ville Marie.

Notice is hereby given that a Dividend of Three Per Cent. (3 per cent.) upon the Capital Stock of this Bank, for the six months ending the 30th November next, has this day been declared, and will be payable at the Head Office of the Bank, in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER, 1895.

The Transfer Books will be closed from the 16th to the 30th day of November, both days inclusive.

By order of the Board,

W. WEIR,
President.

Montreal, 22nd October, 1895.

The Chartered Banks.

The Canadian Bank of Commerce.

DIVIDEND No. 57.

Notice is hereby given that a Dividend of Three and One-Half Per Cent. upon the capital stock of this institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 16th of November to the 30th of November, both days inclusive.

By order of the Board.

B. E. WALKER,
General Manager.

Toronto, October 22nd, 1895.

The Ontario Bank.

Notice is hereby given that a Dividend of Two and one-half per cent. for the current half-year has been declared upon the Capital Stock of this Institution, and that the same will be payable at the Bank and its Branches, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th November, both days inclusive.

By order of the Board,

C. MCGILL,
General Manager.

Toronto, Oct. 25th, 1895.

BANK OF OTTAWA.
HEAD OFFICE, OTTAWA.

Capital (fully paid up) \$1,500,000
Reserve Fund 225,000

DIRECTORS:

CHARLES MAGEE President
GEORGE HAY, Esq. Vice-President
Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser,
John Mather, David MacLaren, D. Murphy.

Branches—Annprior, Carleton Place, Hawkesbury, Keewatin, Kemptville, Mattawa, Pembroke, Parry Sound, Portage la Prairie, Rideau Street, Bank Street, Ottawa, Ont., Rat Portage, Winnipeg, Man.
GEO. BURN, General Manager
D. M. PINNIE, Local Manager.

LA BANQUE NATIONALE.
HEAD OFFICE, QUEBEC.

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

DIRECTORS:

R. AUDETTE, Esq., President.
A. B. DUPUIS, Esq., Vice-President
Hon. Judge Chauveau, V. Chateaufort, Esq., M.P.P.
N. Rioux, Esq., V. Fortier, Esq.
J. O. Villeneuve, Esq., M.P.P.
GEORGE CREBASSA, General Manager.
P. LAFRANCOE, Manager, Quebec Office.
Inspector.

BRANCHES:

P.Q.—Quebec, St. John's Sibur, St. Roch's, Montreal, Sherbrooke, St. Francois, N. E. Beauce, St. Marie, Beauce, Chicoutimi, Rouerul, Ottawa, Ont., Winnipeg, Man.

Agents—England—The National Bank of Scotland, London; France—Credit Lyonnais, Paris, and Branches, Messrs. Grunbaum, Freres & Co., Paris, United States—The National Bank of the Republic, New York; National Reserve Bank, Boston, Mass. Prompt attention given to collections.
Correspondence respectfully solicited.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend on the Capital Stock of the Bank of Four Per Cent., for the half year ending November 30th, has this day been declared, and that the same will be payable at the Bank and its Branches on and after

DECEMBER 2ND.

The Transfer Books will be closed from November 16 to 30, both days inclusive.

By order of the Board,

J. TURNBULL,
Cashier.

Hamilton, October 23rd, 1895.

THE DOMINION BANK.

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

DIRECTORS:

JAS. AUSTIN, President.
SIR. FRANK SMITH, Vice-President.
Wm. Ince, Edward Leadley, E. B. Osler,
James Scott, Wilmot L. Matthews.

HEAD OFFICE, TORONTO.

Agencies—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., No. 389; Sherbourne St., cor. Queen; Market St., cor. King and George Sts.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

R. D. GAMBLE, Gen. Manager.

MERCHANTS' BANK.

OF HALIFAX.

Capital Paid-Up, \$1,100,000
Reserve Fund 680,000

BOARD OF DIRECTORS:

THOS. E. KENNY, M.P., President.
THOMAS RITCHIE, Vice-President.
M. Dwyer, Wiley Smith,
Henry G. Bauld, Hon. H. H. Fuller, M.L.C.

HEAD OFFICE, HALIFAX, N.S.

D. H. Duncan, Cashier. W. B. Torrance, Asst. Cashier

Agencies in Province of Quebec: Montreal, E. L. Pease, Manager.

In Maritime Provinces:

Antigonish, N. S. Moncton, N. B.
Bathurst, N. B. Newcastle, N. B.
Bridgewater, N. S. Pictou, N. S.
Charlottetown, P.E.I. Port Hawkesbury, C. B.
Dorchester, N. B. Sackville, N. B.
Fredericton, N. B. St. John's Nfd.
Guysboro, N. S. Summerside, P.E.I.
Kingston, N. B. Sydney, N. S.
Londonderry, N. S. Truro, N. S.
Lunenburg, N. S. Weymouth, N. S.
Mattland, N. S. Woodstock, N. B.

CORRESPONDENTS:

Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, the National Hyde & Lenthier Bank.
Bermuda, the Bank of Bermuda, Ltd.
Chicago, American Exchange National Bank.
London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.
Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

La Banque Jacques Cartier.

DIVIDEND No. 60.

Notice is hereby given that a Dividend of Three and a half [3 1/2] per cent. for the current half-year, upon the paid-up Capital Stock of this institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER, 1895.

The Transfer Books will be closed from the 15th to the 30th November next, both days inclusive.

By order of the Board,

A. DE MARTIGNY,
Managing Director.

The Chartered Banks.

Union Bank of Canada.

DIVIDEND No. 58.

Notice is hereby given that a Dividend of Three Per Cent. upon the paid-up Capital Stock of this institution, has been declared for the current half-year, and that the same will be payable at its Banking House, in this city, and at its branches, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive. By order of the Board.

E. E. WEBB,
General Manager.

Quebec, October 25th, 1895.

The Standard Bank of Canada

Capital Paid-up, \$1,000,000
Reserve Fund 800,000

HEAD OFFICE, TORONTO.

DIRECTORS:

W. F. COWAN, President.
JOHN BURNS, Vice-President.
W. F. Allan, Fred. Wyld,
T. R. Wood, A. J. Somerville,
Jas. Scott.

AGENCIES:

Bowmanville, Cannington, Kingston,
Brantford, Chatham, Markham,
Bradford, Colborne, Newcastle,
Brighton, Durham, Parkdale, Toronto,
Brussels, Forest, Picton,
Campbellford, Harriston, Stouffville.

BANKERS:

New York—Importers and Traders National Bank,
Montreal—Can. Bank of Commerce,
London, England—National Bank of Scotland.
All banking business promptly attended to. Correspondence solicited.
GEO. P. REID, General Manager.

Eastern Townships Bank.

Authorized Capital \$1,500,000
Capital Paid-Up 1,500,000
Reserve Fund 720,000

BOARD OF DIRECTORS:

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

HEAD OFFICE, SHERBROOKE, Que.

WM. FARWELL, General Manager.

Branches—Waterloo, Richmond, Coatcook, Stanstead, St. Hyacinthe, Cowansville, Granby, Bedford, Huntington, Magog

CORRESPONDENTS:

Montreal—Bank of Montreal.
London, England, National Bank of Scotland.
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and promptly remitted for.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

Capital Authorized \$1,000,000
Capital Subscribed 500,000
Capital Paid-Up 372,400
Reserve 100,000

BOARD OF DIRECTORS:

JOHN COWAN, Esq., President.
REUBEN S. HAMLIN, Esq., Vice-President.
W. F. Cowan Esq., W. F. Allan, Esq.
Robert McIntosh, M.D., J. A. Gibson, Esq.
Thomas Patterson, Esq.,
T. H. MCMILLAN Cashier.

Branches—Whitby, Midland, Theonburg, New Hamburg, Paisley, Penetanguishene, Port Perry, etc.
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.
Correspondence at New York and in Canada: Merchants Bank of Canada, London, England; Royal Bank of Scotland.

The Chartered Banks.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

Capital, \$200,000
Reserve, 25,000

F. H. TODD, President.
J. F. GRANT, Cashier.

AGENTS.

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

Banque d'Hochelega.

Notice is hereby given that a dividend of three and one half per cent. (3½) for the current half year, equal to seven per cent. per annum, on the paid-up capital stock of this institution, has been declared and that the same will be payable at the Head Office or at its branches, on and after

MONDAY, THE SECOND DAY OF
DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th of November, both days inclusive.

By order of the Board.

M. J. A. PRENDERGAST, General Manager.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

Authorized Capital, \$1,000,000
Capital Paid-Up, 608,400
Reserve Fund, 85,000

Board of Directors:

WM. Bell, Esq., of Guelph, President.
C. D. Warren, Esq., Vice-President.

W. J. GAGE, Esq., JOHN DRYAN, Esq.,
J. W. Dowd, Esq., ROBT. THOMSON, Esq.,
.. of Hamilton.

Head Office, Toronto.

H. S. STRATHY, General Manager.
J. A. M. ALLEY, Inspector.

BRANCHES:

Aylmer, Ont., Ridgetown,
Drayton, Leamington,
Eimira, Norwich,
Glencoe, North Bay,
Guelph, Orillia,
Hamilton, Port Hope, Windsor.

Great Britain—The National Bank of Scotland.
New York—The American Exchange Nat. Bank.
Montreal—The Quebec Bank.

HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-Up, \$500,000
Reserve Fund, 275,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBIE UNIACKE, President.
L. J. MONTON, Vice-President.
F. D. Corbett, James Thomson, C. W. Anderson
H. N. WALLACK, Cashier.
A. ALLAN, Inspector.

AGENCIES—Nova Scotia: Halifax, Amherst, Antigonish, Barrington, Bridgewater, Canning, Lockeport, Lunenburg, New Glasgow, Parrsboro, Shelburne, Springhill, Truro, Windsor. New Brunswick: Sackville, St. John.

CORRESPONDENTS—Ontario and Quebec—Molson Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National Bank. London, England—Parra's Banking Co. and the Alliance Bank, Ltd.

Business Founded 1795.

American Bank Note Company,

78 to 86 TRINITY PLACE, NEW YORK,

ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES, BONDS FOR GOVERNMENTS AND CORPORATIONS, DRAFTS, CHECKS, BILLS OF EXCHANGE, STAMPS, etc., in the finest and most artistic style FROM STEEL PLATES.

WE SPECIAL SAFEGUARDS TO PREVENT COUNTERFEITING. SAFETY COLORS. SAFETY PAPERS. Work Executed in Fireproof Buildings.

LITHOGRAPHIC AND TYPE PRINTING.

RAILWAY TICKETS OF IMPROVED STYLES. Show Cards, Labels, Calendars.

Loan Societies.

THE CENTRAL CANADA

Loan and Savings Company of Ont.
TORONTO.

Head Office, cor. King and Victoria Streets,
GEORGE A. COX, President.

Capital Subscribed, \$2,500,000 00
Capital Paid-Up, 1,200,000 00
Reserve Fund, 315,000 00
Contingent Fund 30,134 71
Total Assets, 5,200,830 09

Debentures issued in currency or sterling payable in Canada or Great Britain. Money advanced on Real Estate. Mortgages and Municipal Debentures purchased.

Executors and Trustees are authorized by law to invest in the debentures of this Company.

FRED. G. COX, Manager. E. R. WOOD, Secretary

The Dominion Savings & Investment Society

London, Canada.

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

ROBERT REID, Collector of Customs, President.
T. H. PURDOM, Barrister, Inspecting Director.

N. MILLS, Manager.

THE HAMILTON Provident and Loan Society

President, G. H. GILLESPIE, Esq.
Vice-President, A. T. WOOD, Esq.

Capital Subscribed, \$1,500,000 00
Capital Paid-Up, 1,100,000 00
Reserve and Surplus Profits, 330,027 00
Total Assets, 3,730,575 85

Deposits received and interest allowed at the highest current rates.

Debentures for 3 or 5 years. Interest payable half-yearly. Executors and Trustees are authorized by law to invest in Debentures of this Society.

Banking House—King Street, Hamilton.

H. D. Cameron, Treasurer.

The Western Loan and Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Authorized Capital, \$2,000,000
Assets, 1,500,000

Office—No. 13 St. Sacramento St., MONTREAL, P.Q.

Hon. A. W. Ogilvie, President.
J. S. Bousquet, Esq., Vice-President.
W. Barclay Stephens, Esq., Manager.

This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.

All manner of trusts accepted; moneys invested; estates managed; rents, income, etc., collected; bonds, debentures, etc., issued and countersigned; municipal securities and debentures bought and sold.

For further particulars address the Manager.

BAYLIS MFG. CO'Y

Manufacturers of

Varnishes, Japans,
White Lead,
Colored Paints
Dry Colors, Printing Ink,
Machinery Oils and Axle Grease.

And Dealers in

Painters' & Printers' Materials Generally.

16 to 28 NAZARETH STREET,

MONTREAL.

JAMES BAXTER,

NOTE BROKER,

Buys and Sells Commercial Paper, &c., &c.

157 St. James Street,

MONTREAL.

Oceanic Steamships.

ALLAN LINE ROYAL MAIL STEAMSHIPS.

Liverpool, Halifax and Portland Royal Mail Service.

From Liverpool.	Steamship.	From Portland.	From Halifax.
7 Nov.	State of Nebraska	23 Nov.	30 Nov.
21 Nov.	Laurentian	12 Dec.	14 Dec.
5 Dec.	Mongolian	26 Dec.	28 Dec.

Trains connecting with the steamer leave Montreal, via C.P.R., 8.40 p.m. Thursday, or via G.T.R. 7.55 a.m. Friday.

The Saloons and Staterooms are in the central part where least motion is felt. Electricity is used for lighting the ships throughout, the lights being at the command of the passengers at any hour of the night. Music rooms and smoking room on the promenade deck. The Saloons and Staterooms are heated by ste m.

WINTER RATES—Cabin: \$50 and upwards. A reduction of 10 per cent. is made on Round Trip Tickets except on the lowest rates.

Second Cabin—To or from Liverpool, Glasgow, Belfast or Derry, \$30; round trip, 55.

Steerage—To Liverpool, London Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$10, Cape Town, South Africa, \$62.

Glasgow, Londonderry and New York Service.

From New Pier foot of W. 21st Street, New York.

From Glasgow.	Steamships	From New York.
1 Nov.	State of Nebraska	21 Nov. 1.30 p.m.
15 Nov.	*Pomeranian	5 Dec. 10 a. m.

Rates: First Cabin, \$40 to \$60. Second Cabin, \$25. Steerage to Glasgow, Belfast or Londonderry at lowest rates.

Outfit for Steerage passengers furnished free. The Steamships State of California and State of Nebraska are not surpassed for their excellent accommodations for all classes of passengers. *Steamer marked thus does not carry passengers.

Glasgow, Liverpool, St John's and Halifax and Philadelphia Royal Mail Service.

From Glasgow.	From L'pool.	From St John's.	From Phila.
2 Nov.	5 Nov.	25 Nov.	30 Nov.

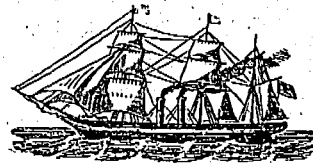
Passengers carried from Liverpool to St. John's and Halifax, from Halifax to Philadelphia, and St. John's to Glasgow.

H. & A. ALLAN,

25 Common St., Montreal.

Clyde Steamship Co.

NEW YORK, CHARLESTON & FLORIDA LINE.



For CHARLESTON, S. C., the South and Southwest.

For JACKSONVILLE FLA., and all Florida Ports.

Appointed sailing days from Pier 29 East River, N.Y.

Mondays, Wednesdays and Fridays, at 3 p.m.

The only Line between

New York and Jacksonville, Fla.

WITHOUT CHANGE.

Unsurpassed Passenger Accommodations and Cuisine.

The fleet is composed of the following elegant steamers:

Algonquin, Seminole, Iroquois, Yemassee Cherokee Delaware.

Through Tickets, Rates, and Bills of Lading for all points South and Southwest via Charleston, and all Florida points via Jacksonville.

ST. JOHN'S RIVER STEAMERS (De Bary Line.) between Jacksonville and Sanford Fla., and intermediate Landings on the St. John's River.

Steamers CITY OF JACKSONVILLE, F. DE BARY, EVERGLADE, WELAKA.

Sailing from Jacksonville daily except Saturday, at 3.30 p.m. making close connection with all railroads at Palatka, Astor, Blue Springs and Sanford. Through Tickets and Bills of Lading at lowest rates to all interior points in Florida.

Send to the "Clyde Line" for one of their pamphlets "Facts about Florida."

For further information apply to

M. H. CLYDE, A. T. M., A. J. COLLE, T. H. G. EGER, T. M., Gen'l Pass. Agt.

5 BOWLING GREEN, NEW YORK.

WM. P. CLYDE & CO., General Agents,

5 Bowling Green, 12 S. Delaware Ave
NEW YORK, PHILADELPHIA.

La Banque du Peuple.

Public notice is hereby given that application will be made to the Parliament of Canada at its next session, by La Banque du Peuple, having its principal place of business in Montreal, for certain amendments to its charter, amongst others to change the special dispositions thereof incompatible with the "Bank Act," so as to have the Directors elected by the Shareholders, who on their part, shall become responsible to the same degree as shareholders in other Banks; to define the actual value of the capital of the Bank and the reduction to be made in the amount of the shares of each shareholder, to reconstitute the capital of the Bank by means of the issuing of new shares, and generally to bring the said Bank within the scope of the "Bank Act" in the same manner as all other Banks of the Dominion.

J. GRENIER,
President.

Montreal, 30th October, 1895.

H. S. PHILLIPS & CO.,

162 St. James Street.

Commercial Paper Bought,
Advances made on
Warehouse Receipts. **MONTREAL.**

Legal.

Kingston, Ont.

SMYTHE & SMITH,
Barristers, Solicitors, &c.,
E. H. SMYTHE, LL.D., Q.C. G. FRONTENAC SMITH.

London, Ont.

W. H. BARTRAM,
Barrister, Solicitor, Notary, &c.
OFFICE: 99 DUNDAS STREET WEST.

GIBBONS, McNAB & MULKERN,
Barristers, Attorneys, &c.
Office: Corner Richmond and Carling Sts.
GEO. C. GIBBONS, Q.C., GEO. McNAB,
P. MULKERN, FRED. HARPER.

Montreal.

MACMASTER & MACLENNAN,
Advocates, Barristers, &c.
Donald Macmaster, Q.C., D.C.L.
F. S. Maclellan, B.C.L.
Rooms 47, 49 & 50 Temple Building,
185 St. James St.

McGIBBON, DAVIDSON & HOGLE,
Advocates, Barristers, &c.,
New-York Life Building.

Commissioners for State of New-York, U.S.A.,
Provinces of Quebec, Ontario, Manitoba, British
Columbia, Nova Scotia and New Brunswick.

R. D. McGIBBON, Q. C., PEERS DAVIDSON,
ARTHUR F. HOGLE.

Legal.

DUHAMEL & MERRILL,
Advocates.
ROYAL INSURANCE BUILDING.
1709 Notre Dame St., City

Ottawa, Ont.

G. GEORGE F. HENDERSON,
Solicitor, &c.,
13 Scottish Ontario Cham. pers

Peterborough, Ont.

HATTON & WOOD,
Barristers, Solicitors, &c.
G. W. HATTON. H. E. WOOD, B.A.

W. A. STRATTON, B.A., LL.B.,
Barrister, Solicitor, Etc.

Seaforth, Ont.

M. McCAUGHEY & HOLMESTED,
Barristers, &c.

Simcoe, Ont.

G. W. WELLS,
(Late Killmaster & Wells)
Barrister, Solicitor, &c.

Toronto, Ont.

JONES BROS. & MACKENZIE,
Barristers & Solicitors,
Canada Permanent Chambers, Toronto.
CLARKSON JONES, BEVERLY JONES,
GEO. A. MACKENZIE, O. J. LEONARD.
English Agent: JONAS AP JONES,
99 Cannon St., London,
Commissioner for N. Y., Illinois and other States.

Legal Directory.

Price of Admission to this Directory is
\$10 per annum.

ONTARIO.

ARTHUR M. M. MacMartin
AYLMER Miller & Backhouse
BARRIE Dickinson & McWatt
BELLEVILLE Mickel & Roberts
BLENHEIM R. L. Gosnell
BOWMANVILLE R. Russell Loscombe
BROCKVILLE AND ATHENS
Wood & Webster
BROCKVILLE Brown & Fraser
CAMPBELLFORD A. L. Colville
CANNINGTON A. J. Reid
CARLETON PLACE Colin McIntosh
COBOURG & COLBORNE,
Field & McColl
CORNWALL, McLennan, Liddell & Cline
DESERONTO Henry R. Bedford
DURHAM J. P. Telford
GANANOQUE J. C. Ross
GODERICH E. N. Lewis
GRIMSBY E. A. Lancaster
INGERSOLL Thos. Wells
IROQUOIS A. E. Overell
KEMPTVILLE French & Allan
KINGSTON Britton & Whiting
LEAMINGTON W. T. Easton
LINDSAY R. J. McLaughlin
LISTOWELL S. B. Morphy
LISTOWELL J. L. Darling
LONDON Gibbons, McNab & Mulhern
LONDON W. H. Bartram
L'ORIGINAL J. Maxwell
MIDLAND Steers & Ambrose
MITCHELL Dent & Hodge
MOUNT FOREST Perry & Perry
MORRISBURG Johnston & Bradfield
NIAGARA FALLS Hill & Ingles
NEWMARKET Thos. J. Robertson
NORWOOD T. M. Grover
OAKVILLE R. S. Appleby
ORANGEVILLE Myers & Robb
OSHAWA J. F. Grierson

Legal Directory.

ONTARIO—Continued.

OTTAWA Arthur W. Gundry
OTTAWA Geo. F. Henderson
OWEN SOUND Creasor Smith & Notter
PARIS Foley & Dalzell
PETERBOROUGH J. Williams Bennet
PETROLEA Dawson & Greenizer
PICTON Wright & Walmsley
PORT ELGIN J. C. Dalrymple
PORT HOPE Chisholm & Chisholm
PORT HOPE H. A. Ward
PRESCOTT AND KEMPTVILLE,
F. J. French, Q. C.
SARNIA A. Weir
SAULT STE MARIE Hearst & McKay
SHELBURNE John W. Douglas
SMITH'S FALLS Lovell & Farrell
ST. MARY'S Armour W. Ford
ST. THOMAS MacDougall & Robertson
STRATFORD MacPherson & Davidson
TRENTON MacLellan & MacLellan
TEESWATER John J. Stephens
THORNBURY Wilson & Dyre
TILSONBURG W. A. Dowler
TORONTO, Roaf, Curry, Gunther & Green
TORONTO Jones Bros. & McKenzie
TORONTO Arch. J. Sinclair
UXBRIDGE J. A. McGhillvray
VANKLEEK HILL, F. W. Thistlethwaite
WATFORD Fitzgerald & Fitzgerald
WELLAND J. Clarke Raymond
WESTON & TORONTO Joseph Nason
WINGHAM Myer & Dickinson
WINDSOR: Patterson, Leggat & Murphy
WALKERTON A. Collins

QUEBEC.

BEDFORD Hobart Butler
BUCKINGHAM F. A. Baudry
COWANSVILLE,
O'Halloran & O'Halloran
MONTMAGNY Albert J. Bender
PERCE & NEW CARLISLE Jos. Garon
RICHMOND Edward J. Bedard
ROCK ISLAND H. M. Hovey
STANSTEAD Hon. M. F. Hackett, M. P. P.
WATERLOO D. Darby
WATERLOO C. A. Nutting

NOVA SCOTIA.

AMHERST, Townshend, Dickey & Rogers
ANTIGONISH A. Macgillvray
BRIDGETOWN T. D. Ruggles & Sons
BRIDGEWATER Owen & McLean
HALIFAX Alfred Whitman
KENTVILLE W. E. Roscoe
LIVERPOOL J. N. S. Marshall
LIVERPOOL Jason M. Mack
LUNENBURG S. A. Chesley
PORT HOOD S. Macdonald
SYDNEY Chisholm & Crowe
WINDSOR H. F. McLatchy
WINDSOR H. D. Ruggles
YARMOUTH E. H. Armstrong
YARMOUTH Sanford H. Pelton

NEW BRUNSWICK.

CAMPBELLTON H. F. McLatchy
CHATHAM Warren C. Winslow
EDMUNSTON A. Rainsford Balloch
HAMPTON A. Le B. Tweedie
NEWCASTLE—See Chatham.
MONCTON Harvey Atkinson
SUSSEX White & Allison

PRINCE EDWARD ISLAND.

CHARLOTTETOWN, M. & D. C. McLeod
GEORGETOWN D. A. MacKinnon

MANITOBA.

PILOT MOUND W. A. Donald
RED DEER Geo. W. Greene
SELKIRK James Heap
WAWANESA Jos. H. Chambers
WINNIPEG Patterson & Howard

BRITISH COLUMBIA.

VANCOUVER Forin & Forin
VANCOUVER J. H. Hallet

NORTHWEST TERRITORY.

CALGARY Loughheed & McCarter
CALGARY James Muir
EDMONTON Brown & Prince

* **BLACKMAN'S** *

Patent Power Ventilating

* **WHEEL.** *

HEATING.

COOLING.

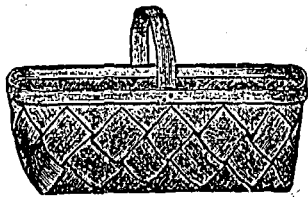
DRYING.

VENTILATING.

14 Highest Awards Given to the Blackman Air Propellor.

ESTIMATES for Ventilation, Drying and Cooling given on Application. Send for Illustrated Circular.

MILLER BROS. & TOMS, - Agents, - MONTREAL



- THE -
Oakville Basket Co.

MANUFACTURERS OF

- 1, 2, 3, bushel, grain and root baskets.
- 1, 2, 3, satchel lunch baskets.
- 1, 2, 3, clothes baskets.
- 1, 2, 3, 4, market baskets.
- Butcher and crockery baskets.
- Fruit packages of all descriptions.

For Sale by all Woodenware Dealers
OAKVILLE, ONT.

THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW

DEVOTED TO

Commerce, Finance, Insurance, Railways,
Manufacturing, Mining and Joint
Stock Enterprises.

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION.

Montreal Subscribers,	\$3 a year
Mail Subscribers to any other part of Canada,	\$2 a year
British Subscribers,	12s. Stg.
American,	\$2
Single Copies,	10c. each

Editorial and Business Offices:

Nos. 171 and 173 St. James Street
Head of St. John Street,

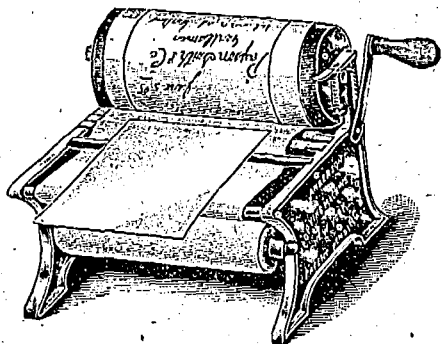
MONTREAL.

M. S. FOLEY, Editor, Publisher and Proprietor.

We do not undertake to return unused manuscripts.

All payments to be made to the publishers at Montreal.

Anderson Automatic Letter Copier.



NICKEL PLATED.

Use an Up-to-Date
Letter Copier.

WILL COPY 100 LETTERS IN
FIVE MINUTES.

For Sale by all First-Class Stationers
Makes perfect copies of typewriting and ink.
You turn the crank, the Copier does the work.

AGENTS WANTED.

For price and terms address:

43 Leonard St., Room 307, NEW YORK.

If your Stationer don't have it, write to us.

USE
IT

McCOLL'S

LARDINE MACHINE -
CYLINDER AND ENGINE

Manufactured by

OILS.

McCOLL, BROS. & CO., TORONTO

FOR SALE

At less than Half Price,

TYPE-SETTING MACHINES

Employed during the last two years in the Composing-Room of the "Journal of Commerce."

All in good order.

M. S. FOLEY, Prop.

HALIFAX BREWERY CO.

The Halifax breweries company, which has been formed in England to purchase several breweries in the Maritime Provinces, has a share capital of £110,000, divided into 4,000 eight per cent. cumulative shares of £10 each, and 7,000 ordinary shares of similar amount, and £45,000 six per cent. first mortgage debentures issued at par at multiples of £10. The subscription list opened October 28 for two days, but previous to that subscriptions had been guaranteed for sums more than sufficient to pay so much of the purchase money as is payable in cash, and provide £10,000 for working capital. The public issues of debentures and preference shares is £80,000, of which the directors retain for working capital £10,000; for loose plant and stock, £15,000. The whole of the £70,000 ordinary shares are taken by the vendors, out of which the owners of the breweries take £61,500 in part payment of their purchase money. The profits are certified at £11,834, being more than double the amount required to pay debenture interest and dividend at 8 per cent. on preference shares. The breweries are all freehold and free from mortgage, and include S. Oland, Sons & Co., C. W. Hayward & Co., P. & J. O'Mullin and J. Linberg's, Halifax, and Morris & Hyndman, Charlottetown. The value of the properties, plant and stock amount to £77,712. The price to be paid has been fixed by the vendors at £125,000. In part payment of which they take the whole of the ordinary shares, £70,000, and of the balance £33,500 will be payable in cash, and £21,500 in preference shares, debentures or cash, at the option of the directors. The stocks of brewery material, horses waggons, etc., are to be taken at a valuation not exceeding £14,000.

TABLE OIL-CLOTHS.

In about two weeks the American table oil-cloth manufacturers will come together to adjust prices for the new season. These new prices are likely to show an advance all along the line, and in the meantime the present list, as adopted Oct. 1st, will hold good until the new prices for spring are announced. The firmness of the market for gray cloths during the past two months is likely to have a material effect in the adjustment of the new list and will undoubtedly prove a strong factor. The table oil-cloth situation has now worked into excellent shape, and manufacturers are better able to control it than ever before. A good demand is recorded even at the advance with stocks in second hands far from excessive. There has been no appearance of irregularity in prices that in former times has tended to demoralize the market for these, manufacturers working more harmoniously, and they are of the opinion that conditions are such that they will warrant an advance all along the line. Enamelled cloths also show improved conditions, and in view of the hardening tendency in the prices of wide cotton cloths in the gray that are used in their manufacture these, too, are likely to show an advance in the new list over present prices.

Caverhill, Learmont & Co.,

WHOLESALE SHELF HARDWARE MERCHANTS,

Caverhill's Buildings, St. Peter St.,

MONTREAL.

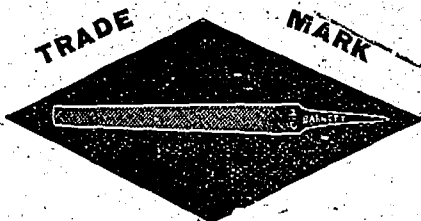
Largest and most complete stock of SHELF HARDWARE in the Dominion.

BLACK DIAMOND FILE WORKS.

Great American Cross Cut Saw Files.

... Double Ended Taper Saw Files.

Lightning Saw Files.
Band Saw Files.
Gin Saw Files.
Circular Gin Saw Files.
Square Gulleting Saw Files.



Single Stave Saw Files.
Double Stave Saw Files.
Gulleting Saw Files.
Machine Band Saw Files.
Climax Saw Files.

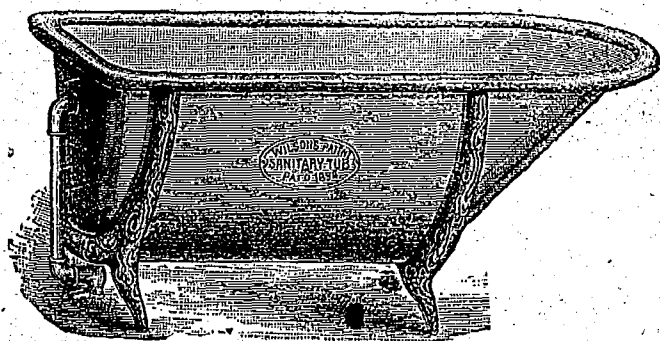
Machinists' Files of every Description.

G. & H. BARNETT COMPANY,

PHILADELPHIA, Pa., U. S. A.

R. M. WILSON'S

Solid Copper Bath Tub.



Success assured to all who handle the Wilson Patent Sanitary Bath Tub. The only Solid Copper Bath Tub on the market. No iron or steel to rust. No enamel to chip. There is no ground for the statement that the Solid Copper Tub will accumulate Verdigris, the Copper being protected by a special preparation, it being a well-known fact that Copper which is protected cannot accumulate Verdigris.

... MANUFACTURED BY ...

R. M. WILSON - Rome, N. Y.

New York Office: 92 Walker Street.

Also Manufacturer of Copper Range Boilers, Closet Seats & Tanks & Brass Work.

WRITE FOR CATALOGUE.

"JARDINE"



Taps & Dies.

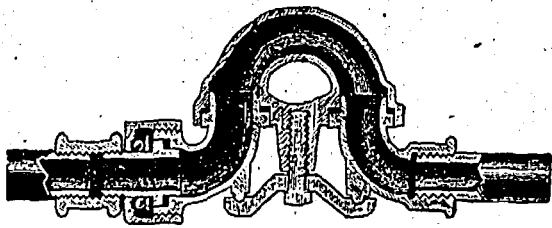
Adjustable Dies with stock for each die, size of stock suited to the die. Price same as old kind with only one stock for the set. No one will think of buying the old kind where these are shown, they don't need to be talked up, merely to be seen.

A. B. JARDINE & CO.,

HESPELER, ONT.

DELORME BROS., Montreal,
Agents for Quebec & Maritime Provinces.

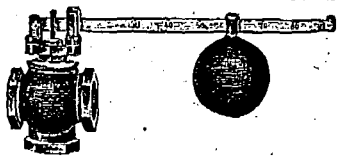
SUYDAM FLEXIBLE METAL PIPE JOINT



WHAT IS THIS FLEXIBLE JOINT ?

It is an absolute steam joint under any steam pressure.
 It is a practical flexible coupling for metal pipe.
 It will allow the joining of iron pipes so that the sections may be easily moved in any direction at will or rotate on a swivel.
 It is more durable and less expensive than rubber hose

THE GILBERT BROS. ENGINEERING CO., LIMITED, SOLE MANUFACTURERS FOR THE DOMINION
 2666 Notre Dame St., - MONTREAL.



JOHN SIMMONS CO.

Wrought, Cast Iron and Steel Pipe,

FITTINGS AND BRASS WORK,

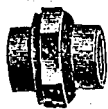
TOOLS AND SUPPLIES,

FOR STEAM, WATER, GAS, OIL AND ELECTRICAL ENGINEERING.

OFFICES AND SALESROOMS :

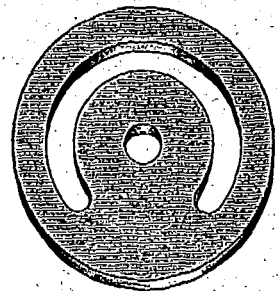
106 to 110 Centre Street,

NEW YORK.



Send for Price List and Discount Sheet.

All our work is made from Best Oak Leather Stock
Kendrick Valve and Washer Co. 318 E. Water St. Syracuse, N. Y.



Tubular Well Cups, Oil Well Valve Cups, Deep Well Cylinder Cups, Elevator Cups, Special Cup Leathers to order. Pumps Valves and Plungers, Leather and Fibre Washers. Special Leather Washers to order.

PLUMBERS' SPECIALTIES.

TOWNSEND, HOSTETTER & CO.

CHICAGO, ILL.

MANUFACTURERS OF SIGNS of every description.

Brass, Glass & Iron.

Samples & Designs Furnished Free.

Write for Prices.

ESTABLISHED 1876

NEWWITTER & ROSENHEIM,

Makers of

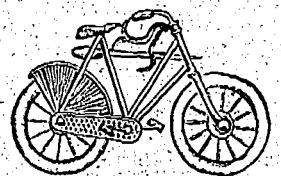
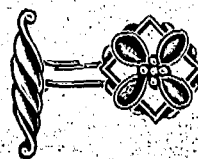
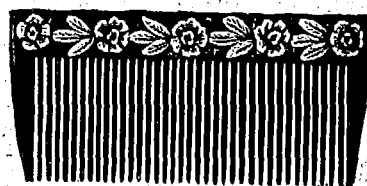
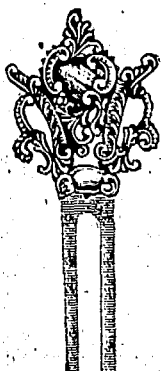
Novelties in Jewelry

for the Dry Goods and Gents' Furnishing trades

Factory: PROVIDENCE, R.I.

513 BROADWAY, NEW YORK.

Our new lines of NOVELTIES IN JEWELRY for the fall season now ready and consists entirely of Up-to-date Sellers.



Orders sent us will receive careful attention. (References required.)

COME AND SEE US.

The **SYMPHONY**, A Home Orchestra.

Opera's, Waltz's, Nocturne's, Etc.



WILCOX & WHITE ORGANS are superior.

The Symphony is an instrument which will reproduce automatically any piece of music. You simply insert in the opening over the key board the roll of music you want to hear, draw the stops, which are toned like flutes, clarionets, violins, etc., and immediately the music pours forth in a manner beyond conception. The time is governed by a stop also, leaving nothing to be desired. You draw the stops according to your own taste, thereby becoming the conductor, so to speak of your own orchestra.

Thousands are in use giving constant pleasure to as many happy owners.

Any piece of music can be obtained and nothing is so difficult for the SYMPHONY to execute in the most surprising manner. You can also use the key-board.

PRICES, \$175.00 TO \$800.00.

Send for Illustrated Pamphlet, showing hundreds of names of purchasers and full description of this musical wonder of the nineteenth century.

Address:

Wilcox & White Organ Co.,

Established 1876, MERIDEN, CONN., U.S.A.
123 Fifth Ave. New York.

If you have not seen it you should do so.

REFERENCES:

- LAURENT, LAFORCE & BOURDEAU, 1637 Notre Dame St., Montreal.
- JAMES COOPER, 164 St. James St., Montreal.
- W.M. LASH, St. Johns, N.F., and thousands of others.
- GEO. WOOLSON, 186 Queen St., Toronto.

City Metal Works.

91 Crosby Street,
NEW YORK.

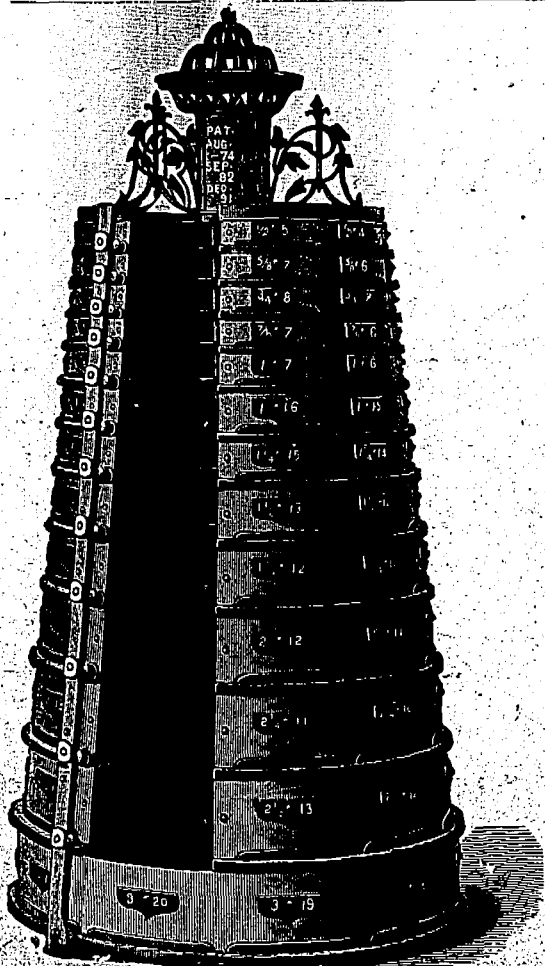
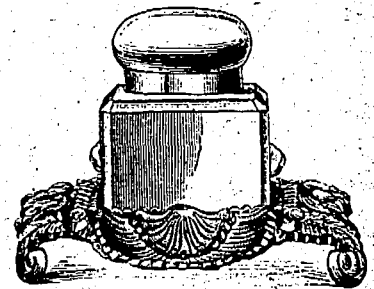
Leading Manufacturers of

→ **Metal Frames and Novelties.**



FRED. CRAGG, Agent,

11 & 13 Front Street, TORONTO.



THE . . .
**BUTLER MFG
COMPANY,**
CHICAGO, ILL.,
U. S. A.

Send for our Catalogue or write to any Hardware Jobbing House in the world.

The Westphal
Revolving
Screw Cases,
BOLT & SHOT CASES

Stand alone as Elegant pieces of Hardware Store Furniture.

Write.

The Lovejoy Co.

444 & 446 Pearl Street,
NEW YORK, U. S. A.

**Electrotypers AND
Stereotypers.**

Manufacturers of
Electrotype Machinery.

Steel and Copperplate Engravings Duplicated.

COTTON SPINNING IN JAPAN.

The British Consul at Tokio, reporting on the state of trade in Japan during the first six months of the current year, says the import of raw cotton continues to increase largely. According to the Japanese commercial journals the principal spinning companies have entirely recovered from the depression under which they suffered during the last half of 1894, and are paying substantial dividends on their capital for the first half of 1895. The average profits per spindle varied from \$4.661 to \$0.706. The two largest companies, each with over 60,000 spindles, realized \$3,336 and \$2,634 respectively per spindle, and the average profit of 25 companies was nearly \$3 per spindle. Taking the average exchange value of the Japanese dollar at 2s 1½d this represents a sterling profit of 6s 4½d per spindle for the six months.

Leading Manufacturers &c.

D. MORRICE, SONS & CO.
MONTREAL and TORONTO.
Manufacturers' Agents
and General Merchants

The Dominion Cotton Mills Co., Montreal
MILLS AT
Hochelaga, Contcooke, Chambly, Brantford, Kingston, Halifax, Moncton, Windsor, N.S., Magog. (Print Works).
Grey Cottons, Bleached, Shirtings, Bleached and Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Crtones, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

The Canadian Colored Cotton Mills Co., Ltd., Montreal, Mills at Milltown, Cornwall, Hamilton, Merriton, Dundas, also A. Gibson & Sons, Marysville, N.B., and Hamilton Cotton Co., Hamilton.

Shirtings, Ginghams, Oxforde, Flannelettes, Tickings, Awnings, Sheetings, Yarns, Cottonades, etc., also

Tweeds—Fine, Medium and Coarse; Etoges, Blankets, Horse Blankets, Saddle-felt, Glove Linings.
Flannels—Grey and Fancy, in all Wool and Union; Ladies' Dress Flannels.
Serges, Yarns.
Knitted Underwear—Socks and Hosiery, in Men's, Ladies' and Children's.
Cardigan Jackets—Mits and Gloves.
Braid—Fine Mohair for Tailoring, Dress Braids and Linens, Corset Laces.
Carpet Rugs.

The Wholesale Trade Only Supplied

W. & F. P. CURRIE & CO.

100 Grey Nun St., MONTREAL,
MANUFACTURERS OF

Sofa, Chair and Bed Springs,
A Large Stock always on Hand.

Roman Cement, Portland Cement,
Water Lime.

Drain Pipes, Vent Linings,
Fire Covers, Fire Bricks, Fire Clay
Whiting, Plaster of Paris,
Borax, China, Clay, etc.

THE

Ward Commercial Agency

Mercantile Reports. Collections.

Personal Attention. Prompt Returns

ROOM 10, BARRON BLOCK,

162 St. James Street, MONTREAL
Attention Given to Special Reporting.

Leading Manufacturers, &c.

Jas. A. Cantlie & Co.
Montreal & Toronto.
General Merchants & Manufacturers' Agents

Canadian Tweeds, Flannels,
Dress Goods,
Knitted Underwear
Blankets, Etc., Etc.

REPRESENTING IN CANADA,

F. P. SAVERY & CO.,
Huddersfield & Bradford, Eng.

ALOYS. KNOPS,
Aachen, Germany.

I. CÜPPER SOHN,
Burtscheid, Germany;

WHOLESALE TRADE ONLY SUPPLIED.

Pocket and Office Diaries

FOR 1896

**CANADIAN
COLLINS'
EXCELSIOR.**

Over one hundred and
thirty different kinds.

* MORTON, PHILLIPS & CO., *

Blank Book Makers, Stationers and
Printers,

1755 & 1757 Notre Dame St., Montreal.

WANTED a man of high attainments
good presence and energy to earn not
less than \$2,000 a year. No cheap man
need apply.

Address giving particulars.—

Economist,

P. O. Box 576, MONTREAL

W. C. Johnson, M. Am. Soc. C. E.,

Civil and Hydraulic
Engineer,

NIAGARA FALLS, N. Y.

Water Power Development
a Specialty.

Leading Manufacturers, &c.

AUSTIN & ROBERTSON,
Wholesale * Stationers,
MONTREAL.

All kinds of Printing and Writing Papers and
Book-Binders' Supplies.
Get our Samples and Quotations.

— THE —

**Dominion Cotton Mills
Company.**

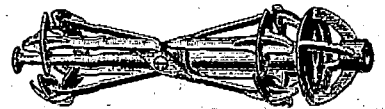
MAGOG PRINTS.

A Full Range of Pure INDIGO PRINTS is now
being shown to the trade.

Ask Wholesale Houses for Samples.

All goods GUARANTEED and stamped
"WARRANTED INDIGO BLUE."

D. MORRICE, SONS & CO.,
MONTREAL & TORONTO.
Selling Agents.



Above is a Cut of our

PATENT LEVER FLUE CLEANER,

Which for simplicity, durability and effectiveness
is not equalled by any Scraper in the market. Al-
though a new comer in the Dominion, we assure our
customers that we are able to give them a first-class
article at a very liberal discount, and would be
pleased to quote prices on application.

Box 155. **Frontier Mfg. Co.,** BUFFALO, N. Y.

Hamilton Cotton Co'y

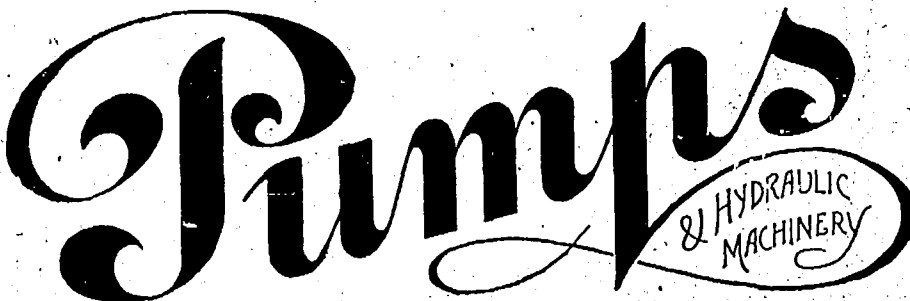
HAMILTON, ONT.

Manufacturers of

Cottonades, Denims,
Warps and Yarns, Lamp Wicks,
Twines, Webbing, &c.

STEAM and POWER

FOR ALL DUTIES.



NORTHEY CO.

LIMITED.

TORONTO,

ONT.

Agents for the Province of Quebec,

THE LAURIE ENGINE CO.,

St. Catherine Street, MONTREAL.

The Canadian Colored Cotton Mills Co.

FALL 1895.

GINGHAMS, ZEPHYRS, FLANNETTES, DRESS GOODS, SKIRTINGS, OXFORDS, COTTONADES, AWNINGS, TICKINGS, ETC.—NOW READY.

See Samples in Wholesale Houses.

D. MORRICE, SONS & CO.,
AGENTS,
Montreal & Toronto.

F. P. BUCK, President. R. H. POPE, Gen. Manager.
F. THOMPSON, Sec'y & Treas.

Royal Paper Mills Co.

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

STORE, 15 Victoria Square, MONTREAL.
Works and Head Office, EAST ANGLUS, P.Q.

Dominion Blanket & Fibre Co., Ltd.

MANUFACTURERS,
Horse Clothing, Blankets, Woolens, Rugs, &c.
7 St. Helen St., - Montreal, Que.

J. J. MILLOY,

Merchant Tailor,

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

MONTREAL.

Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes.

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.

—DR. SEWARD WEBB, who recently imported five moose from the Canadian Northwest for his Adirondack park has been obliged to pay \$100 in duties on them.

—AT Aldridge's repository in London lately, seventy horses, owned by Mr. Finigan, of Toronto, were put under the hammer, and averaged \$136 each.

—THE deposits in the Post Office Savings banks during October, were \$770,876, including \$91,455 transferred from Dominion Government Savings banks, and the withdrawals \$677,189.

—PRESENT prices for potato starch are said to be the lowest in the history of the trade. They are caused by the lack of important consuming demand and the large potato crop.

—THE Beaver line steamship Lake Huron, Capt. Carey, which was the last boat to leave the port this season, arrived in port on the 22nd, after a stormy passage.

—THE Canadian Pacific Railway has given a reduction of 4½ cents per hundred pounds for the exportation of Manitoba grain through to New York and Boston on the all-rail route.

—LORD SALISBURY, replying to a deputation from the National Association of Hop Growers, which complained of the depression in their business, said that he could not hold out any hope of an import duty being placed upon any article of general consumption.

E. A. SMALL & CO.

MONTREAL.

→ Manufacturers of Clothing ←

SPRING TRADE 1896.

WHOLESALE.

OUR TRAVELLERS ARE NOW ON THE ROAD.

→ Samples FOR Spring ←

Are now being shown by our travellers.

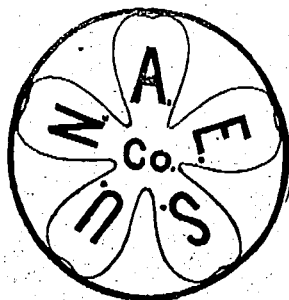
FOR STYLE, FIT and FINISH, we are fast getting to the front.

We fit every man who wears Clothing and guarantee satisfaction.

McMARTIN, CAMPBELL & CO.,

WHOLESALE CLOTHIERS,

256 St. James Street; - - MONTREAL.



TRADE MARK.

North American Electric Seal Unhairing Co.

241 to 249 CENTRE STREET,
NEW YORK.

Best Method for Removing the Hair from Seal, Otter, Conies, Etc.

All Skins unhaird by electric process unless stamped with our trade mark are not genuine.

For the accommodation of European and Canadian trade, this Company has established a branch at 9 Rue de L'Epinette, St. Mandé, (Seine) France.

ALL ORDERS PROMPTLY ATTENDED TO.

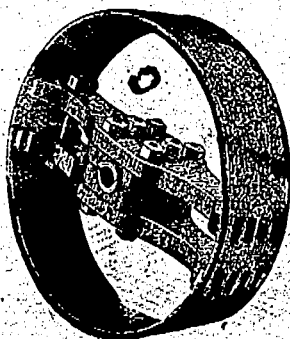
REID'S PATENT.

Bent Rim Wood Split Pulleys.

No Glue in Rim like Segment Rim Pulleys, to be affected by Steam, Dampness or Moist Temperature.

THE REID BROS. MFG. CO., LTD.,
106 Adelaide St., West,
TORONTO, Ont.

R. H. BUCHANAN,
Agent, - MONTREAL.



To the Trade—=0

Just Purchased.

60 Barrels
Cod Liver Oil,

10 Tons

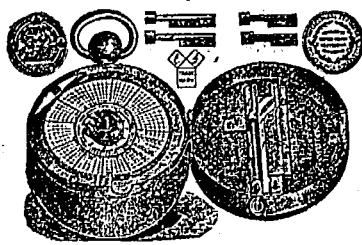
*** Glycerine ***

And can offer special quotations for present and forward delivery.

EVANS & SONS, [Limited]
Wholesale Druggists, etc., Montreal & Toronto.

Watchman's Improved Time Detector,

12 and 24 Different Keys with Safety Lock Attachments.



U.S. Patents: Nov. 30, 1875; Jan. 25, 1876; Dec. 5, 1876; June 29, 1877; Reissued Sept. 23, 1880; Trade Marks, Aug. 30, 1881; March 15, '82.

This Watchman's Time Detector contains all latest improvements. The only perfect instrument in the market. It cannot be tampered with successfully, Warranted in every way. Send for Circular.

E. IMHAUSER,
206 B'way, NEW YORK, U.S.A

—THE United States authorities have been forced to admit that the Canadian survey of the Alaskan boundary is correct. This leaves the town of Forty-Mile in British territory.

—GREAT Britain has about 1,300,000 cyclists, and a capital of £75,000,000 is invested in the production of bicycles and tricycles. The factories in which the machines are made give daily employment to 43,000 men.

—It is estimated by the *Selkirk Record* that about \$50,000 will be expended by the fish companies in town this winter in the building of new boats, freezers and additions to the old ones.

—THE inspection of gas meters throughout the Dominion reveals the fact that out of 913,562 meters only 2,741 were found to be accurate, but a curious feature was that in a very large majority of cases the imperfect records were against the companies and in favor of the consumers.

—A DEPUTATION from Toronto and Collingwood has arrived in Ottawa, and interviewed Hon. Mr. Haggart, Minister of Railways, and Hon. Mr. Foster, Minister of Finance, and requested the usual subsidy of \$3,200 a mile to the proposed air-line between Collingwood and Toronto.

—OLIVE culture in California seems to be making great strides. It is reported that over 800,000 trees have been planted this year and that it is expected that at least a million more will be set out next year. The total area in olive orchards in California is stated to be 21,000 acres. Last year's crop was valued at \$160,000.

—NAP. TESSIER, grocer, Quebec, has assigned. Liabilities are about \$2,000. He was formerly of Tessier & Laurent, who dissolved in October last, he continuing; but the business had not been paying for some time back so that he could not pick up and was finally forced to the wall.

—AT a meeting held in Toronto the Canadian Horse-Breeders' Association was formally constituted. The object of the association will be to encourage the importation and breeding of pure stock in the various recognized breeds of horses, and to stimulate the horse-breeding industries of the country. Mr. Robert Davies, of Toronto, was elected president.

F. H. C. Mey Chain Belting Engineering Works,

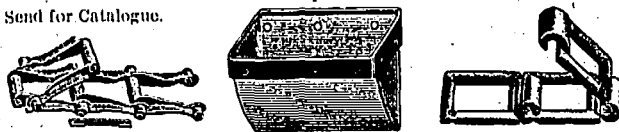
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

Builder of Dryers for Grain and Malt, and Manufacturer of Elevator Buckets.

64 to 68 Columbia Street, BUFFALO, N. Y.

Send for Catalogue.



ALWAYS THE BEST

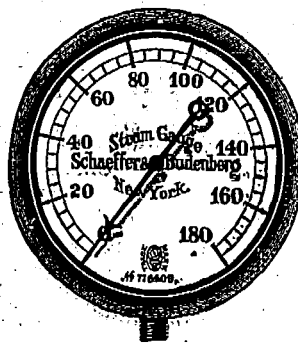
Softer and Cleaner Batting.

**NORTH STAR,
CRESCENT,
PEARL,
PATENT ROLL COT-
TON BATTING.**

marked improvement
in the quality of

Will make these goods sell
just as well in 1896-97.

Baled or Cased in 4, 6, 8, 12 or 16 oz. Rolls.



Schaffer & Budenberg.

Manufacturers of

Pressure Gauges for all purposes,
Injectors and Ejectors,
Thermometers and Pyrometers,
Tachometers and Speed Indicators,
Burk's Control Watches, etc.

Works & General Offices:

BROOKLYN, N. Y.

Offices & Salesrooms:

No. 66 John St., No. 22 W. Lake St.,
NEW YORK. CHICAGO.

William A. Rosenbaum,

**ELECTRICAL EXPERT and
PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.

—THE report of the Inspector of Weights and Measures for the last fiscal year bears special testimony to the honesty of Toronto. Of the number of weights and measures inspected in that city there was not a single rejection. Belleville, Charlottetown, and Victoria are the only other cities that had an equally good record.

—FRANCE is still a buyer of California prunes and is also taking the large sizes of Washington Italians and some apricots. Sales of several cars 40s to 54s and 50s to 60s California prunes were made to-day at full market prices. Of apricots, a sale of 300 boxes for export to France was reported. Large sizes of Washington Italian prunes are growing scarce.

—IT is said that the Chinese who leased fruit orchards in the vicinity of Chico, Cal., this year have lost money on account of the high prices paid for the leases and for labor. Much Chinese fruit has, in consequence, been attached for debt. Chinese-cured fruit seems to have met with no favor in Eastern markets this year, notwithstanding the comparatively low prices at which it has been offered.

—AT the regular fortnightly meeting of the Winnipeg Retail association the secretary was instructed to compile a list gathered from the members of the association of all customers from whom it was found impossible to collect accounts, for the private use of the members of the association.

—THE Toronto municipal authorities are having a good deal of coal sold to citizens by private dealers, weighed on the city weigh scales, and the report shows that during September there were 272 loads of coal from different coal yards weighed; of

**Mohawk
Valley Cap
Factory,**

Manufacturers of
**Scotch Knitted
Caps,
Tam O'Shanter's,
Toques, Cloth Caps,
All Styles Sweaters
for Men, Women
and Children, &
Specialties in Knit Goods.**

OFFICE AND
FACTORY: Park Ave., Broad, Catharine and Third Sts.,

— UTICA, N. Y., U S

Our last import of **RAISINS** is about all sold.

We have ordered another consignment which we expect by December.

We are now taking orders for Raisins of all kinds, to arrive by 10th or 15th December, at exceedingly low prices.

Write for quotations before you order elsewhere.

LAPORTE, MARTIN & CIE,

72, 74, 76 & 78 St. Peter St., Wholesale Grocers, MONTREAL.

THIBAUDEAU BROTHERS & CO.
 IMPORTERS OF
 QUEBEC, THIBAUDEAU FRÈRES & C^{IE} LONDON, THIBAUDEAU BROS. & C^Y
ENGLISH
 TRADE MARK
 JE DE FIE.
FRENCH AMERICAN & GERMAN GOODS
 No. 332 St. Paul St. MONTREAL.

THE
Woodburn
 IMPROVED
 Pulverizer.

for Sugars, Starch, Cream of Tartar, Spices, etc., is used by many of the leading bakers and confectioners in England, the United States and Canada. Makes XXX and XXXX sugar without sifting or bolting. Send for Circular to

E. S. STEPHENSON & CO.,
 Engineers and Machinists, - ST. JOHN, N.B.

THE "O. K." Patent Adjustable Can Opener.

Best in the market, rolls at sight. Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one sending fifty cents gets four samples and the exclusive agency for one city. Agents wanted in every city. Will pay large commission. Address
PHILIP KRON,
 Beehive Building, ROCHESTER, N. Y.

these 143 were over-weight, 49 underweight, and 80 correct. The total over-weight was 4,505 lbs., against 1,170 lbs. under-weight.

-In order to maintain copper values, the Calumet & Hecla Company, which has been smelting its reserve mineral and has increased the output of copper nearly one-third, will probably drop back to former figures of production by January 1. Smelters are now several weeks behind in filling orders from regular customers. It is not the intention of the company to increase production to a point which will flood the market or bring copper below 11 cents per pound.

-A MAN found a \$10 bill. He paid the grocer and took a receipt. The grocer paid the real estate agent the money for rent. The agent paid the \$10 to the man who owned the property, who happened to be the man who lost the bill. He deposited it in the bank, and it was returned to him as a counterfeit. Was there anything gained or lost in this series of transactions?

-THE creditors of the late Mr. A. F. Clerk have entered into suit against the Montreal Stock Exchange for the proceeds of the sale of his seat. As the practice of the exchange has been

to divide the sums received from these sales amongst the creditor members the suit if successful, will lead to many others.

-THE St. Louis Board of Fire Underwriters is making a determined effort to have all electric wires placed under ground, and it is expected that the city council will shortly pass an ordinance requiring this to be done. A fire two weeks ago caused by the crossing of wires deprived the city of the use of its fire alarm telegraph service for a number of hours. Public sentiment is now in favor of burying the wires.

-THE assignment of the Halifax banking firm of Farquhar, Forrest & Co., has been filed. The preferences are: Thomas Mowbray executor, Aubrey T. Smith, \$3,000; beneficiaries, Alex. Brodie, \$4,000; W. M. Richardson, Estate Mrs. Mary Hutton, \$6,900; Miss Jane Liddell, \$3,000; Mrs. C. McKnight, \$1,800; Mrs. Ida Clark, \$4,300; Miss Jane Patterson, Glasgow, \$3,700; Thomas Humphry, \$1,100.

-THE Lake Erie and Detroit River Railway Company is applying for power to extend its line from the town of Simcoe to Fort Erie. The Manitoba and North-Western Millers' Associa-

PURE OAK BELTING

The J. C. McLaren Belting Co.,
 Montreal and Toronto
 Tel. No. 363. Tel. No. 475

ROBERT LINTON & CO.

IMPORTERS OF
British and Foreign Dry Goods
 Woollens and Tailors' Trimmings a Specialty
 Canadian Woollens and Cottons
 from all the different mills.
 No. 2 St. Helen St., MONTREAL

Do You Use Water
 Do You Want it Every Day?

Only the best pump will meet this want.
 The best ones are the
Rider and Ericsson Hot-Air Pumps

Is a record of twenty years proof enough? They are not "the cheapest." The best of anything is never cheapest in first cost. But you do not buy pumps every day, and in the "long run" the lowest priced things are not always the cheapest. Any boy can run our engines, and under all circumstances they are absolutely safe. If interested, send for catalogue "J" and state conditions under which your pump will have to work.

Rider Engine Co.
 86 Lake Street, CHICAGO
 37 Dey Street, NEW YORK

FOR
PHOTOGRAPHS
 Of the Highest Finish
PORTRAITS
 In the Newest Approved Styles
 and Reproductions

Go to the New Parlours
 and Studios of
Wm. Notman & Son,
 Birks' New Building, Phillips Sq.,
 Opposite the Cathedral.
MONTREAL.

FALL 1895.

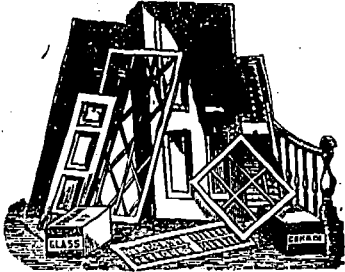
SPECIALS

Dress Goods, Ribbons, Gloves, Hosiery, Linens, Cashmeres, Novelties, Smallwares.

Lonsdale, Reid & Co.,
 DRY GOODS IMPORTERS,
 MONTREAL.

Agents for Crompton's Corsets.

RHODES, CURRY & CO.



All kinds of Building Materials, Fittings for Banks, Stores, etc., a Specialty.
 AMHERST, N. S.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

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

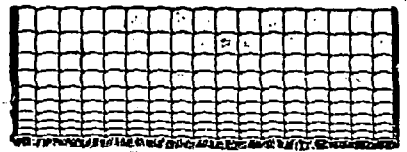
Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street
 AND
 147, 149 & 151 Commissioners St.
MONTREAL.

Curtain Stretchers!!

WHOLESALE & RETAIL.

L. J. A. SURVEYER, 6 St. Lawrence St.,
MONTREAL, CANADA.



THAT FARM OF YOURS

needs a good fence and the neatest and best fence is the PAGE. Used by all the leading railroads and by farmers everywhere. Send for circulars and our illustrated monthly paper.

The Page Wire Fence Co. of Ontario Ltd.
 WALKERVILLE, Ont.

Job Printing of
all kinds done at
this office.

tion is applying for incorporation. Parliament will be asked at its next session to incorporate the Calgary and Lethbridge Railway and Irrigation Company, to operate between the points named.

—THE boom in Liberian coffee planting in Sumatra continues, and now clearings are being rapidly planted out; but it is prophesied that there will be "some grief in the future." The mistake appears to be that people who know nothing of planting are rushing for land and opening up close to an established estate, copying the methods there adopted. This sort of thing sooner or later must bring its own punishment, though in many cases, the hardihood of the Liberian tree will be a safeguard.

—THE appointment was made at the meeting of the Cabinet of the three Canadian representatives in the International Deep Waterways Commission. The names are those of men well qualified to represent Canadian interests. Mr. O. A. Howland, of Toronto, president of the Deep Waterways Association is one of them, and associated with him are two engineers, Messrs. T. C. Keefe and Thomas Munro. The terms of their appointment will doubtless be similar to those in which the U. S. representatives have been appointed. They will act without emolument, but their expenses will be defrayed by the country.

—THE Board of Managers of the New Joint Traffic Association will, probably, be made up as follows:—New York Central & Hudson River Railroad, second Vice-President, Horace J. Hayden; Pennsylvania, first Vice-President, Frank Thomson; Erie, fourth Vice-President, G. C. Cochrane; Baltimore & Ohio, second Vice-President, Frank Harrot, Delaware & Lackawanna & Western, Freight Traffic Manager, B. A. Hegman; Lehigh Valley, Freight Traffic Manager, B. H. Bail; Chesapeake & Ohio and Big Four, second Vice-President, Oscar G. Murray; Wabash, President, O. D. Ashley, Grand Trunk, of Canada, General Manager C. M. Hayes.

—THE European sugar markets have fluctuated 1½d up and down, closing at the same price as last week, and showing very little strength at any time and much weakness sometimes on small provocations. The latest cause for weakness is said to be the renewed agitation for an increased sugar bounty law in Germany on the reassembling of the Reichstag. The proposal is to take up the matter where it was broken off at the agreement of the last Reichstag. The discussion will probably begin early in January. All efforts during the vacation to come to terms with other countries have fallen through. Increased export bounties are naturally intended to increase the export business of Germany with the United States.

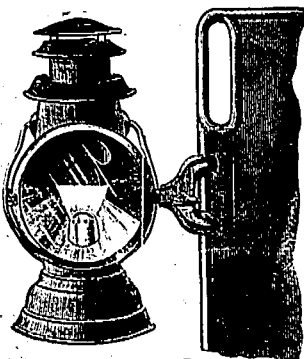
LENOX SCOTCH CAP CO.,

MANUFACTURERS OF

FINE SCOTCH CAPS.

Scotch Yachting, and of the Celebrated Tam O'Shanters, Seamless Knit Caps and Toques
 a Specialty.

—UTICA, N. Y.—



"Dietz"

Tubular Driving Lamp.

We make a Driving Lamp which will not blow nor jar out, and which throws a brilliant light two hundred feet or more. It sells well to those who want a lamp for use as well as ornament. Write for book to

R. E. DIETZ CO., 60 Laight St.,
NEW YORK CITY

STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT,

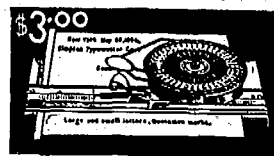
CUSTOMS BROKERS,

413 to 417 St. Paul Street, Montreal.

Bell Telephone 9057.

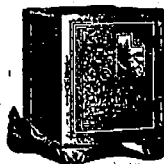
P. O. Box 684.

The Improved Simplex Typewriter,



Having 84 characters, rapid and easy to operate, and quality of work equal to the best. sent by mail or express prepaid on receipt of \$3.25. In hand-

s me hardwood case, 60cts extra. Address
SIMPLEX TYPEWRITER CO.,
 24 & 26 East 13th St., NEW YORK.



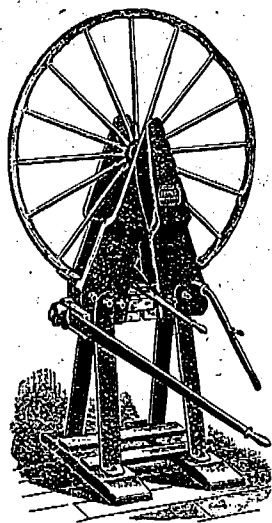
E. D. COLLERET,

522½ Craig St.,

MONTREAL.

Asbestos Lined Safes

for homes, offices, etc. etc., from \$15.00 upwards.
 Catalogues and all information furnished upon application.



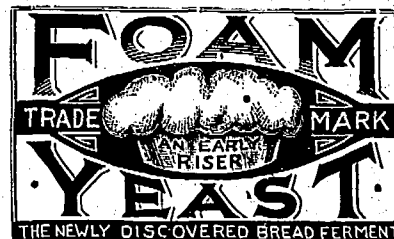
West's Hand Tire Setter.

A truly wonderful and efficient machine for setting tires "cold BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1 1/4 x 3/4, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine. If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty five years' experience in the business of Setting them Cold. If you have heavier tires to set, get one of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish. Mail address, 105 Meigs Street.

J. B. WEST,
Factory, Eagle Foundry,
Brown's Race, Rochester, N.Y

THE BEST IN THE MARKET.

Ask your Wholesale Grocer
for it



The Foam Yeast Co., Ltd.,

TORONTO, Ont.

79 Esplanade.

—NOTICE is given of application for letters patent to incorporate "The Beaver Line" (Limited), with headquarters at Montreal, and a capital of \$250,000, for the purpose of acquiring by purchase, lien, or otherwise, and to build steamships and other vessels, etc., and to carry on the business of a transportation company, for the transport of passengers and freight upon the inland waters of Canada, and upon the seas and foreign waters, and such other business as appertains to a transportation company. Applicants, Messrs. Hugh McLennan, merchant; James Crathern, merchant; Henry Murray, forwarder; George Hyde, accountant; Abner Kingman, forwarder, all of the city of Montreal; and Alexander Buntin, merchant, of the city of Toronto, all of whom are to be the provisional directors of the company.

—THE trade returns for October show that the aggregate trade of the Dominion is still on the upward grade, the total for the month being \$23,659,575, as compared with \$22,361,407 for the same month last year, an increase for the month of \$1,298,168. Exports show a decrease, being \$13,273,256, as against \$14,003,666 last October, but this falling off is in goods not the produce of Canada. On the other hand, goods entered for consumption show the very large increase of \$2,028,578, the total amount entered being \$10,396,310, as against \$8,357,741 for the same month last year. As the imports have increased so largely it is only natural that the duty collected could show a corresponding increment. The total collections for the month were \$1,704,757, an increase of \$338,718 over October, 1894, and of \$211,477 over the same month in 1893.

—THE leading packers in the Chicago stock yards as well as the lesser ones, are worried by the salt combine, which has been raising prices until now it seems the effect of the salt "trusts" squeeze will cost the packers a matter of \$400,000 or \$500,000 a

year. An interesting feature of the affair is that Joy Morton, oldest son of Secretary of Agriculture Morton, established the salt combine, and is now making a more successful fight on the packers than his father did. Rock salt has been advanced in price nearly 100 per cent. The packers despatched trusted men to find out whether salt could be bought elsewhere. Their agents have returned and reported that the combine seems to have secured everything. Packers at the stock yards require rock salt for certain of their processes of curing. Their consumption amounts, it is said, approximately to 15,000 cars annually, or nearly 360,000 tons. The packers gave little heed to the combine, it appears, until this month. Then they discovered that instead of \$2.75 a ton they were paying \$4.60 to \$4.75 for their rock salt.

—As regards the prices ruling at the Australian wool sales it is evident that there is an advance of 20 per cent. on last year's prices, although the preliminary wool sales, which took place a fortnight ago, showed an advance of 25 per cent. The prices which have been paid during the week show a final result of 37c to 37 1/2c for French scoured. Good superior wools are in great demand as well as clean crossbred. Faulty sorts, burry and seedy were neglected and difficult to realize at current rates. Scoured wools are less pushed and do not fully meet the advance of greasy wools. Burry scoured are weak. A superior lot of scoured wools fetched 18c per pound. Lambs' wools are in good demand; faulty lambs' wool is of difficult realization. Continental and American buyers are the most active operators. Competition is very brisk.

—REPORTS have been received at Toledo from 3,350 reliable dealers and millers, covering the eight States which generally raise three-quarters of the winter wheat crop of the United States. Of these, 2,275 are from the important counties and

M. & L. Samuel, Benjamin & Co.

26, 28 and 30 Front St. West,
TORONTO,

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL
AMERICAN AND CANADIAN

SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,
Tinners' Plumbers' & Steam Fitters' Supplies
Gas Fixtures,
LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

SAMUEL, SONS & BENJAMIN,
184 Fenchurch St., London, E. C.

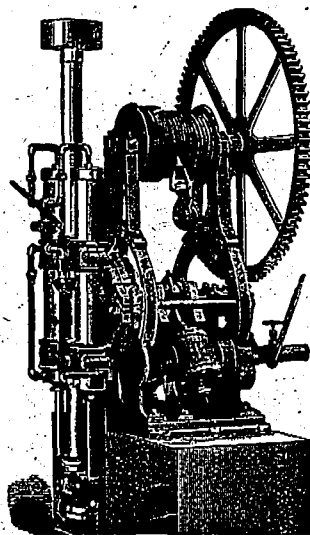
Shipping Office: 1 Rumbold Place Liverpool. Eng



MENEELY BELL CO'Y.,

Troy, N.Y., & New York City.
Manufacture Superior

Church, Chime and Peal Bells.



Diamond Pointed Core Drills

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

A Large Stock of Machines and Supplies
constantly on hand.

Diamonds, Carbon & Boron a Specialty.

LEWIS F. BOSTELMANN,
Room 44, 39 Cortlandt St.,
NEW YORK.

LYMAN'S
FLUID
COFFEE

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

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

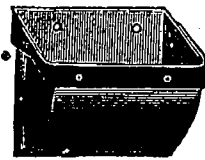
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS' & CO., MONTREAL.

ESTABLISHED 1886.

CHAPUT FRERES,
COMMERCIAL * AGENCY,
10 Place d'Armes,
MONTREAL.

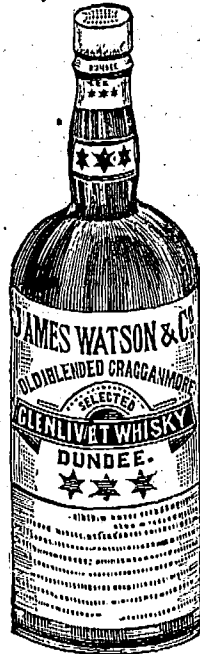
The best and most reliable information that can be obtained is supplied to the patrons of this Agency.



ELEVATOR BUCKETS
OF ALL SIZES.

Manufactured by
John Radigan & Co., - 46 Kelley St.,
HAMILTON, Ontario.

Get your Catalogues
printed at the . . .
Journal of Commerce.



Chas. W. Murphy & Co.,

(Successors to Jas. Guest & Co.)

Commission Merchants,
27 & 29
St. Sacrament Street,
MONTREAL.

General Agents for
Canada of the Superior
and Popular Brand of

Scotch Whiskey

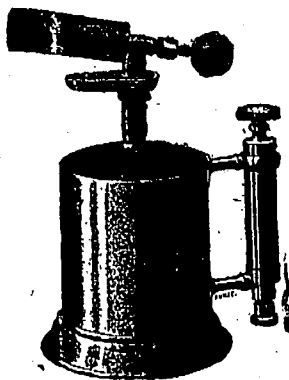
indicated in the engraving, herewith, and of other first-class brands of Liquors,

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

1,083 from the smaller. These States also produce and use most of the clover seed crop. Winter wheat is backward. It has improved greatly since recent rains. Conditions now in Ohio, Indiana, Illinois, Michigan, Kansas, Missouri, Kentucky and Pennsylvania are about 85 per cent. of an average. It varies but little in the different States; 457 report it above an average, 1,034 an average; 632 a trifle below, 430 for three-quarters of a crop, 342 two-thirds and 464 for half a crop or less. The crop is more susceptible to a severe winter than usual. Acreage sown was a trifle smaller than the amount harvested from the last crop. Stocks in local mills and warehouses average about two-thirds as much as a year ago. Clover seed crop was very irregular, but the crop is a trifle larger than was expected earlier in the season. Domestic demand promises to be larger than last season. Clover sown last year was destroyed in many sections by the drouth.

—D. BALLANTYNE, general store, Bristol, Que., is offering 40 cents on the dollar. He at one time did fairly but of late years his trade has fallen off considerably—The Troy Steam Laundry of this city of which Wm. Henry is the sole owner fyled consent to assign. He became embarrassed at the beginning of the year through heavy outlay in moving into larger premises, and obtained an extension of time spread over 2 years. This does

not seem to have been sufficient to ease him, as his business did not come up to expectations and he had a pretty heavy load to carry—P. B. Vandertip, tailor, Brantford, has assigned. He only started there last spring, coming from Strathroy, and prior to that was at London but always in a very small way—J. Miller, general store, Emsdale has assigned owing about \$4,000. He started there last spring, coming from Gravenhurst. He had very little means and could not make it pay—Haddon & Hubbard, planing mill, Fort Saskatchewan, N. W. T., have assigned—J. W. Baker, trader of Lake Edward, Que., has assigned—James Cuddy, drygoods merchant of this city, already noted, is now offering 40 cents in the dollar—Alphonse Lacoste, shoes, of this city, has fyled consent to assign. He failed in Nov. '90 and settled at 50 cents on the dollar. Of late he has not been doing very well, competition being too strong for him—Laurier & Wayland, grocers of this city have assigned with liabilities of \$3,800. They have been together since April '94. Laurier was formerly alone, but was unsuccessful. Their stand was not considered an extra good one and their being two partners to live out of the business they could not make it pay—N. C. Robillard, wholesale saddlery hardware, Montreal, has assigned, owing \$9,000. He was formerly of Robillard & Genereux who succeeded W. McIntosh. They dissolved last January and Robillard continued alone; but his capital was too small to compete successfully with



"Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

A complete tool for Soldering, Brazing, Burning Paint, Melting Metals, Heating Soldering Coppers, Frozen Pipes, Heavy Soldered Joints, etc., etc.

Everyone Warranted and Tested to
30 pounds pressure.

Packed one dozen in a case. **PRICE, \$5.00 each.**

LATEST! CHEAPEST! BEST!

White Manufacturing Co.,
40-42 State St., Chicago, Ill.

WE OFFER A LARGE LOT OF
FRESHLY CUT

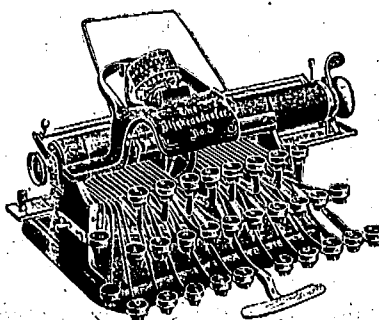
Figured Walnut Veneers.

Correspondence invited.

WM. E. UPTEGROVE & BRO.

Veneer and Lumber Merchants,
FOOT EAST 10th ST.,

New York.



Blickensderfer

→ No. 5 ←

Wonderful Typewriter.

31 Letters and Characters. Weight, Six Pounds.

PRICE, \$35.00. FULL KEYBOARD.

Equals any of the high-priced Machines in Capacity and Quality of work and excels them all in convenience.

OREELMAN BROS., Agents,
Georgetown, Ont., Canada.

HENRY PORTER,

Tanner and Manufacturer of

Leather Belting, Fire Engine
Hose, Harness

Moccasin, Lace, Russet and

Oak Sole Leather

Office and Manufactory:

436 Visitation St., MONTREAL

**SPECIALTY IN
Men's Goods**

Neckwear and Ties, Silk, Linen and Cotton Handkerchiefs, Shirts, Collars and Cuffs, Negliges and Working Shirts, Underwear and Half Hose Sweaters and Sporting Goods, Tennis Costumes and White Vests, Rubber Coats and Umbrellas, Braces and Belts, White and Colored Kid Gloves.

Representatives in all Provinces.

Glover & Brals

184 MCGILL STREET,

Montreal, Canada

Established in 1877.

Sanitary Soap Vase



Prevents . . . disease, waste, pilfering of soap, clogging of waste pipes, stain of marble, uncleanly soap dish.

Affords . . . each user fresh, dry pure soap. The only Clean, Sanitary, and Safe way to use soap. Agents Wanted.

SANITARY SOAP VASE CO.,

Aqueduct Bldg., ROCHESTER, N. Y.

To Architects, Builders and Owners.

Attention is called to Fire-Proof and Vermin-Proof

Mineral Wool,

As a Lining in Walls and Floors for preventing the ESCAPE OF WARMTH AND THE DEADENING OF SOUND.

Sample & Circulars Free.

U. S. Mineral Wool Co., 2 Cortlandt St., N. Y. Western Mineral Wool Co., Cleveland, O. & Chicago.

other houses—Leon Rochon, shoes, of this city has assigned. He only started last summer, succeeding his son, who had just failed, the father paying the creditors 50 cents on the dollar in cash and taking over the business which he seems however to have left largely to the management of his son who did not succeed any better apparently for his father than for himself—Louis Solomon, tailor of this city, has assigned, owing \$3,000. Of late his trade has been limited and he went behind—M. Snider, miller, Conestoga, Ont., is offering 25 cents in the dollar at 6 and 9 months. His liabilities are pretty large as he has two mills. He was supposed to have quite a fair surplus, but it was locked up—S. Reed, woollen mill, Ferguslea, Ont., is offering 20 cents in the dollar cash on liabilities of \$14,000. He was supposed to be in a fair position and his offer has caused some surprise—Anderson Bros., grocers, Napanee, Ont. have assigned. They started in the fall of '94, but seem to have attempted too much for their limited means—Robt. Platts, tailor, Toronto, has assigned. He commenced in '81, and did fairly at first; but for the past few years he seems to have gone behind, competition being too keen for him—P. A. Nason, general storekeeper of Fredericton, N. B., has assigned. He was formerly of Nason & Nobles who dissolved in the fall of '92, he continuing. He had some small means and was popular, yet he could not succeed in face of the keen competition and dull trade he had to encounter.

—A PETITION was presented by Mr. T. H. Love, before Mr. Justice Taschereau, for a winding up order of the affairs of the Queen's Hotel Company. The order was granted, and Mr. F. W. Radford was appointed liquidator.

—A CORRESPONDENT in St. Thomas, sends us the following figures in the unfortunate case of Griffin & Wright:—

ASSETS.	
Stock and trade as per inventory.....	\$18,210.21
Accounts good.....	2,022.94
" doubtful.....	249.62
" bad.....	\$107.47
" old ledger.....	695.56
Real estate, store.....	\$11,000.00
Mortgage.....	9,400.00
Taxes, about.....	200.00
House.....	3,000.00
Mortgage.....	1,400.00
Taxes.....	50.00
Total Assets.....	\$21,482.77
Liabilities about.....	\$26,000

Mr. Wright, the junior member, goes into Mr. J. Mickleborough in some capacity.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Nov. 23, 1895:

	1895.	1894.
Passenger Train Earnings.....	123,978	124,840
Freight do. do.	252,384	251,491
Total do. do.	\$376,357	\$376,331

Increase 1895, \$26.

China Cuspidors, Tea Sets, Toilet Ware, Fruit Jars.

Metal, Bronze, Piano and Table Lamps, Cullery, Plated Goods.

JOHN L. CASSIDY & CO.,

... IMPORTERS OF ...

China, Crockery and Glassware.

... ALWAYS IN STOCK ...

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

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

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

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

IMPORT ORDERS A SPECIALTY.

THE CANADA ACCIDENT INSURANCE CO'Y

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

... REINSURERS OF ...

The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)

The Citizens Insurance Company of Canada, Accident Branch, and The Sun Life Assurance Company, Accident Branch.

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents and get good contracts.

LYNN T. LEET
Manager for Canada



THE Fleming Woven Wire Dynamo Brush. *

Send for Descriptive Circular.

WILFRID H. FLEMING,

Patentee and Sole Manufacturer.

No. 393 Pearl Street, NEW YORK.

One of the largest Electrical Supply Houses writes as follows:—
"Your brushes have given the best of satisfaction."

BERMUDA ADVERTISEMENTS.

W. T. JAMES,

General Merchant and Ship Agent,

41 & 42 FRONT STREET, HAMILTON, - BERMUDA.

Agent for Hickford & Black's "Canadian and West Indian" Steamship Lines, Henry Langridge & Co's "Direct" London & Bermuda Line. Representative of The Board of Underwriters of New York; The Board of Marine Underwriters of Boston.

D. A. McCaskill. James S. N. Dougal

McCASKILL, DOUGALL & CO.

(Successors to D. A. McCaskill & Co.)

Manufacturers of Fine

Varnishes, * Japans and Colors

MONTREAL.

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

It Leads all Home Companies

IT LEADS

In Age
In Size
In Popularity
In Actual Results

**CANADA LIFE
ASSURANCE CO.**

HAMILTON, Ont.

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

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

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

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

[WORLD WIDE POLICIES.]

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

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

UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Established A. D. 1714.

Capital and Assets, nearly - - - - - \$15,000,000

One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion.

T. L. MORRISEY, Resident Manager.



LANCASHIRE

INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

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

J. C. THOMPSON, Manager.

WHOLESALE MEN

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

JOURNAL OF COMMERCE,

171 and 178 St. James Street, MONTREAL.

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

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

JNO. W. MOLSON, Resident Manager, MONTREAL.

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

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,

General Insurance Agents and Brokers

ESTABLISHED 1865.

* 11 HOSPITAL STREET, *

MONTREAL.

Telephone 1277.

P. O. Box 2081.

Insurance.

PHENIX

FIRE INSURANCE CO'Y.

LONDON.

Established in 1783. Canadian Branch
Established in 1801.

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

PATERSON & SON

Agents for the Dominion.,

RAYMOND & MONDOU,
Agents French Department.

FOR SALE in FLORIDA.

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildee, lying within 1½ miles of Inter-lachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Inter-lachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to

M. S. FOLEY,

"Journal of Commerce," Montreal.

**Municipal Debentures Government & Railway
Bonds, Investment Securities,
BOUGHT and SOLD.**

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

R. WILSON SMITH.

British Empire Building, MONTREAL.

ASSESSMENT SYSTEM.

THE COLONIAL

Mutual Life Association.

HEAD OFFICE: Savings Bank Chambers,
180 St. James Street, MONTREAL.

Incorporated by Special Act of the Dominion Parliament.
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, - \$100,000.

LT. COL. CHARLES KING, President. F. P. BUCK, Esq., 1st Vice President.
HON. P. GARNEAU, 2nd Vice President.
THOMAS T. TURNBULL, Comptroller. J. F. MATHIESON, General Manager.
E. A. BAYNES, B.C.L., Secretary. I. H. STEARNS, Treasurer.
J. T. FINNIE, M.D., Medical Supt.

Compare our Rates with those of other Associations and old line Companies.

Active Agents Wanted.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, NOVEMBER 29TH, 1895.

THE BANK STATEMENT FOR OCTOBER.

There are features in the bank statement for last month which are very agreeable reading. In those for many months past, extending indeed into 1893, there were indications of such increasing, or continued depression, too clear to admit of any other explanation.

This Journal has carefully avoided deepening the prevailing gloom by any form of exaggeration, or by forebodings, such as at times, seemed to be justified. We have presented the facts frankly, endeavoring while doing so, to make the best of the situation; having confidence in the "hard times" being a passing phase in our commercial history. This month the figures themselves tell of a gratifying change having taken place. All along the line they show improvement; there are not merely patches of blue, like the proverbial Dutchman's nether garment, but the sky is diffused with light. Although we do not regard the volume of note issues as significant now as they once were, for their currency functions have been very seriously entrenched upon by cheques, still they have a message to convey, and their October one is gratifying. That month usually marks "high water" for the circulation, mainly owing to the notes being utilized for facilitating grain movements, but also, to some extent, because there is a large expenditure in October for winter goods. The disbursements this year on the latter account have exceeded those of 1894; for the former we have reason to doubt if they have been so, as so far, the movement of wheat has not been, proportionately to the extent of the crops, equal to that of last year. Ontario largely hangs on to its grain, and the greater part of the vast crop of Manitoba has still to be shipped. The following table shows the increases in circulation and discounts between 1st June and 1st November for this and a number of previous years:—

	Circulation.	Discounts.
	\$	\$
1895, June 1.....	28,429,134	208,572,324
Nov. 1.....	34,671,028	201,753,216
1894, June 1.....	28,467,718	206,986,912
Nov. 1.....	34,516,601	198,888,480
1893, June 1.....	31,827,342	207,685,450
Nov. 1.....	36,906,911	204,854,797
1892, June 1.....	31,383,218	193,311,856
Nov. 1.....	34,927,675	188,167,155
1891, June 1.....	30,917,214	151,181,199
Nov. 1.....	37,182,768	188,660,305
1890, June 1.....	30,831,914	153,095,151
Nov. 1.....	36,430,649	153,042,233
1889, June 1.....	30,012,000	149,464,852
Nov. 1.....	35,233,310	150,863,918
1875, June 1.....	21,129,328	135,741,850
Nov. 1.....	23,599,328	128,805,611

The average increase in circulation for the years 1889 to 1894 was \$5,630,000, which was exceeded this year by over 10 per cent., although in those earlier years there had not been such a running down of the volume of note issues as occurred this year in the summer months. The recovery this season was very rapid, resulting in the total's going beyond the figures of last year, and nearly touching those of 1892 before the collapse set in from the panic of 1893. In the decline of discounts since the end of May there is nothing unusual; such a contraction is normal. It is, however significant that, in October the current loans increased by the exceptionally large amount of \$4,023,882; this raised them \$2,864,000 in excess of the figures for same month 1894. A reference to our comparative table will show that the banks have increased their discounts since 1885 by \$75,644,000, or about 60 per cent., so that, despite a long spell of depression, the advance in those ten years was made at over double the rate of progression which prevailed in the preceding decade. From 1873 to 1885 the discounts expanded only \$11,500,000, or 10 per cent. in 12 years. In the same period the deposits at notice enlarged by 30 millions, while, since 1885, the increase of these funds has been 68 millions. Such facts justify us in entertaining con-

ASSESSMENT SYSTEM,

MUTUAL PRINCIPLE

Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

Home Office, cor. Broadway and Duane St., New York.

40 MILLION DOLLARS SAVED IN PREMIUMS 40

The total cost for the past 14 years for \$10,000 insurance in the Mutual Reserve amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

1881. THE ELOQUENCE OF RESULTS, 1895

No. of Policies in Force, over.....	100,000
Interest Income, annually, exceeds.....	\$ 135,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	3,683,000
Death Claims Paid, over.....	23,000,000
New Business received in 1894, over.....	81,000,000
Insurance in Force exceeds.....	300,000,000

F. A. BURNHAM, President.

D. Z. BESSETTE, General Manager, Prov. Quebec.

12 PLACE D'ARMES, - - - MONTREAL, Que

AGENTS WANTED.

confidence in the further development of the vast resources of this country.

The position of La Banque du Peuple is very critical; there has been no policy adopted promising to result in the bank resuming active business. A number of suits have been commenced for recovery of deposits, and these are not at all unlikely to force the bank into liquidation.

Owing to the alterations made a few years ago in the captions of the monthly statements furnished to the government, we were obliged at the time to discontinue the column for the corresponding period of 10 years earlier. We are now enabled to resume publication of some of the more important items, but our readers will bear in mind that, as all the items are not included, the totals, while correct, do not agree with the sum of the limited number of items given.

We subjoin the usual comparative table with the foregoing addition. The detailed statement will be found on other pages:—

BANK STATEMENTS.

	Sept., 1895.	Oct., 1895.	Oct., 1894.	Oct., 1885.
Capital authorized.....	\$73,458,685	\$ 78,458,685	75,458,685	74,179,999
Capital subscribed.....	62,857,252	62,981,552	63,240,862	65,720,300
Capital paid up.....	61,780,325	61,905,098	62,307,685	61,671,123
Amount of Rest.....	27,168,799	27,168,799	27,361,749	17,784,433

LIABILITIES.

Notes in Circulation.....	32,774,442	34,671,028	34,516,651	34,576,246
Balance due Dominion Govt.....	5,600,429	3,837,894	2,417,858	3,961,978
Bal. due to Provincial Govts.....	3,911,353	3,130,792	2,246,589	2,087,264
Deposits on demand.....	67,774,818	67,812,868	67,950,583	47,668,860
" after notice.....	116,634,486	118,852,400	111,885,357	50,004,538
Loans from banks in Can. sec.	17,115	28,293	63,645	
Dep. on demand, in Can. banks	2,818,077	3,764,351	2,825,031	2,268,590
Bal. due Can. banks dly exch.	144,943	173,681	167,984	
Bal. due agencies, &c., abroad	171,201	215,853	118,887	201,082
Bal. due agencies, &c., in U.K.	3,888,060	4,380,391	4,562,018	706,926
Other liabilities.....	358,379	502,476	218,638	157,802

Total liabilities..... 234,074,548 237,370,196 226,912,316 143,159,263

ASSETS.

Specie.....	7,575,318	7,407,504	7,845,946	6,852,412
Dominion notes.....	15,900,092	16,231,325	15,672,011	12,470,445
Deposits securing circulation.	1,814,624	1,814,624	1,821,271	
Notes & cheques on other banks	7,818,012	7,586,814	7,285,166	5,325,518
Loans to other banks in Can. sec.	17,115	28,293	66,661	117,198
Dep. on demand in Can. bks.	3,334,362	4,724,511	4,112,540	4,163,056
Bal. due from b'ks dly exchgs:	236,517	304,373	180,819	
Bal. due from for'n b'ks, &c.	26,690,316	26,098,235	22,694,212	15,782,180
Bal. due from b'ks, &c., in U.K.	6,373,163	4,599,070	4,210,625	3,327,591
Dominion Govt. Deb. Stocks..	2,687,044	2,528,226	3,110,349	4,214,847
Can. Municipal & public sec.				
(not Dominion).....	9,490,491	9,591,379	9,850,715	
Canada, Brit. & other R.R. sec.	10,009,591	10,548,351	8,359,770	
Call loans on bonds & stocks.	17,096,035	17,197,537	16,955,122	10,069,251
Current Loans & Discounts..	197,729,334	201,733,316	198,888,480	123,009,264
Loans to the Govt. of Canada.				
" to Provincial Govts.....	305,281	470,416	562,106	1,102,668
Overdue debts.....	4,538,140	4,267,698	3,363,376	3,022,395
R. E. besides bank premises..	1,242,741	1,237,749	940,941	1,399,032
Mortgages on real estate.....	608,441	601,035	621,350	853,013
Bank premises.....	5,037,928	5,068,042	5,478,259	3,297,905
Other assets.....	4,336,294	1,367,315	1,796,240	3,397,427

Total Assets..... 321,881,711 325,648,490 318,762,224 224,220,007

Balance to directors & their firms 7,941,317 8,717,395 8,045,951 3,276,067

Average specie for month..... 7,400,049 7,492,921 7,850,330 6,812,876

Average Dominion notes for mo. 15,652,332 15,516,272 15,508,194 12,473,036

Great circulation during mo. 33,153,175 35,393,976 35,546,324

THE VENEZUELAN BOUNDARY.

As Venezuela is one of the largest coffee producing countries of the world, being fifth in the order of exports, some reference to the boundary dispute existing for some time past between that country and Great Britain may be of interest to our readers. This dispute, in itself, is of small importance to Great Britain except in so far as it may lead to complications with the United States. The question is an old one, and the history of the dispute with Venezuela has so many times appeared that it is approached again by English periodicals with some degree of diffidence. It originated with the taking of the territory of Guiana from the Dutch in 1797, when the survey of that portion of South America was very imperfect and the limits were, consequently, not very well defined, Great Britain adhering as closely as possible to the rough boundary line set formerly by their Spanish neighbors. The frontier lines were consequently of the vaguest character, being run through great wastes of unexplored forest land, neither Spanish nor Dutch being anxious to guard against encroachments on either side. The Dutch were more on the alert, and were consequently spreading themselves westward from time to time. It was only when the richness of the interior began to be discovered that it became necessary to establish a more strictly defined boundary line. England withdrew her right to some miles of waste ground on certain conditions, but owing to the internal troubles that beset Venezuela the matter was postponed from time to time.

The discovery of gold in 1850 changed the aspect of affairs. Meantime, the Monroe doctrine had been invoked and dwelt upon in the public press of the United States, and some bad feeling aroused against Great Britain. The Venezuelans recited a papal bull of the 16th century, which divided the new world among the countries of Spain and Portugal. The United States stepped in with the suggestion of arbitration, and England, anxious for a friendly settlement, agreed on condition that the matter under discussion should relate solely to the tract of country which might fairly be said to be under dispute. But no basis of arbitration could be arrived at, and thus the matter rests. The Venezuelans now demand a complete evacuation of the country which was never before claimed as Spanish.

Venezuela is one of the most advanced of the more northerly republics of South America, and notwithstanding its long drawn convulsion of military despotism of civil war, continues to make great advances in wealth and civilization. Caracas, the capital, is one of the finest cities in the world. It is lighted by electricity, has asphalt streets extending into the suburbs, with the latest improved tram-lines, and cars run by electric power. The private houses are models of luxury and elegance. It possesses magnificent squares decorated with equestrian and other statues, and although within the tropics, it possesses the advantage of an almost perfect climate. It is socially controlled by a refined aristocracy, supported by a penniless but contented half-breed population. Caracas is for Venezuela what Paris is to France, and to the centralized government the boundary dispute is one of unquestioned power, and popular excitement has been sustained by occasional juggling with the friendly phrases of the United States

and with the formula of the little understood Monroe doctrine. Old speeches and reports of doings in the United States Congress have for some time past been scattered broadcast in the streets of Caracas, and are supposed to be the purport of the latest news of the attitude of the American government towards Venezuela. When last winter Venezuela in disregard of all international courtesy dismissed the ministers of certain foreign powers at a moment's notice, the action was apparently a popular one. When some two weeks later the U. S. squadron arrived on the coast, international civilities were exchanged, and it was felt that the United States were determined to insist upon a strict observance of what the people understood to be the Monroe doctrine; the press of the country magnified the visit into an expression of protection, even hinting that the warships had been cleared for action and had taken up suitable positions for the defence of the harbor.

It is obvious to the merest onlooker that the Monroe doctrine does not justify the assumptions referred to on the part of any South American government: but for the purpose of making this the more clearly understood it may be worth while to recite very briefly the cause, origin, and historical use of this much-discussed American policy. We avail ourselves of an article on the subject in the November issue of the *Nineteenth Century*.

About the year 1823 the Spanish colonies were struggling for independence, and it was feared that some alliance with another European nation might enable Spain to subdue them. President Monroe therefore sent a message to Congress, in which he declared that it was contrary to the policy of the United States to allow any European power 'to extend their system to any part of this hemisphere.' The States were still filled with that feeling of hatred and mistrust of monarchies which had led their peasantry to drive the English soldiers, writhing under their fire, down the roads of New England. Their own territorial boundaries were not clearly defined, or, at least, were capable of great expansion; and doubtless they thought that by surrounding themselves on their southern border with free republics they would, at least for a time, stave off European encroachments.

Not long after the doctrine was proclaimed, the Spanish-American States tried to turn it to their advantage by inviting the United States to send delegates to a congress at Panama. They announced that they were anxious to place themselves under the leadership of the Great Republic for common counsel and for the promotion of mutual security and independence. The second Adams sent a message to Congress, showing the advantages of inter-republican action for the establishment of Liberal principles of commercial intercourse, and added that the Panama Congress would probably adopt the Monroe doctrine as an agreement that each country must guard its own territory from European conquest.

This then, was President Adams' idea of the Monroe doctrine, propounded within a few years of its adoption by one who had been instrumental in its making, and seemed to show that he did not think it incumbent on the United States to protect South America from Europe, and in fact, that he regarded the Monroe doctrine as a trading measure.

The United States Senate, however, did not favor this view of the case, and the discussion was so prolonged that the American commissioners did not arrive at Panama until the convention was over. This was the first attempt to test the doctrine.

The Pan-American Congress of 1889 discussed commercial union, rapid transit, banking, coinage, and such like in the Western hemisphere. And the suggestion of a system of reciprocity was the first practical attempt to substitute a basis of mutual advantage and commercial union for the high-sounding phrases of the early days of Monroe. Thus it will be seen that the original use of the doctrine to protect the possibly extended boundaries of an enlarged America had become in a sense obsolete, and that, though still retaining its position as a guardian of the New World's liberties, America continued to turn its friendship to its neighbors to a good account by entering into trade conventions and demanding a redistribution of customs duties against its exports in return for the market which it opened to the southern republics.

The Monroe doctrine is a perfectly fair expression of the natural feelings of the country. The United States has always been courteous in bringing it forward, "and the behavior of their government contrasts very favorably with the outrageous nonsense talked by their press and by some of their politicians."

Certain American journals are very eloquent on the subject, and one or two American senators are no less so. The strength of the United States influence in these States of South America is more real than apparent, and the condition of these countries is a disgrace to civilization. They possess some of the richest and, agriculturally, most valuable land on the face of the globe, only waiting to be developed for the good of mankind till such time as their government be stable enough to allow investment of capital without danger in a comparatively unsettled country, even as it is, European and American money has sought investment largely in these regions, England, Germany and France have opened rapid steamship communication, and England has already worked up a vastly increased trade among them. This great mass of capital must be guarded from the "childish tricks" of irresponsible revolutionists. Venezuela ranks next to Brazil, Java, Ceylon and Hayti in the quantity of her exports of coffee.

As a specimen of the highfaluting which characterises the expressions of opinion on the subject of the Venezuelan dispute by American writers, we quote the following extract from a communication recently addressed to the editor of the *London Saturday Review*, and dated from Washington. The writer, W. H. Babcock, says, "There are conditions which would make war in itself not acceptable to us. We have had a dreadful experience of long-continued, unprosperous peace. Instinctively without much formulation in words, it is felt that war would be a welcome relief from the mere ignoble strain and stress; that it would bring prosperity and a stir of the blood more than offsetting any loss." This is surely an expression of opinion which, coming from any authoritative source, would be looked upon as a direct challenge to Great Britain, but as these ebullitions are apt to subside in the course of a few weeks, the public have become accustomed to them, and treat them with the supreme indifference which they deserve.

LEMONS AND ORANGES.

The course of the lemon market has proved an unpleasant surprise to the speculative element in the fruit trade, and some of the firms who imported large consignments of Sicilian lemons have lost from 50 to 75 cents a box in the effort to dispose of them. In fact one lot of 1,000 boxes was withdrawn from the market because the price offered was not within one dollar of the cost of the fruit.

The craze for lemon speculation broke out during the summer months, when prices went up to an abnormal height on the strength of the entire destruction of the Florida crop, and a comparatively bare market for European varieties. At one time lemons were quoted at \$10 per box in this city with hardly a package in sight. This naturally produced a rush to import, and, as a consequence, more orders were placed for shipment during last month and the first week of this, than the market could accommodate. In the meantime a quantity of Malagas were forced upon the New York market, and as the demand sagged off unexpectedly the result was a fall in prices before the new Sicilian lemons arrived. Then again, the new lemons, which had been hurried forward, arrived here green, thick skinned, and unpleasantly sour. Few of the fruit houses had the proper apparatus for ripening them artificially, and the public did not like the look of them in their unripe state. As a consequence the demand was poor, and dealers had to accept low prices to induce reluctant consumers to handle them at all. Then the competition of Malagas from New York further weakened the market for Sicilian lemons, and as it is known that the shipments this year to this continent are 50,000 boxes larger than last year, and 90,000 boxes more than in 1893, the course of spot prices has been steadily downward until Sicilians sell from first hands in this market at \$3 to \$4 per box, and Malagas at \$5 to \$6.50 per case.

The outlook for the future, however, is more favorable. The low prices brought by the first arrivals will naturally check further shipments. In fact it is believed that an effort will be made to regulate the export of lemons from Sicily with closer reference to the requirements of consuming markets than heretofore. But this cannot be done until the contracts made before, or at the beginning of the new season, are filled. These contracts were made at figures considerably above ruling prices, and therefore there is no fear but that the Sicilian fruit growers will fill them to the last box. Still, there is a general feeling that the bottom has been reached, and if a genuine effort be made to regulate future shipments in accordance with the demand, it will not be long before prices rise gradually to a profitable basis.

Oranges are in a much better position, and Jamaicas could not be laid down here to-day at the prices they are selling at. Thanksgiving Day caused a spurt in prices in New York, and good sound repacked Jamaicas in barrels sell there at \$7 to \$7.50, while here the same quality sell at \$6.50 to \$7 in barrels, and at \$4.25 to \$4.50 in boxes. These oranges are becoming favorites in this market. Their large size, and tough, thin skin, render them preferable to the brittle rinded Floridas. Of these there are none in the market. Only some groves on Indian River, and a few spots on the Atlantic Coast escaped destruction by the frost, and

these barely yielded sufficient fruit to supply the local hotel demand. This absence of Floridas from the market left us dependent entirely upon the Jamaican supply, and a few stray consignments from Brazil and Mexico. The Brazilian oranges were the finest fruit ever seen in this market. They were beautifully even in size, with a smooth, silky, thin, but tough skin of a bright polished yellow color and a most delicate perfume. They kept well, and were delicious eating. Unfortunately, as soon as these qualities were recognised, they were so eagerly snapped up in New York that our local dealers could never secure another consignment. It was the same with the Mexican oranges, which, although inferior to the Brazilian are superior to the Florida. The American market took every box that offered, and the Canadian had to content itself with Jamaicas, which are fortunately also of good quality this year.

Whether the sudden jump in prices in New York will continue remains yet to be seen. If it was simply due to the usual spurt on Thanksgiving Day, prices will soon return to their former level. But if it is the outcome of a legitimate decrease in the visible supply, it is probable that we shall have to advance prices in this market to the New York level before very long.

SULTAN AND SALISBURY.

Lovers of striking dramatic contrasts in history could not find one more romantic than the position of Turkey thundering at the gates of Vienna centuries ago and threatening to over-run Europe, and Turkey appealing by her Sultan's letter to a British Prime Minister for leniency of judgment. It would have saved Europe endless sacrifices of lives and treasure had the gallant Poles who turned back the Turkish invaders been allowed to clear them out of Europe "bag and baggage." There is no hope of Turkey ever rising to the same level of civilization as prevails in Western Europe or this continent. Its system of government is essentially barbarous; it takes no cognizance of the people as having any claim to a voice in the affairs of the country, nor can it, so long as its religion remains what it is, for it is an article of faith that the Sultan is the supreme arbiter of the nation's destinies, and all subordinate officials are his personal servants, as much so as the cook in a private house. Such a system admits of no reform; it is as incapable of development on the lines of educational and political progress as an iron column is of growth. A nation so circumstanced having part of its population Christian, is like a strata of rock into the crevices of which are growing the roots of a strong tree, the natural development of which disturbs the surrounding rigidity. The troubles with Armenia are simply the mechanical action of the rock to crush down the force by which it is disturbed. The powers of Europe may do what they will to compel Turkey to act more humanely to its Christian subjects; they can never bring harmony between a people inspired by those religious forces that have developed modern civilization, and those whose ignorance is barbaric, and whose only idea of power is the sword. The Sultan is trembling partly with fear because he sees war vessels in the Bosphorus, but he is more alarmed at the certain revolution which will occur if he recedes from his position as a Mahomedan potentate.

The annals of diplomacy record no more significant, or more startling incident than the direct appeal of the Sultan of Turkey to Lord Salisbury, with its announcement at a gathering of Conservative Associations at Brighton, England. The whole affair is enough to turn all the dead Sultans in their graves, and to give the diplomatic service a shock similar to the one received when Oliver Twist asked for "more." It is such a breach of the etiquette and routine of diplomacy as, we believe, will have a profound effect upon the methods of conducting international relations.

The most extraordinary feature of the incident is that the most autocratic ruler of Europe should have addressed a direct appeal to the people of England for sympathy and forbearance through the medium of the leader of the Conservative party. Had such an appeal come from a Republican President, through a Radical Premier, we should have regarded it as marking a step in democratic progress; it would have appeared to be a natural evolution, a recognition of the right of the people to a voice in diplomatic affairs. There have been repeated motions made in the British Parliament looking towards the popularization of diplomacy by having international negotiations submitted to the House of Commons. All such efforts have been sternly "sat upon," as doing violence to the traditions of the service. The Sultan with sublime contempt for precedents, has set these traditions at naught; he recognizes that, after all, it is not with officials he has to deal, but with the British people, and so, setting ceremony and propriety at defiance, he wrote a letter to Lord Salisbury, requesting him to read it in a public assembly. The Sultan expresses pain at Lord Salisbury having intimated uncertainty as to the reforms promised in Turkey being carried out, and, almost pathetically, assures the Premier that he is desirous of putting them in force "at the earliest possible moment." "I will execute the reforms; I will take the paper containing them, place it before me, and see every article is put in force." To this remarkable declaration the Sultan pledges his honor. He then appeals to Lord Salisbury, "to make another speech sharing his friendly feeling and disposition for me and my country." The result of this letter, the Sultan says, he "awaits with the greatest anxiety." The significance of the appeal lies in its recognizing Great Britain as the supreme power of Europe. The pressure put upon the Sultan was not the work of England, but of the combined powers of Europe. He however does not appeal to them for consideration and trust; he does not assure them of his determination to carry out reforms, but to the people of England, through their Prime Minister, Lord Salisbury, declared that this was "crediting Great Britain with more power than she possesses." Doubtless, however, he felt that the Sultan had grasped the situation. In one sentence of his comments the Premier uttered words of the deepest import in regard to all national affairs. "The terrible Armenian problem is quite as much the want of competent men as it is the want of adequate laws," is a phrase that will become historic; it has an universal application; it explains the uncertainty and unrest prevailing at this moment in regard to the affairs of Canada, where the lack of a sufficiency of "competent men" is being acutely felt. The "terrible Armenian problem," so far as the repression of atrocities goes, will be settled for the time being.

ing, without recourse to further armed intervention than the presence of war vessels in Turkish waters. But there must ever remain a disturbing element in Europe, so long as the waves of civilization are beaten back at the frontiers of the Turkish Empire.

QUICKER OCEAN MAIL TRANSPORT.

Merchants and importers in this city interested in having the European mails delivered more promptly than is possible under present conditions via the St. Lawrence route, are advocating the construction of a deep-water pier and harbor of refuge at Metis. They point out that Metis is the only point of security for an injured vessel between Gaspe and Quebec, and cite the instance of the S.S. "Canadia," which was safely beached there recently in water so deep that the "Lord Stanley" was able to go alongside of her even at low tide, as a case in point. The Canadia was easily pulled off, after the cargo had been lightered, inside of 36 hours, and so even was the bottom, and so sheltered the bay, that she was able to sail again on her homeward voyage after some slight repairs. Metis, too, is 22 miles nearer Quebec than Rimouski, and were the proposed wharf constructed (which could be done at a comparatively small cost) the ocean greyhounds could lie alongside and the mail trains be run down to receive the mails and passengers.

In this way the present delay in getting the mails ashore at Rimouski would be avoided. Steamers would no longer be required to wait from two to twelve hours until the tender was able to come off and receive the mails, and letters would arrive in this city just that time earlier, which in these days of high pressure is no small argument in favor of Metis. Where is the use of asking for tenders for a twenty knot service across the Atlantic, if the ocean-flyer is detained eight or ten hours at Rimouski? We should get our mails no earlier than at present. Whereas, if by proceeding 22 miles further, the steamship could make fast to the wharf in a sheltered anchorage right alongside the mail train, the whole benefit of the greater speed in crossing the Atlantic would be gained to us, since the speed of rail carriage is a tolerably stable factor. There would be no waiting for the tenders, no delay in transshipping the mail from the ship to the tug and again from the tug to the train. One handling of the bags would suffice. Passengers landing in stormy weather could step almost into the cars instead of having to brave the heaving St. Lawrence in a small tug after an exasperating delay. It would increase the volume of passengers preferring to take the rail route earlier than at Quebec, it would expand the railroad earnings from this source, it would enable us to count with absolute certainty on the time of the arrivals of the European mails in this city when once the arrival of the steamer at Metis was known, it would eliminate the present uncertain factor of delay due to possible inability on the part of the tender, owing to fog or heavy weather, or other causes, to get alongside the ship, it would save two handlings of the mail, and it would land it in this city possibly ten hours sooner.

These are the advantages that would accrue to the business world from the building of a deep water wharf at Little Metis. It now behooves the property holders of that village to take the initial steps to urge its construction upon the government through their

representatives in parliament. Their action will be heartily endorsed by the shipping interests of this city; but it is felt that in a proposition of this kind the first efforts should be made by the local proprietors.

ADJUSTING FIRE LOSSES.

We are occasionally reminded by correspondents and others how good a thing it is to be insured, by the legend in red letters, "Are you insured?" at the top of the communication, the invoice, or the bill of account rendered. Everyone should be insured in his person and property, but from the occasional complaints received from readers at a distance, it is to be inferred that while business men do not as a rule neglect to have their property, moveable and immoveable, properly insured, they are too often in case of loss by fire, obliged to submit to a considerable reduction in settlement with the adjuster, especially in cases of small loss. The insurance company is not always cognizant of the circumstances; but of course there are adjustors and adjustors—as there are eggs and eggs. One of these, to our knowledge, haggled about a small fire loss a few days ago, offering the insured 50 per cent., and had even the temerity to badger the lady of the house and her servants about the character of the loss, until at length in disgust the owner said he would make him a present of the whole affair, to save further time and trouble. The adjustor then tendered the amount of the claim less some 40 per cent. and obtained his receipt. Of course there are also losses and losses. The practice with most respectable and staunch companies is usually to err rather on the side of liberal settlement, that is where there is no suspicion of carelessness or other cause. A certain worthy judge had a pair of curtains damaged by fire some time since, and because they were portion of a set procured abroad, the company paid him the value of the six pairs instead of one. A correspondent in Quebec sends us the following, which he says has already received some publication in that city:

"DEAR SIR,—There seems to be a new idea about settling fire claims, that the Company should have a "Salvage," *i. e.*, make a deduction off amount insured. I have just had an experience of this. One of my houses on Grande Allée, insured in the sum of \$900 for many years with London Assurance Corporation, was burnt down 10th September, the outbuilding insured for \$25 was damaged to over that amount. Mr. Cummings was appointed to act for the company. Although he admitted it would cost \$1,500 to rebuild the house, he only offered \$600 for my claim, which, of course, I refused. Several other offers were made, each for an increased amount, until the sum of \$875 was reached. Mr. Cummings explained that something must be deducted to obtain a settlement. "So I thought it better to close the matter, rather than take legal proceedings, and accepted the \$875, instead of \$925. I deem it right to publish these facts. I have acted as appraiser here for many insurance companies during the last 50 years, and was never asked to exact "Salvage."

Yours truly,
Quebec, 19th November, 1895." JOSEPH ARCHER."

The following reply was made to the above through the columns of the principal local paper in which the previous communication appeared. In the interest of fair play, as the matter appears to have been given considerable special publicity, we deem it our duty to place both sides before our readers:—

"ABOUT SETTLING FIRE CLAIMS.

DEAR SIR:—I have seen Mr. Jos. Archer's letter in your issue of 20th inst. It is of course a matter of some surprise to me that you should have published an *ex parte* statement without first investigating the facts. The truth is that the adjustment of Mr. Archer's claim was left entirely between him and Mr. Cummings, both experienced contractors, and well acquainted with the value of buildings especially in Quebec. The premises insured were very old and in bad repair at the time the fire occurred. Mr. Cummings was of opinion that the full value of the house and haggard was then \$600. Mr. Archer, being an interested person as owner, thought, or pretended to think, otherwise, and which

difference of opinion caused delay in arriving at a settlement, which was however finally agreed upon at \$875. Mr. Cummings reluctantly consented to that figure, and Mr. Archer swore in his statement of claim that his loss was \$875. In paying this amount the insurance company consider Mr. Archer has in no way suffered by the occurrence of this fire, and he has obtained a much larger cash payment for his ancient landmark than he could possibly realize under any other circumstances, an opinion which I am confident will be shared by every one who at all knew the premises and their condition.

Yours truly,

F. X. GOSSELIN,
Agent London Ass'ce Corp'n."

Quebec 22nd, Nov. 1895.

It may not be out of place to say here that the management of the head-office for Canada in Montreal "interfered in no way with the adjustment, leaving it entirely in the hands of the assessors," and he "cannot understand Mr. Archer's statement that it was necessary for him to throw off \$50 of the amount of the Policy in order to obtain a settlement." Mr. Gosselin, the company's representative in Quebec, doubtless performed his duties in a judicial manner as became him to do.

FLOWERS AND FEATHERS.

Velvet flowers are competing with both fur and feathers on winter hats and bonnets. Violets which have enjoyed so much popularity during the season now drawing to a close, appear to be coming to the fore again. Not in bunches, as heretofore, but in single violets of purple velvet, with purple leaves. Velvet carnations and velvet chrysanthemums are shown among the most recent importations, as are small purple, lavender and yellow pansies. Importers and manufacturers of feathers do not contemplate any material advance in manufactured goods. At the last London feather sale a good quantity was procured for this market, something like three-fourths of the lot offered being disposed of to American buyers, and prices for good blacks were from 30 to 40 per cent. higher than last year and blacks and drabs 30 per cent higher, due to the demand for large quantities, which were used for boas and trimming fans and other purposes. Millinery people claim that the cost of curling and manufacturing for millinery uses being reduced, prices will show no material increase. Then, too, feather boas have been displaced by fur, this curtailing the outlet to some extent. The millinery and manufacturing trades are keeping a close watch upon the market and undoubtedly will take a keen interest in the next London feather sale, which is expected to take place about Dec. 9.

THE LATE MR. GEO. ROSS ROBERTSON.

The entire business community was shocked at the beginning of the week to learn of the death of Mr. Geo. Ross Robertson which took place suddenly Saturday evening of heart failure. Mr. Robertson, who was senior partner of the insurance firm of G. Ross Robertson & Sons—who, besides their general insurance business, have long been special agents, under Manager Davidson, of the North British & Mercantile Ins. Co.—was born in Montreal in 1832. His father was a prominent factor in the Hudson's Bay Co's service, and he himself began his business career as a partner in the wholesale drygoods house of W. Smith & Co. On the retirement of the firm from business, Mr. Robertson turned his attention to insurance and soon built up probably the largest and most profitable business of the kind in Canada. One of the most courteous of gentlemen, both in business and out of it, Mr. Robertson made hosts of friends even among those who only met him casually in the way of business. His loss will be felt by the whole insurance community as deeply as by his bereaved family, and with his death one of the best known and most thoroughly esteemed men in insurance circles has passed away from among us. The funeral on Tuesday last was attended by a large and widely representative concourse of our principal citizens.

THE ST. AUGUSTINE TRADE MARK.

A case of some importance to grocers and licensed victuallers as well as to all persons interested in the success of our Canadian vintages, was decided a few days ago in Toronto. The plaintiffs, J. S. Hamilton & Co. (of Pelee Island fame), Brantford, moved for an interim injunction restraining defendants, Michie & Co., of Toronto, from infringing the plaintiffs' registered trade-mark by using the word "St. Augustine," which has been applied to native Canadian wines manufactured by plaintiffs. These wines are specially used for church purposes and the plaintiffs' trade mark was registered in 1890. By consent of the counsel, motion turned into a motion for judgment, and judgment granted declaring that defendants have infringed the plaintiffs' trade-mark, and for a perpetual injunction restraining further infringements; the defendants to pay the plaintiffs' costs of this action down to and including this judgment; the defendants to make an affidavit as to the quantity of the wine in question sold by them and to serve a copy upon plaintiffs' solicitors, together with a tender in writing of such damages as they are willing to pay. If plaintiffs declines to take amount tendered, reference to Master in Ordinary to ascertain damages. Further directions and costs of reference (if any) reserved.

DRESS GOODS.

British manufacturers of dress goods stole a march on the Americans the present year. The change of fashions was made quietly to the bright and lustrous materials so much in vogue, with the result that the Bradford mill-men had the market all to themselves. They have had for some time all they could do to fill orders, not only for self-colored mohair fabrics, but for those fancy yarns. Large quantities of fancy check materials, too, have been consumed this year, chiefly from Bradford. These goods have been imported at prices which permitted of their being retailed as low as 39 cents and 50 cents per yard; but at such prices no U. S. manufacturer has yet been able to compete with the English producer, because mohair is the principal material used. There has sprung up a demand from Lyons, France, also for these goods.

THE POSITIVE LIFE.

We learn from Mr. F. C. Ireland of this city, well known in life insurance circles, that the Positive Government Security Life Assurance Company of London, Eng., which started 25 years ago with a capital of half a million sterling, has been bought out by the British Empire Life Assurance Co. of which Mr. F. C. Standcliffe is manager in Montreal. The Positive opened in Canada 23 years ago under Mr. Ireland's management, and succeeded in doing a large business until its retirement from the field. It has meantime risen to an annual premium income of about £800,000. The British Empire is to be congratulated on having secured so extensive a property and business.

—REYNOLDS & Co., hardware, Toronto, have held a meeting of their creditors. They succeeded Smith, Reynolds & Co., last spring, but though their chances of success were considered fair, they apparently could not make the business pay—Daniel Phelan, soap manufacturer, William street, has assigned at the instance of Michael Shea and Patrick Shea, with liabilities of \$62,430. The largest creditors are Andrew Finn, \$500; estate of D. Shea, \$500; Julia Shea, \$5,650; Wilson, Patterson & Co., \$616; Hughes, Cook & Co., \$1,000; Banque d'Hochelega, \$2,614; Martin Phelan, \$18,000; A. J. Brice, direct and indirect, \$24,600; Munderloh estate, mortgage, \$3,500—W. F. McLellan, general store-keeper, Caplin River, Que., has assigned. He got into difficulties and compromised last spring and dull trade made him unable to pull through—Zotique Deslauriers, Cabinetware, Wotton Que., has assigned owing about \$3,500. He has been in business some years but had a large family to support on very little means, and could not make ends meet—Lemay & Lemay, general store, St. Come de Kennebec, Que., have assigned. They succeeded J. N. F. Lemay who failed, in 1892. The latter has had chief management of the affairs of the present firm, but does not seem to have been more successful for them than for himself—Nap. Doyon, general store, St. Francois de Beauce, Que., has assigned. He could not make any headway in face of strong opposition and his means being small he has had finally to succumb—Dyer & Sons, Woollen Mill, Garden Hill, Ont., have

assigned. They have been in business off and on for a number of years, suffered some loss through fire a few years ago, but afterwards did very fairly. However trade during the past year or two has been poor and they have not been able to get enough orders to make any money—S. Barnett, saloon, Toronto, has assigned. He has been in business some years, but seems to have attempted too much for his means.

—Louis BEAUDOIN, general storekeeper Broughton East, Que. has assigned. At first he did very fairly and worked up quite a large trade. Then he opened a branch at Thetford mines which he closed up last spring. He seems to have attempted too much, and had better have left well alone—Gilbert Gauvreau, trader, of Laurentides is offering 50 cents on the dollar payable in 6 months and secured. He formerly kept a hotel but gave it up some time ago and has since been farming and dealing in horses, &c.—J. I. Marchand, grocer, Maskinonge, Que., has assigned. He has been some years in business and at one time did nicely, but the past year or so he seems to have met with losses and went behind—E. A. Desormeau, grocer, of this city, has assigned owing \$500—He has been doing a limited grocery business for sometime back—W. L. Cole, shoes, Montreal, already noted, is now offering 30 cents on the dollar cash—Grant Bros., Albion Hotel, Halifax, N.S., have assigned, owing about \$6,200. They have been in business together since Sep. '93. The eldest brother having been previously alone for 4 years. They were doing fairly in a moderate way and show nominal assets of about \$18,000, but it is locked up, and it is also reported one of the brothers has about \$3,000 tied up by the failure of Farquhar & Co., who lately assigned.

—MR. E. W. WILSON, chief accountant and office manager for some eight years past, with Messrs. Wm. Clendinning & Son, limited, takes exception to the remarks of Mr. Livingstone in our issue of the 22nd. Mr. Wilson's many friends, including ourselves, will be slow indeed to attach blame to him in the premises. Much of the loss sustained by his employers and their supporters and likely to befall the estate must be attributed to the depreciation in the value of property on mortgages on which the interest had become oppressive or unbearable.

—It is to be hoped that the efforts being made to regulate the business of a class of mutual benefit life assurance concerns may bear good fruit. But this as well as the Budget speech must come up for editorial comment next week.

—MESSRS. CHAS. BOECKH & SONS, the well-known brush and broom manufacturers, Toronto, have opened a branch in this city at 301 St. Paul street, under the management of Mr. A. Boeckh of the firm.—*Gluck auf!*

Correspondence.

DEPARTMENTAL STORES.

To the Editor of the JOURNAL OF COMMERCE, City.

DEAR SIR,—I read with considerable interest your article on the above subject in the JOURNAL OF COMMERCE of the 22nd inst. Allow me to ask, if it be so desirable in the interest of trade generally—as it must be from all reasonable standpoints—to prevent the smaller and middle class retail stores and shops from being wiped out of existence by these mammoth combinations, why are not some steps taken to make them pay their due share of the tax burthens of the community? Every grocery, every hat store, millinery, shoe shop, haberdashery, every tin, hardware and tailor shop, and shops for sale of the various other staple lines that go to make the stocks in trade of large departmental establishments, have to pay their share of the taxes, whereas were they all combined into one general store, only the one tax could be collected. Why not therefore impose a tax upon each and every competing department or class of goods kept within or under the one roof? The time may come when there will not be sufficient store or shopkeepers outside the departmental stores to move in the matter. Hoping you will give room to these few remarks, I am yours truly,

AN UPTOWN RETAILER.

Montreal, 27th Nov., 1895.

REMARK—There is one feature which our correspondent appears to have overlooked. Certain lines of trade were considerably sufferers in years past by the too keen competition of retail establishments which spread themselves too rapidly for their capital, leading to failure and entailing heavy losses on all concerned. This competition has in some degree been checked by the large departmental establishments,—that is where these in their turn have ample capital for their business—Ed. J. or C.

NOVEMBER.						
SUN	MON	TUE	WED	THU	FRI	SAT
..	..	..	..	..	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

—An Annprior subscriber writes us complaining that the connection of his name with a writ in one of the Agency "change lists" does him an injustice. The amount is \$215. "I claim," he says, "not to be responsible in any way, and the case has been withdrawn. The facts are these: Menzies borrowed the amount from Dagenais and gave note. Some time afterwards Dagenais, wishing to use the note, procured my endorsement under his signature, so that the case, even had it gone on, had really nothing to do with me.—J. D. L."

—THOS. DYMONT, restaurant, Montreal, is compromising at 25 cents on the dollar at 3, 6 and 9 months, on liabilities of \$2,000. He has had a good deal of sickness in his family of late which forced him behind—R. E. Limoges, grocer of this city has assigned owing \$3,800. His capital was limited and competition proved too much for him—J. L. Desjardins, shoes, St. Therese de Blainville, Que. has assigned. He lacked energy and capital and could not make ends meet. He owes \$1,200.—Hubert Demers grocer, Ottawa, has assigned. He started in '93 alone, afterwards of Beauregard & Demers, who dissolved last May and he continued. He did but a limited trade on a light capital and could not compete against stronger men—W. Greenfield, men's furnishings, Sault Ste. Marie, came from Massey, last spring and succeeded Carroll & Frawley in this line. He had very little means and could not make the business pay.

LEGAL RECORD, &c.

Week ended Nov. 26, 1895.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$250 and upwards, and Chattel Mortgages and Bills of Sale for sums of \$500 and upwards:

WRITS ISSUED, PROVINCE OF QUEBEC.

November 20.

Barnston—A. Lyon vs. Alex. Murray.....	325
Hatley—A. Burbank vs. E. Rexford et al.....	528
Lingwick—S. McIver vs. A. McDonald.....	440
Montreal—J. B. Bland et al vs. Can. Trading & Ship. Co., \$10,001; W. Prentice vs. W. Denoon et al, \$1,600; Royal Institution vs. J. W. Donahue, \$27,000; J. Lemay vs. J. R. Madore et al, \$400; G. DeSerres vs. J. H. Marceau, \$262; S. Munn vs. Melbourne Steamship Co., \$997; Dme. C. Byrne vs. Dme. M. Talbot et vir, \$304.	
Sutton Tp—G. B. Baker vs. A. A. Tibbitts et al.....	400

November 22.

Montreal—Canadian Trading & Ship. Co. vs. J. B. Bland et al, \$50,000.	
Quebec—L. Sauvageau vs. St. John St. Ry. Co., \$333; E. Chartre et al vs. N. Tessier, \$357.	
United States—J. E. Bedard vs. M. Blackburn.....	415

November 23.

Isle aux Coudres—N. G. Pelletier vs. T. Bouchard.....	\$ 601
Jeune Lorette—Marie Simard et vir vs. J. Falardeau.....	526
Montreal—Dme. M. L. Cassidy vs. J. A. Charette, \$1,000; A. Foulds vs. D. Cream, \$4,615; A. Brien vs. U. Marsau \$690; F. Murren vs. M. Mullin, \$825; J. O. Villeneuve et al vs. O. Paquette, \$499.	

November 25.

Boucherville—P. Durocher vs. Jos. Viau.....	\$2,550
Epiphanie—A. B. Desrochers vs. U. Lepierre.....	600
Louiseville—F. X. Lafleur vs. H. Durand.....	807
Mile End—Dme. Mary L. Cassidy vs. J. A. Charrette.....	1,000
Montreal—J. Robertson Co. vs. J. F. Beckham, \$320; W. W. Ogilvie vs. D. Brodeur, \$1,098; F. Cusson vs. T. Caron, \$405; S. Boucher vs. S. Goyette, \$317; Halifax Banking Co. vs. T. S. Vipond et al, \$503.	
Quebec—Caroline K. Chapleau vs. A. Charlebois.....	258
St. Cyprien—Dme. H. Lamourene vs. D. Fournier.....	1,000
St. Eustache—J. O. Villeneuve et al vs. O. Paquette.....	499
St. Severin—W. Grandmont vs. Rene Goulet.....	850
Three Rivers—Dominion Coal Co. vs. J. A. Gagnon.....	3,183

November 26.		November 28.	
Bury—Sarah McIver vs. A. McLean.....	808	Montreal—C. H. Martin agt. Thos. Lamb.....	\$ 771
Capelton—Eastern Twps. Bank vs. D. M. McLean.....	340	November 25.	
Montreal—Montreal Invs. & Freehold Co. vs. J. P. Hefferman, \$300; E. Pacaud vs. La Banque du Peuple, \$306; J. Wal- shaw vs. J. Singer, \$312; R. Graham vs. W. Smith, \$999; J. Duggan vs. E. Tobin, \$300.		Montreal—J. Ward agt. Thos. Beery, \$371; J. B. Caverhill et al agt. H. Brossard, \$535.	
Quebec—A. S. Johnson vs. J. A. Marquis, \$476; F. T. Graham vs. C. E. McKeen, \$25,000; J. Marquis vs. A. D. Webster, \$400.		St. Edouard—Soc. P. Const. Dist. D'Iberville agt. Julien Men- ard, \$1,357.	
WRITS ISSUED, PROVINCE OF ONTARIO.		St. Gertrude—N. Poisson agt. E. Lavigne.....	525
November 20.		November 26.	
Chinguacousy Tp—W. Montgomery et al, exrs. vs. C. J. Camp- bell, \$310.		Lachute—Royal Electric Co. agt. J. Palliser.....	255
Howick—B. S. Cook vs. S. S. Hunter.....	257	Montreal—Royal Inst. Advanc't of Learning agt. J. W. Donahue, \$372; L. Davidson agt. L. Huot, \$394; Dme M. A. Rosa Latreille agt. J. Lalonde, \$1,000; L. J. A. Papineau agt. D. Leclaire, \$257; A. Finn agt. D. Phelan, \$543.	
McKillop Tp—Annie E. O'Hara vs. Wm. Moylan (Dmgs)	1,000	JUDGMENTS RENDERED, PROVINCE OF ONTARIO.	
Murray—W. H. Biggar vs. Fred. Stoneburgh.....	234	November 20.	
Ottawa—F. W. Bindon vs. Alex. McCullough, \$269; Cathe. & H. K. Pinhey et al vs. John & Mary A. Mercer, \$571.		Fort William—Can. Perm. L. & S. Co. agt. John Manion	6,111
Oxford N. Tp—J. McClary vs. Geo. Graves.....	1,816	Hamilton—Bank of Hamilton agt. F. L. Cherrier et al...	1,345
Prescott—Merchants Bank of Canada vs. Ed. Smith et al	2,000	London—J. West agt. G. W. Marsh.....	533
Tilbury—C. B. Armstrong, assignee, vs. Nieburgall, Stave & Lumber Co., \$264.		Port Arthur—Dom. Brew. Co. agt. S. Downing.....	895
Toronto—R. Sims vs. G. A. Cox et al, \$10,420; F. D. Brown vs. W. Wallace et al, \$1,022.		Toronto—Trusts Corporation agt. G. Leslie & Son, \$3,517; J. Crocker agt. D. McDermid, \$16,461.	
Woodstock—J. Cook vs. Elzth. A. Alvinzie Siple.....	288	Whitchurch Tp—W. J. McCarty agt. H. & S. Fockler....	296
Zorra Tp—J. Holmes vs. R. L. Sutherland.....	4,245	Cincinnati, Ohio—W. Sheppard agt. W. H. Birrell.....	300
November 22.		November 22.	
Blandford—Marilla Adams vs. Margt. & Alex. Tree.....	627	Aylmer—D. H. Price to W. P. Price.....	\$1,438
Clarence—T. Birket vs. Jas. Charette et al.....	527	Colchester—Rich'd Secord to D. Secord.....	900
Dumfries N. Tp—J. M. Lumsden vs. A. Barrie.....	2,566	Hamilton—Alex. Andrews to Ada Laidlaw, \$650; Alex. Andrews to G. Hunter, \$393; Jane & Wm. Gowland to H. Kuntz, \$1,500.	
Elgin Co.—S. Lee vs. Waterloo Mutual Fire Ins. Co.....	1,000	Kingsville—Jas. Doan to J. A. Kennedy.....	1,532
Peterboro—J. J. Preston, exr. vs. J. Stevenson.....	471	Ottawa—R. L. Crane to Kidder Press Mfg. Co.....	523
Toronto—F. T. Hutchinison vs. Oriental Steam Laundry Co. Ltd., \$1,125; F. D. Brown vs. Annie Wallace, \$1,022; Ontario Bank vs. W. H. White et al, \$355.		Tilsonburg—A. McDougall to C. & S. Luke.....	600
Zorra West—A. James vs. Alex. Innes, Jr.....	2,300	Toronto—J. Carlyle to W. Carlyle, \$2,346; J. J. Milliken to J. G. Ramsay, \$1,000.	
November 23.		Waterford—D. D. Barber to A. M. Barber.....	1,070
Colchester N.—South-Western Farmers and Mechanics L. & S. Soc. vs. Jno. Campbell, \$1,131.		Woodstock—T. & Sarah McElroy to S. Northcote.....	600
Coldwater—McClary Mfg. Co. vs. J. A. Knox.....	333	November 23.	
Hamilton—M. A. Burgess vs. T. B. Fairchilds et al.....	400	Brantford—M. Birkett agt. F. J. Grenny and wife.....	\$1,041
Ingersoll—H. Gillam vs. W. B. Nelles et al (Dmgs.).....	5,000	Bromley Tp—A. & P. White agt. J. McCoort.....	615
King Tp—J. Duggan vs. J. Hanlon, exr.....	379	Ingersoll—James Stevens agt. P. Kennedy & J. A. Buch- anan, \$623.	
Middlesex Co.—D. M. Henderson, admr. vs. Mutual Reserve Life Ins. Assn., \$6,000.		Oxford N. Tp—J. McClary agt. G. Graves.....	1,824
Peninsula Lake—E. Boisseau & Co. vs. Johnston & Mc- Phee, \$250.		Sidney—J. L. Biggar, trustee agt. W. King Maybee.....	3,259
Sidney—J. Lotta vs. Springfield Cheese Mfg. Co.....	692	November 25.	
Toronto—G. Bell vs. R. J. S. Allan et al, \$1,793; J. Grafton et al vs. R. J. S. Allan et al, \$1,793; F. A. C. Redden vs. R. J. S. Allan et al, \$1,793; H. C. Stevens vs. J. Joliffe, \$2,300; L. Strachburger & Son vs. E. M. & I. M. Kallanger, \$386; R. Coons et al vs. Mimico Real Est. Sec. Cy., \$3,230.		Ernesttown—Mary Clough agt. S. W. & P. J. McLean....	1,123
Victoria Co—A. W. Campbell vs. Grand Trunk Ry. (Dmgs)	2,000	Flamboro W—G. Walker agt. G. Hasselfeldt.....	331
November 25.		Hamilton—M. E. Livernois agt. A. Calatte, \$474; A. Robertson agt. A. F. Webber, \$473.	
Cornwall Tp—J. Ross vs. Thos. Feeney.....	\$ 300	Ottawa—L. Strasburher agt. Alph Audet.....	450
Clarence—J. M. Garland vs. Charette & Cheney.....	349	Wentworth Co—Hollender & Crenette agt. R. M. Foulkes, \$1,686.	
Napanee—Sarah Cadius vs. T. D. Pruyin, assignee, \$324; Hester A. Sharpe vs. T. D. Pruyin, assignee, \$2,061; Mary Switzer vs. T. D. Pruyin, assignee, \$519; J. A. Diamond vs. T. D. Pruyin, assignee, \$321; Louisa Oliver vs. T. D. Pruyin, assignee, \$1,057; Isabella Haycock vs. T. D. Pruyin assignee, \$1,384.		November 26.	
Oxford Tp—J. Haylow vs. P. & W. C. Macleod et al....	500	Belleville—Fraser & Stutan agt. W. Brown.....	295
Philadelphia, Pa—E. England vs. Philadelphia Eng. Works, Ltd., \$5,000.		London—Elzth. Sellars agt. J. James.....	5,000
November 26.		Toronto—E. E. Bingham agt. W. A. Allan et al, \$726; J. W. Hen- drie agt. Toronto Belt Line Co., \$20,000; E. Graham agt. J. S. & A. F. Watkins, \$6,787.	
Amherst, N.S.—J. Clarke vs. Harvey Pipe.....	4,000	Buffalo, N.Y.—E. Cutler agt. H. H. Wells.....	340
Brighton—E. Wilson et al vs. Janet Laing.....	1,622	JUDGMENTS RENDERED, NOVA SCOTIA.	
Elizabethtown—E. Whitworth vs. C. W. Lewis.....	1,259	November 23.	
London—Bank of Montreal vs T. B. & E. D. Hodgins....	16,521	Isaac's Harbor—E. K. Kirby, G.S. for.....	\$ 366
Niagara Falls—G. H. Hees Son & Co. vs. W. L. Lundy..	386	Salmon River—J. H. Whitman, G.S. for.....	1,509
Orillia—Imperial Bank vs. Chas McInnes.....	1,093	November 25.	
Ottawa—A. F. McIntyre vs. J. T. Hyndman et al (dmgs)	3,000	New Glasgow—G. H. Bevan, grocer, for.....	265
Sault S. Marie—J. A. McCarville vs. Greenfield & Grandshe, \$355.		Windsor—Nathan McLellan, builder.....	628
Toronto—E. Pudifin vs M. J. & E. Phillips, \$1,125; J. Relle el al vs. J. B. & M. Reid, \$4,000; G. Sharp vs. Sunnyside Boat- ing Co., \$1,500; W. Pinkerton et al vs S. Swanton et al, \$1,753.		JUDGMENTS RENDERED, N. B.	
Windsor—G. Bartlet, exr vs. G. Irwin et al, \$503; Walker & Sons vs. C. A. Janisee et al, \$327.		November 25.	
WRITS ISSUED, B. C.		Blackville—John McConnell, G. S. & Hotel, for.....	319
Chilliwack—J. R. Brennan vs. Jas. McDonald.....	\$ 581	JUDGMENTS RENDERED, BRITISH COLUMBIA.	
JUDGMENTS RENDERED, PROVINCE OF QUEBEC.		November 26.	
November 20.		Vancouver—C. C. Ralston agt. V. B. & B. Springer.....	851
Montreal—La Banque Nationale agt. Dme. A. E. L'Archevesque, et al, \$453.		CHATTEL MORTGAGES, PROVINCE OF ONTARIO.	
November 22.		November 20.	
Hamilton—R. Coleman agt. Thos Fleming.....	\$ 251	Chatsworth—S. Foster to Knox, Morgan & Co.....	1,157
Moore—W. J. Ward agt. J. & A. Watson.....	1,074	Dunnville—N. J. Root to E. Furry.....	528
Toronto—J. Stuart agt. G. Leslie & Son.....	432	Hamilton—Hamilton Distillery Co. Ltd. to P. D. Crerar et al, \$200,000.	
York Co—G. Smith vs. Margt. Lumsden et al.....	4,936	Parkhill—W. D. Chafor to W. Adams.....	840
		Toronto—Chas. Waycott & wife to R. Davies.....	1,785
		Wlarton—Jos. & Susanna J. Robinson to Union Bank....	1,700
		November 28.	
		Biddulph Tp—Maria Hagan to J. Fox.....	\$6,186
		Dalton—A. J. McDonald to W. Tisdale et al.....	2,000
		Essex—John Bate to Imperial Bank.....	1,700
		Hamilton—Frank Kaiser and wife to Grant, Lottridge Brew. Co., \$1,099.	
		Toronto—D. M. Defoe to J. C. Hamilton, \$2,420; C. E. Johnson & wife to Central Can. L. & S. Co., \$2,000, and \$2,000; Frank Wismer to O'Keefe Brewery Co., \$3,159; J. L. Woods & wife to H. W. Power, \$3,180.	
		Victoria Harbor—D. G. Clark to N. Clark.....	528

November 25.

Belleville—Wm. Orr et al to J. L. Biggar.....	700
Biddulph—Jas. Stevenson to R. & J. Fox.....	505
Galt—Margt. Cooper et mar to G. Dakin.....	722
Lobo Tp—M. J. Siddall to D. Steels.....	2,000
Ottawa—W. H. Walker to Hon. F. Clemow.....	2,615
Paris—C. W. Lawton to Emily A. Colwell.....	1,700
Peel—Isaac French to Sarah Keating.....	500
Peterboro—Mrs. J. McF. Wilson to Gowans, Kent & Co.....	5,400
Simcoe—Jos. Jackson to Margt. L. Jackson.....	\$790 & \$1,072

November 26.

Gravenhurst—J. D. Brown to J. T. Harvie.....	677
Hamilton—G. S. Cotter, Jr. to G. S. Cotter.....	2,200
Ottawa—Alph. Courcelle to M. O. Dorion, \$650; Misses L. & F. H. McElroy to T. May & Co., \$5,700; F. Wismer to G. J. Foy, \$3,182.	
Watt Tp—Mrs. Leah Clark et al to E. Jordan.....	3,398

CHATTEL MORTGAGES, MANITOBA.

November 22.

Portage La Prairie—J. B. Delap to Howland, Arnoldi & Bristol, \$12,000; J. B. Delap to Howland, Arnoldi & Bristol, \$12,000.	
--	--

CHATTEL MORTGAGES, B.C.

November 22.

Vancouver—M. Dowell, Jr. to Wm. Campbell.....	\$ 634
Victoria—Jos. Hunter & C. A. Vernon to J. O. Dunsmuir.....	25,000

BILLS OF SALE, PROVINCE OF ONTARIO.

November 20.

Toronto—Eleanor C. Jenks, admrx to R. Manser.....	2,950
---	-------

November 23.

Belleville—J. L. Biggar to W. Orr et al.....	\$ 700
Sarnia—W. D. Johnston to Flora Johnston.....	500
Toronto—Rich'd Manser to Eleanor C. Jenks.....	2,950

November 26.

London—R. & C. Geise to C. W. Graves.....	500
Orillia S—Mrs. Ellen Gallagher to Sarah N. Regan.....	505

BILLS OF SALE, N.B.

November 22.

Woodstock—J. H. Dugan, hotel for.....	\$1,060
---------------------------------------	---------

BILLS OF SALE, N.S.

November 22.

Windsor—W. P. Mosher, livery, for.....	\$ 500
--	--------

Our inducements.

A Good Article
At a Fair Price

OUR CELEBRATED BRANDS

- "Cable Extra,"
- "Mungo,"
- "El Padre," and
- "Varsity."

Are as staple as flour, sell readily and always in demand. Millions of each brand sold annually; sales constantly increasing.

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

Financial.

Thursday Ev'g., Nov. 28th, 1895.

The attention of financial circles has been directed during the past week to the resumption of gold shipments from New York which have, fortunately, only reached \$1,200,000, instead of the seven or eight millions that were expected. There were several reasons for this resumption. The offer of the government to sell its fine gold bars at a premium of 1-16 per cent. enabled bankers to figure upon gold shipments with an accuracy that was impossible in shipments of coin, and hence, when they could obtain a shade more than 4.89 for their sight-drafts they shipped bullion at once. The collapse in Kaffirs resulted in the transfer of several millions of foreign capital to London where it could be lent at high rates of interest upon mining shares, and this was further reinforced by the remittance of the products of the sales of American securities for account of the speculators crippled in Kaffir stocks. Fortunately the large supply of cotton bills offering held the market in check, although they were not sufficient to cause any decline in rates, and thus the profit on gold shipments was too infinitesimal to induce the larger firms to export bullion. In New York posted asking rates for sterling closed at 488½ for long bills and \$4.90 for demand. Actual rates are: Long bills, \$4.87½ to \$4.87; sight drafts, \$4.89 to \$4.89½; and cable transfers \$4.89½ to \$4.89½. France are quoted at 5.17½

for long and 5.15½ for short; reichmarks, 95 ⅛ to 95¼ for long and 95½ for short; guilders, 40½ to 40 8-16 for long and 40 5-16 to 40¾ for short. In this market sterling exchange was firm. Between banks sixties were 9½ to 9¾, demand 10 to 10½. Cables 10 to 10 3-16 Over the counter sixties were 9½ to 10 demand 10¼ to 10½, and cables 10½. New York funds were par to 1-32 premium between banks, and ⅛ to ¼ over the counter.

In London the shipments of American gold, and the expected release of the Chinese indemnity to Japan, have again weakened rates for money. On call it is ¾ per cent., and the rate of discount in the open market is 1 per cent. for thirty days and 1½ per cent. for three months. In New York money on call is 1½ to 2 per cent. The rates for time money are 2½ per cent. for sixty days, 3 per cent. for ninety days, and 3½ to 4 per cent. for six months. Commercial paper is quoted as follows: Prime endorsed bills receivable at 4 to 4½ per cent., choice single name paper at 5 to 6 per cent., and good at 6 per cent. In this market call money is unchanged at 4 to 4½ per cent. and mercantile paper discounts at 6 to 7 per cent.

Silver is a little weaker, owing to the decline in the demand from India, and the fact that Japan is holding aloof from the market. Bar silver in London closed at 80¼d, and in New York commercial bars sell at 67½. Silver bullion certificates sold on the Stock Exchange at the same figure. The outlook for the white metal is not a hopeful one if Japan decides to accept the indemnity in banker's documents instead of bullion unless her expenses in Formosa turn out heavier than is at present anticipated, and there is a belief that the silver syndicate, strong as it is, will have some trouble in maintaining values.

The week was a quiet one at its opening on the Stock Exchange; but at the close it developed sudden strength and activity and as neither Street Railway nor Cable are plentiful when there is any demand for them, prices advanced promptly and closed at only a fraction under the highest points touched. Montreal Street was the most active on the list. Over 4,000 shares changed hands at a gain of five clear points on the week, the closing price of the stock being 212¼. Toronto Street was not so fortunate, as it gained only a fraction over a point, while Cable closed over two points higher. There was the usual

small investment business in the banks, but cotton stocks and industrials were comparatively neglected. The following are the transactions of the week as per Chas. Meredith & Co., stock-brokers:

BANKS.	Shares.	Highest.	Lowest.	Last Year.
Montreal X.D....	48	219¾	218	210¼
Merchants X.D..	10	167	167	164¼
Molson.....	10	180	180	.....
Union.....	90	100	100	100

MISCELLANEOUS.

Cable.....	1832	167½	165¼	189 ½
Can. Pacific.....	100	57	56¼	59 ½
Gas.....	1133	207½	206	185½
Mt. St Ry.....	4144	212¾	207¾	156 ½
Toronto Ry.....	1675	80¼	78	.....
Bell Tel.....	65	159	159	152 ½
R. & O.....	25	93	93	.....
Telegraph.....	240	104	102½	153 ½
Duluth Pref.....	200	10	10	0
Duluth Com.....	425	5¼	5½	.....
Royal Electric..	40	135	135	.....
Mont. Cotton. Co	54	129¾	129	.....
Col'd Cot. Bd's..	\$3000	99¼	99¼	98 ½
W.L. & Tr't Coxd	10	95	95	.....
Postal Telegraph	25	83	83	.....

MONTREAL CLEARING HOUSE.

Total for Week Ending Nov. 20, 1895.	Clearings.	Balances.
	\$12,370,941	\$1,728,640
Corresponding		
Week of 1894.....	11,549,487	1,648,762
" " 1893.....	10,814,994	1,247,042
" " 1892.....	14,616,731	1,779,143

MONTREAL WHOLESALE MARKETS.

Thursday Ev'g., Nov. 28, 1895.

The wretched weather of the first two days of the week accentuated the dullness which usually sets in just after the close of navigation, and in consequence the volume of business has fallen considerably under the average, although no changes of importance in prices resulted from it. In most lines there is simply an absence of transactions to note which will be, doubtless, made up for later on. But there is a weaker feeling, and a large buyer might find but little difficulty in obtaining concessions from our market figures. In cheese the situation is unchanged owing to the lack of good late fall stock in the market. What transactions have been made are at prices well within the range of our quotations. Butter is dull and heavy in tone; there being no enquiry for export. Eggs are steady, and move out freely in small lots. Pork has declined

SHOE RETAILERS



Goodyear
Welted

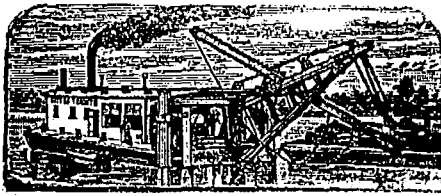
who watch "the signs of the times" will certainly lay in a generous stock of the shoe that is both the

**COMING
SHOE**

and the shoe that is already here. They know these are

SHOES.

M. BEATTY & SONS,
Welland, Ont.



Dredges, Ditchers, Der-
ricks, and Steam
Shovels - - -

Of various styles and sizes to suit any work.

Submarine Rock Drilling Machinery, Hoisting Engines, Suspension Cableways, Horse-Power Hoisters, Gang Stone Saws, Centrifugal Pumps,

For Water Sand and Gold Mining, and other contractors' plant.

JAS. C. STEWART, MONTREAL, - - - Agent.

50c per barrel, owing to the lower cost of hogs. Hay is strong, and has advanced 50 cents per ton under a firm demand and the belief that the country roads will be soon broken up. Poor quality, and the cessation of the export demand, has weakened the position of livestock. Apples have sold well in England, where there is a brisk enquiry for red varieties. In groceries the auction sale of damaged teas has disturbed the market; sugars are dull and unchanged; and the market is practically bare of dried fruit. In iron and the heavy metals the volume of current transactions is very small. Cement will probably advance in value next week when deliveries ex-store commence. The present series of wool sales in London shows a decline of 5 to 7½ per cent, which has quietened the market here. Glycerine has advanced 2 cents per pound and is likely to go higher yet. The horrible weather of the first two days of this week, militated against the dry goods trade, yet a fair average volume of sales is reported. Collections are still poor, and there is general complaint of the difficulty experienced in getting in money.

ASHES—Receipts of pots continue in excess of last year. Pearls are falling off, the market at close of river was \$3.70 to \$3.80 for first pots and \$3.60 for second pots. Pearls \$4.60 to \$4.70, the stock at close is

heavier than last year. Received since 1st January 1,814 brls. Pots, 399 brls. Pearls. Delivered since 1st January 1,741 brls. Pots, 359 brls. Pearls. In store 27th November at 6 p. m. 147 brls. Pots, 43 brls. Pearls.

BUTTER, CHEESE AND EGGS—There is practically no change in the cheese situation. There is hardly any of finest late makes in the market, and the only large transaction of the week was a sale of 5,000 boxes Western fall make at a price within the range of our quotations. The cable closed at 44s for finest white and 45s for colored. We quote 9¾ to 9½c for finest late Quebec, and 8¼ to 8½ for summer makes. Butter is dull and easy in the absence of export demand and a large buyer could pick up creamery at a concession from a number of holders. We still quote 21 to 22c for finest September creamery but the inside price is the ruling one and it is believed that 20 cents has been accepted. Fresh Western rolls job at 17 to 18c. Eggs move steadily in small lots at firm prices. New laid job at 20 to 22c, choice candled at 14 to 15c and ordinary at 11½ to 12 cents. The enquiry for potatoes was slow. Choice Early Rose in car lots were offered at 35c and 40c per bag. The market for beans was dull at \$1.10 to \$1.15 for choice hand-picked in car lots and at \$1.20 to \$1.30 for small quantities. The demand for hops continues slow, and the market is quiet and steady at 5c to .8c per lb. for new, as to quality. Tallow is moving, in a small way, at 6c to 6½c for prime refined, and at 5c to 5½c for lower grades. The poultry market was fairly active and steady. Turkeys sold at 8½c to 9c; chickens at 6½

to 7½c; ducks at 8c to 8½c, and geese at 6c to 7c.

CEMENT—There has been no advance in the price of cement as yet, as importers can still deliver ex-wharf. Next week, when deliveries will have to be ex-store, prices will advance about 10 cents per barrel, but at present we still quote English at \$1.05 to \$2.10 and Belgian at \$1.85 to \$1.95 ex-wharf. Fire-bricks are in good demand and the arrivals for store are heavy.

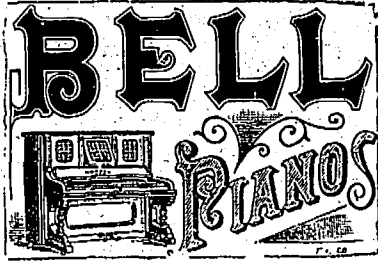
CHEMICALS—The market is quiet, with but little doing as buyers are mostly stocked for the winter. The only feature of the week is a rise of 2 cents per pound in the price of glycerine. Latest London advices quote chemicals as follows: Acids, citric, 1s 2¼d to 1s 3d; oxalic, 3½d; tartaric foreign, 1s 1¼d; English, 1s 2d. Alum, lump, 5s 4¼d to 5s 6d; powdered, 5s 7d to 5s 10½d. Arsenic, lump, 28s; powdered in barrels, 15s 6d. Benzole, 50 per cent, 1s 4d; 90 per cent, 1s 5d. Borax, crystals, £10 10s; powdered, £20 10s. Camphor, refined, 2s 4d. Cream of tartar, first crystals, 96s to 97s; powdered, 99s to 100s. Potash, chlorate, 4½d; bichromate, 4½ to 4¾d; prussiate, 8d. Salt petre, English refined in barrels 21s 9d, in kegs 22s 9d. Soda ash, 1¼d; crystals, 42s 6d, ex-ship; caustic, 70 per cent, £7 15s; bicarbonate, 7s 3d. Sulphate of copper, £16 10s to £17. Ammonia, 24 per cent, in bags, London, £8 15s; Beckton, £9. Quinine, 1s 1¼d. Sugar of lead, 25s; English, 31s.

DRY GOODS—The wretched weather of the commencement of the week practically paralyzed business. The city retail stores were deserted, and their storm-bound customers waited at home for finer weather before venturing down town to make their purchases. The storm extended all through the West and the result was that the retail dry goods business was practically at a standstill all over the country. This naturally reacted on the wholesale houses, the volume of whose sales also fell under the average. It was of course purely a climate lull, due to no falling off in demand but purely to meteorological conditions, and doubtless the business of next week will fully make up for it. In the meantime prices continue firm, and the probabilities of a further advance in both cottons and woollens are still factors in the situation. The one weak point is the difficulty of making collections. Remittances are slow and money is hard to get except by harsh measures.

FISH—The demand for fish continues brisk. We quote: Cape Breton herring \$4 to \$4.50; Labrador herring \$4.25, No. 1 shore \$3 to \$3.50, Nova Scotia, \$4 to \$4.50. Green cod, No. 1, \$4.25 to \$4.50, large \$4.50 to \$4.75, draft \$4.75 to \$5. Labrador salmon \$12 to \$12.50, British Columbia \$10.50 to \$12.

FLOUR AND GRAIN—There is a fair local demand for flour at unchanged prices, but the export enquiry seems to have died out. We quote winter wheat patents \$3.85 to \$4.15, spring wheats \$4.05 to \$4.15, straight roller \$3.50 to \$3.60 and Manitoba strong bakers at \$3.65 to \$4. Oatmeal is quiet and unchanged on the basis of \$3 to \$3.10 for granulated. Feed is steady at unchanged figures. In Manitoba the price of No. 1 hard has again fallen and on Tuesday it was quoted at 39 cents, Brandon freights. Naturally deliveries are light as the farmers prefer to wait over the new year before selling at such figures. Locally the market is quiet only a few cars of oats changing hands at 31 to 31½ cents for No. 2. Cable advices to the Board of Trade were as follows: Cargoes off coast, wheat and maize nothing doing. Cargoes on passage, wheat, nominally unchanged; maize quiet and steady. English country markets, wheat and steady. Liverpool spot wheat, quiet; spot maize, firm. Minneapolis first bakers' flour 17s 3d. Futures, wheat steady; 5s 2d

WILLIS & CO. → 1824 ←
Notre Dame St.
MONTREAL.



WHOLESALE AGENTS
—FOR THE—
GOLD MEDAL Bell Pianos & Organs

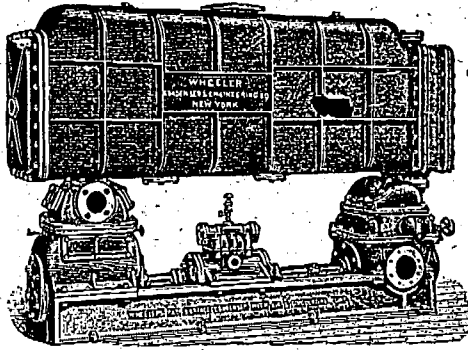
AND OTHER LEADING INSTRUMENTS OF AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied territory.

Wheeler Condenser & Engineering Co.

39-41 CORTLANDT STREET, NEW YORK.

Sole Proprietors and Manufacturers of the



↓
For Marine and Stationary Service.
↑

↓
For Electric Light and Power PLANTS.
↑

- Wheeler Standard Surface Condenser,
- Wheeler Admiralty Surface Condenser,
- Wheeler Lighthall Surface Condenser,
- Volz Patent Combined Surface Condenser and Feed Water Heater,
- Edmiston Patent Feed Water Filter.

WHEELER'S Patent Feed Water Heaters.

THE Monarch
King of Bicycles.

LIGHT, STRONG, SPEEDY, HANDSOME.

FINEST MATERIAL. SCIENTIFIC WORKMANSHIP



Four Models—\$85 and \$100.

EVERY MACHINE FULLY GUARANTEED. SEND 2-CENT STAMP FOR CATALOGUE.

MONARCH CYCLE Co.

Factory and Main Office:—Lake and Halsted Sts., CHICAGO, ILL.

BRANCHES:—New York, San Francisco, Salt Lake City, Denver, Memphis, Detroit, Toronto.

P. R. WRIGHT, CANADIAN AGENT, 6-8 Adelaide St. W., Toronto, Ont

November, December, 5s 4d March; maize, steady; 3s 4d November, December, 3s 2½d for January, February and March; 8s 2½d April. Paris, wheat, 18.50; November, 18.75 December; flour, 41.50 November, 41.85 December. French country markets, steady.

FRUIT—There is a fairly active demand for fruit. Apples are unchanged at \$2 to \$2.75 for ordinary grades and \$4 to \$5 for Fameuse. In London Canadian apples are scarce and the few offered for sale are disposed of at an advance of two shillings a barrel. In Liverpool, Boston Baldwins fetched 12s 4d to 13s, to-day. Canadian greenings brought 13s to 14s 0d; Baldwins, 15s to 17s 6d, and Kings, 20s to 23s a barrel. Grapes are in active demand. Almeria sell at \$5 to \$6.50 per keg, as to size, and Catawbas at 19 to 20c per basket. Fresh figs are 9 to 17c per pound and new dates 5½ to 6c. Bananas are scarce and dear at \$2.75 to \$3 per bunch. Oranges are dearer in sympathy with the sudden advance in New York. Jamaica in barrels, repacked, sell at \$6.50 to \$7 and in boxes they bring \$4.25 to \$4.50. Lemons are \$3 to \$4 per box for Sicilians and \$5 to \$6.50 for Malagas in cases. Cranberries rule at \$9 to \$9.50 per barrel for Cape Cod and \$9.50 to \$10 for Nova Scotia. At the sale of 9831 barrels Canadian and American apples in London yesterday Canadian greenings fetched 13s to 14s; Baldwins, 15s to 17s, and russets, 17 to 18s. There was a great demand for red fruit. Northern sples brought 13s to 15s 6d; Baldwins, 15s 6d to 18s 9; greenings, 12s to 15s, and russets, 16s.

GROCERIES.—The stormy weather of the beginning of the week checked the distribution in groceries and business has been flat and dull. Japan teas are quiet but firmly held, the auction of partly damaged teas from the latefire having supplied the mixers and blenders and thus weakened the market for straight tea. China teas are dull both here and abroad. Letters from London say that the absence of export orders is accountable for the present demoralized state of the market, since for several years past the home trade took only a small proportion of imports. Good value might help to increase their use, but it would be a matter of time to get the 'public' back on to China tea. The big blenders really hold the key to the position, and none of them will try the experiment of putting these teas into their blends. Sugars continue firm and unchanged at 4.3-16 to 4¼c for granulated according to size of lot and 3.8-16c for yellows. The dried fruit market is virtually cleaned up and all who wanted to buy have done so. Hence our quotations are largely nominal. Valencias run from 4½ to 6½c as to quality. California four crown loose muscatel are extremely scarce and likely to remain so. They now run at 6½ to 7c with 8 crown at 5½c. Advices from the coast say that the packing season is over at this time, when in ordinary seasons they are kept busy until Christmas. They claim that 90 per cent. of the first crop raisins have been shipped out of California, and that the crop is fully 1,000 carloads short of last year. It is also claimed that the pack of four-crown raisins will not equal 10 per cent. of the pack. Only a small percentage of the second crop raisins will be shipped, as the bulk of this crop has been sold to the wineries, who can afford to pay more money for the raisins than the packers, for the reason that the wine makers are getting nearly 100 per cent. more for their wine this year than last. Shipments of currants to Canada were only 975 tons this year, against 1,065 tons last year. Patras advices say that the exports of currants up to the 31st October last were 76,288 tons. Of this France is debited with 5,000 tons and Russia with 4,500. The sales made during the last eight or ten days aggregate close upon 25,000 tons. About the half is for France, 2,000 tons for Russia and the rest for America, England, Holland and Germany. The retention

Bank Statement to Govt. Month ending Oct. 31, '95	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Bal. due to Dom. Govt. aff'r ded't ad'v'nc's for Credits, &c.	Balance due to Provincial Govts.	Deposits by the Public payable on demand.
1 Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,537,466	\$ 28,664	193,072	\$4,906,427
2 Commerce	6,000,000	6,000,000	6,000,000	1,200,000	7	2,906,207	30,422	185	4,999,420
3 Dominion	1,500,000	1,500,000	1,500,000	1,500,000	12	1,081,756	21,970	165	2,696,030
4 Ontario	1,500,000	1,500,000	1,500,000	40,000	6	858,359	20,788	8,388	1,393,369
5 Standard	2,000,000	1,000,000	1,000,000	600,000	8	731,850	19,111	169	1,643,395
6 Imperial	2,000,000	1,963,600	1,963,600	1,156,800	8	1,176,862	18,605	537,374	3,184,706
7 Traders	1,000,000	670,000	670,000	85,000	6	657,990	.....	83,563	1,036,173
8 Hamilton	1,250,000	1,250,000	1,250,000	675,000	8	930,561	18,944	16,825	1,809,748
9 Ottawa	1,500,000	1,500,000	1,500,000	925,000	8	1,262,165	18,971	40,775	1,082,969
10 Western	1,000,000	500,000	500,000	100,000	7	266,150	.....	.....	207,888
Total, Ontario	19,750,000	17,883,600	17,769,071	8,081,800	.....	11,704,856	177,473	920,331	22,266,135
11 Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	5,143,589	2,535,175	303,609	17,965,477
12 British North America	4,866,666	4,866,666	4,866,666	1,338,333	4	4,716	4,715	.....	2,553,657
13 Du Peuple	1,200,000	1,200,000	1,200,000	600,000	7	108,357	12,596	269,011	454,551
14 Jacques-Cartier	500,000	500,000	500,000	235,000	7	487,983	18,348	50,000	664,492
15 Ville-Marie	500,000	500,000	479,620	10,000	6	322,225	4,902	.....	138,330
16 D'Hochelega	1,000,000	800,000	800,000	320,000	7	791,486	18,920	49,429	917,22
17 Molsons	2,000,000	2,000,000	2,000,000	1,375,000	8	1,827,762	22,339	6,654	4,612,230
18 Merchants	6,000,000	6,000,000	6,000,000	3,000,000	8	2,958,963	219,697	72,973	3,591,068
19 Nationale	1,200,000	1,200,000	1,200,000	.....	4	1,094,193	4,378	14,102	861,785
20 Quebec	3,000,000	2,500,000	2,500,000	500,000	5	991,014	15,471	5,985	2,559,314
21 Union	1,200,000	1,200,000	1,200,000	280,000	6	1,170,315	3,407	473,988	1,059,760
22 St. Jean	1,000,000	500,200	261,217	.....	4	70,491	.....	.....	9,223
23 St. Hyacinthe	1,000,000	504,600	311,965	45,000	6	311,604	.....	13,312	63,636
24 Eastern Townships	1,500,000	1,500,000	1,500,000	720,000	7	976,618	24,993	29,719	876,809
Total, Quebec	38,966,666	35,271,466	34,819,308	14,423,333	.....	17,210,033	2,884,941	1,288,072	36,310,865
25 Nova Scotia	1,500,000	1,500,000	1,500,000	1,300,000	8	1,353,842	310,596	.....	1,945,284
26 Merchants of Halifax	1,500,000	1,497,800	1,239,325	680,000	7	1,056,569	102,902	2,171	1,769,927
27 Peoples	800,000	700,000	700,000	175,000	6	612,100	4,275	.....	570,461
28 Union	500,000	500,000	500,000	160,000	7	392,987	4,44	.....	389,052
29 Halifax B. Co.	500,000	500,000	500,000	275,000	6	474,622	16,537	.....	501,637
30 Yarmouth	300,000	300,000	300,000	60,000	6	77,068	21,248	.....	74,604
31 Exchange	280,000	280,000	249,788	30,000	6	38,253	.....	.....	22,974
32 Commercial Windsor	500,000	500,000	289,420	95,000	6	92,075	4,369	.....	64,107
Total, Nova Scotia	5,880,000	5,777,800	5,338,033	2,775,000	.....	3,997,469	465,871	2,171	5,294,599
33 New Brunswick	500,000	500,000	500,000	525,000	12	443,665	47,966	16,262	627,61
34 People's	180,000	180,000	180,000	115,000	8	101,254	9,811	.....	64,07
35 St. Stephen's	200,000	200,000	200,000	45,000	6	105,780	7,090	.....	97,75
Total, N. B.	880,000	880,000	880,000	685,000	.....	650,649	64,867	16,262	788,843
36 Brit. Col.	9,739,333	2,920,000	2,920,000	1,448,666	5	963,501	244,742	903,956	3,065,731
37 Summerside, P. E. I.	48,666	48,666	48,666	10,000	7	42,617	.....	.....	20,747
38 Merchants, P. E. I.	200,000	200,000	200,000	40,000	8	102,603	.....	.....	68,372
Grand Total	73,458,685	62,981,552	61,965,098	27,158,799	.....	34,671,023	3,837,894	3,190,792	67,812,853

BANKS.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. secur'd	Deposits pay on demand after notice or fixed day by other bks in Can.	Balances Due other Banks in Canada.	Balances Due bks. or agts. not in Canada.	Balances Due other Bks or Agts. in U. K.	Other Liabilities.	Total Liabilities.
1 Toronto	\$1,434,542	.....	\$148,978	\$66,167	\$4,192	.....	1,400	11,127,638
2 Commerce	12,552,185	.....	608,244	5,818	31,208	.....	1,017	21,928,639
3 Dominion	7,992,718	.....	.....	.....	269,231	.....	.....	11,491,863
4 Ontario	2,938,720	.....	85,733	.....	195,844	.....	.....	5,449,736
5 Standard	3,734,243	.....	.....	129	.....	.....	.....	6,024,398
6 Imperial	6,049,978	.....	80,680	6,345	.....	.....	.....	11,954,552
7 Traders	2,874,761	.....	.....	644	1,461	.....	.....	5,255,567
8 Hamilton	3,955,603	.....	2,931	.....	601,078	.....	.....	7,170,518
9 Ottawa	3,470,773	.....	255	19,675	162,633	.....	.....	6,054,218
10 Western	1,034,480	.....	.....	.....	16,635	.....	3,339	1,632,480
Total, Ontario	49,940,167	.....	879,391	98,678	36,861	2,270,210	5,756	87,399,607
11 Montreal	13,287,412	.....	1,356,898	19,374	.....	.....	58,246	40,679,843
12 British North America	5,744,276	.....	17,652	6,804	31,949	.....	9	9,307,091
13 Du Peuple	4,001,383	.....	.....	.....	1,102	.....	.....	4,865,044
14 Jacques-Cartier	2,266,185	.....	.....	622	7,283	.....	31,954	5,613,844
15 Ville-Marie	765,629	.....	.....	.....	20,571	.....	.....	1,231,087
16 D'Hochelega	2,742,697	.....	.....	1	8,635	33,716	31,980	4,599,588
17 Molsons	4,606,240	.....	361,551	104	14,628	42,956	47,463	11,641,935
18 Merchants	7,255,939	.....	717,958	196	.....	379,455	2,349	15,193,062
19 Nationale	1,678,002	.....	458	32,305	.....	88,209	.....	3,773,435
20 Quebec	5,950,907	.....	213,333	701	.....	411,200	.....	8,177,938
21 Union	3,192,208	.....	5,165	.....	4,670	353,988	.....	6,243,488
22 St. Jean	51,555	.....	.....	2,471	.....	.....	3,275	187,020
23 St. Hyacinthe	721,394	.....	.....	.....	.....	.....	.....	1,115,879
24 Eastern Townships	2,563,064	.....	.....	.....	.....	62,616	.....	4,533,922
Total, Que.	62,842,990	.....	2,622,985	62,578	80,765	1,453,384	209,243	115,015,071
25 Nova Scotia	5,734,502	.....	33,005	2,209	89,406	397,431	1,533	9,867,040
26 Merchants of Halifax	3,905,242	.....	63,870	.....	160	85,45	41	7,007,632
27 Peoples	1,025,576	.....	10,837	.....	.....	.....	2,065	2,125,319
28 Union	1,076,472	.....	1,762	.....	.....	85,802	9,414	1,896,486
29 Halifax B. Co.	1,814,552	.....	20,000	.....	.....	80,816	320	2,910,394
30 Yarmouth	475,111	.....	.....	2,735	.....	.....	.....	650,768
31 Exchange	33,278	.....	.....	.....	.....	.....	788	155,294
32 Commercial Windsor	370,500	.....	3,864	.....	.....	.....	446	543,965
Total, Nova Scotia	14,504,233	.....	132,925	4,944	89,650	650,794	14,816	25,157,601
33 New Brunswick	1,127,100	.....	39,725	.....	.....	1,920	.....	2,303,002
34 People's	191,854	.....	12,298	.....	.....	.....	.....	879,726
35 St. Stephen's	123,460	.....	5,000	7,481	985	.....	783	347,405
Total, New Brunswick	1,442,414	.....	52,023	7,461	985	1,220	763	3,030,533
36 Brit. Col.	935,298	.....	26,584	.....	7,596	4,783	271,629	6,428,525
37 Summerside, P. E. I.	46,410	.....	.....	.....	.....	.....	.....	122,072
38 Merchants, P. E. I.	42,018	.....	.....	.....	.....	.....	549	221,587
Grand Total	118,852,499	28,263	3,764,851	173,681	215,853	4,380,391	502,476	237,370,196

Return of Bank British North America includes Canadian business only.
 Bank of British Columbia bonus of 1 per cent equal in all to a dividend of 7 per cent per annum.
 Imperial Bank bonus of 1 per cent equal in all to a dividend of 9 per cent per annum.
 La Banque du Peuple resumed business.
 Molson's Bank bonus of 1 per cent. equal in all to a dividend of 9 per cent per annum.

service has taken in warehouse about 9,000 tons. France is the principal buyer on the market paying generously the prices quoted. In fact, with French dealers it is not so much a question of price as of quantity. As to other dried fruits San Francisco circulars are to the effect that there has been considerable inquiry for peaches at 4 1/2 @ 6 1/2 c for strictly choice to fancy, none of the former being obtainable at under 5 @ 5 1/2 c. Stocks are

much reduced except of low grades, which have strengthened in sympathy with the demand for the better quality. Apricots are going out from the coast in a small way at 8 1/2 @ 8 3/4 c, in sacks, for choice. Stocks are light.
 HAY—Prices of hay have again advanced 50 cents per ton with the prospect of going higher yet when the country roads are broken up and farmers can no longer haul

their hay to the cars. The demand is good and active business is doing at \$12 to \$12.50 for No. 1 Timothy and \$11 to \$11.50 for No. 2. Latest London advices also announce a firm market for Canadian hay at 75s to 70s with considerable transactions passing.
 HIDES AND LEATHER—There is very little enquiry for hides and the market drags along at unchanged rates. Dealers

Table with columns: BANKS. ASS'TS., Specie, Domin'n Notes, Deposits with Dom Gov't, Notes & other bks, Loans to other bks, Bal. due from bks. in Can., Bal. due from bks. in U.K., Dom. Gov. Deb. or Stock, Prov'l or Pub. Sec's, Can., Brit. and other Railway Securities, Call Loans on Bonds and Stocks. Rows include Toronto, Montreal, Nova Scotia, etc.

Table with columns: BANKS. Assets con'd, Current Loans, Loans to Dom Gov't, Loans Prov. Govts, Overdue Debts, R.E. - sides Bk. premises, M'tg's on Bk. sold, Bank Premises, Other Assets, Total Assets, Liab'l't's of Directors & their firms, Average specie for m'nth, Average of Dom. Notes dur. month, Greatest amount of Notes in circulation dur's mth. Rows include Toronto, Montreal, Nova Scotia, etc.

are paying 6c, 5c and 4c to butchers and getting a cent more from tanners when they can. Clips and lambskins have risen to 60 cents. Calfskins are at 6 cents, but as none are coming in, the quotation is almost nominal. Leather continues quiet and unchanged. Shipments have ceased with the close of navigation, although two English leather brokers were in the market during the week seeking leather on consignment. It is hardly likely that

manufacturers will be in the market until after the new year and the prospects are for a dull and uninteresting market until then.

IRON & HARDWARE.—There are no changes of moment to report in this market except a rumour that some round lots of tin-plate had been placed at prices a fraction below our quotations. In general however the market rules firm, but disap-

pointingly quiet. There is very little business doing in any line and the wholesale houses report the volume of trade much below expectations. In the United States there is a general disposition to wait and see what the future will bring forth, and now it is conceded that in all probability things will go on in this way until the close of the year. The most important point in the market during the past week was the further decline in pig iron. This branch of the trade seems to

E. J. WOOD,
Consulting and Contracting Engineer
 243 Broadway, New York.

MANUFACTURER OF:

- Power Measuring Machinery,
- Reducing Pressure Valves,
- Pump Pressure Regulators,
- Damper Regulators,
- Steam Meters & Hydraulic Gov'rs

Send for Catalogue.

RECORDS AMOUNT OF POWER USED.

The A. H. HARR Co., Elm Flax Mills, N. Y., Says: "It pays to use one."
 C. L. MILLER, M. E., 42 W. 67th St., N. Y., Says: "On a test it was absolutely correct."

E. J. WOOD,
CONSULTING ENGINEER,
243 BROADWAY, NEW YORK.

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND **Wholesale**

Dry Goods •
Merchants.

SPECIALTIES:

COLORED AND BLACK

CASHMERES,

SILKS

AND

DRESS GOODS,

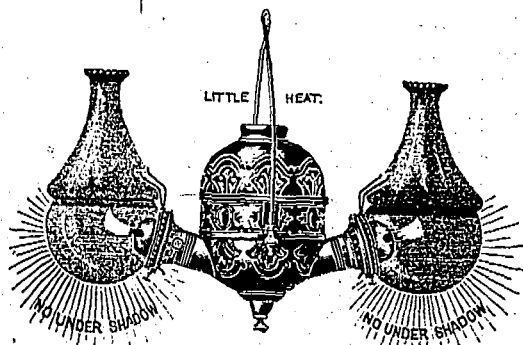
Mantles and Jackets.

Carsley, Sons & Co.,

113 St. Peter Street,

MONTREAL.

be particularly insecure, and values are dropping. The soft steel market is also rather weak and prices have been lowered since our last report. The big production in all lines is each week having a greater effect on the market. Pig iron seems to be on the down grade for the present at least. In finished branches the market is about as bad. On all sides are heard statements of slower trade, and the usual holiday dullness seems to be setting in early this year. The large quantities bought within the past two months seem to still hang over the market, and enable consumers to wait for developments before making the next move.



How About Your Light ?

It is faulty that's certain. Either its POOR or too HOT or too HIGH. Want to overcome all that ?

USE THE ANGLE LAMP

For with a better light than the BEST gas, it gives but **LITTLE HEAT**, no **SMOKE** nor **SMELL**, no **UNDER SHADOW**, and—Note this!—it burns but **1 quart of ordinary Kerosine Oil in 20 hours**. People that use them call them "Perfect."

Send for our Catalogue, all styles from 1 to 12 burners,

THE ANGLE LAMP CO., 76 Park Place,
 N. Y. CITY.
 J. U. Baucholle, Mgr.

ROYAL SCALP FOOD,
 Price \$1.00
 6 Bottles \$5.00 Exp. Pd.



ONE HONEST MAN
AND BUT ONE RELIABLE
HAIR FOOD.
NO DYE.

We feed the Hair that which it lacks and nature restores the color.

THEORY.

ROYAL SCALP FOOD destroys the diseased germs of the scalp and a healthy action is set up. It contains the principal properties of the hair that are necessary to its life without which it will not grow. It fertilizes the scalp the same as you do a field of corn and growth is certain. It invigorates the sluggish scalp, cleanses it and thoroughly eradicates all dandruff, which is the forerunner of baldness. It is the **ONLY** remedy ever discovered that will restore the **Life, Beauty and Natural Color** to the hair without harm. **MAIL ORDERS PROMPTLY FILLED.** SEND FOR FREE PAMPHLETS. STATE AND LOCAL AGENTS WANTED.

CURES BALDNESS,
STOPS FALLING HAIR,
CURES DANDRUFF,
RESTORES FADED AND
GRAY HAIR TO NATURAL
COLOR AND VITALITY.
PERFECTLY HARMLESS.
WARRANTED.
CLEAR AS WATER.
NO SEDIMENT. NO LEAD,
SULPHUR OR CHEMICALS.

ROYAL SCALP FOOD CO.
 Box 305, WINDSOR, ONT.

Height 7 feet 4 in.
Width 8 feet.

N^o A

Each Mirror Pivoted in
Centre of Top & Bottom



THE WILLARD

TRIPLICATE MIRROR

Is acknowledged by the Leading Cloak and Clothing Houses to be the only complete TriPLICATE Mirror made for their business. When closed each mirror shuts up in front of the other and only takes up the room of one cheval, showing glass on both sides.

No narrow plates to cut off the figure.
Three mirrors in one.
Can be moved to any part of the show-room.
An ornament to any department.

Manufactured Exclusively by

The Willard Mirror & Frame Mfg. Co.

257 Canal St., New York City, U. S.

SEND FOR BOOKLET, "MIRRORS AND MIRROR TALK."

LIVE STOCK—Supplies are in excess of requirements in all lines of live stock and prices consequently are weak. In fact a decline of $\frac{1}{2}$ cent per lb. all round must be recorded. The quality, too, showed no improvement. There was an overplus of inferior beasts. For choicest cattle 3 to 3 $\frac{1}{2}$ c was paid; fair sold at 2 $\frac{1}{2}$ to 2 $\frac{3}{4}$ c and inferior at 1 $\frac{1}{2}$ to 2c per lb. live weight. The receipts of sheep and lambs were large, there being over 2,000 head on the market, and as the export season from this port is now over, the demand from shippers was limited, consequently, the large offerings had a depressing effect on values, and they declined $\frac{1}{2}$ c per lb. There was some demand, however, for first shipments via Portland, and one or two fair-sized lots were taken at 2 $\frac{1}{4}$ c per lb. live weight. Butchers were fair buyers and paid \$2.50 to \$4.50 each for sheep, and \$1.50 to \$3.50 for lambs. The demand for calves was good, and sales were made at \$3 to \$12 each, as to size and quality. Latest cables from Liverpool say that, owing to the colder weather, trade in cattle has continued firm, and values show no change as compared with this day week. Best States are quoted at 11 $\frac{1}{2}$ c, and Canadians at 10 $\frac{1}{2}$ c. The market for sheep was stronger, and prices show an advance of $\frac{1}{2}$ c to 1c per lb., best stock being quoted at 12c to 13c.

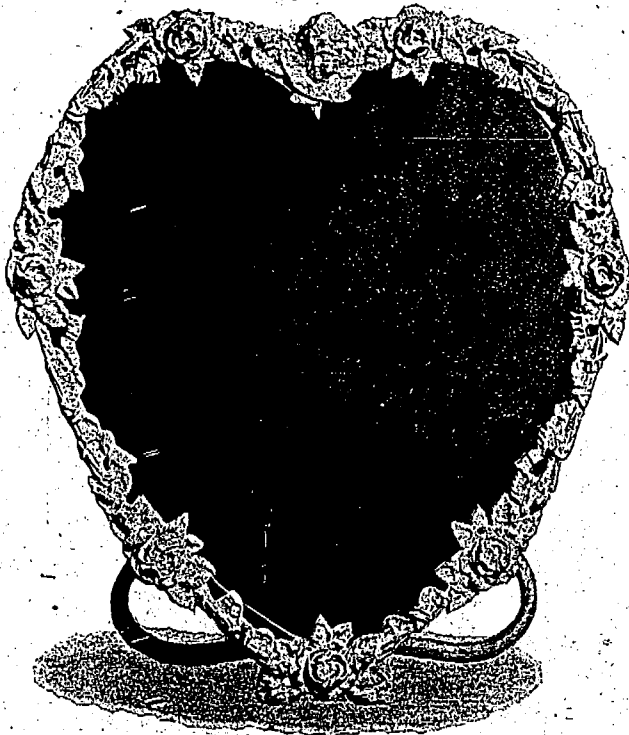
PAINTS AND OILS—The paint and oil trade is quiet—as is usual at this season when most of the retailers have covered their requirements and the actual consumptive demand is declining. Lead paints are advancing abroad, but this market is not yet affected. In cotton seed oil the situation becomes more interesting daily, but it is impossible to predict what the outcome will be. Memphis mills have sold prime crude during the week up to 21 $\frac{1}{2}$ c loose f. o. b., and prime yellow at 23 to 23 $\frac{1}{2}$ c. In New York small sales of prime yellow have been made by the mills at 29c for delivery there this or next month, but 29 $\frac{1}{2}$ to 30c seemed to be their lowest views at the close.

PETROLEUM—Refined in bulk has advanced one cent in Petrolea and prices here are very firm. We quote Canadian 14 $\frac{1}{2}$ c in car lots and 15 $\frac{1}{2}$ c in single barrels. American prime white 18 to 19c, water white 19 $\frac{1}{2}$ to 20 $\frac{1}{2}$ and astral 20 $\frac{1}{2}$ to 21 $\frac{1}{2}$. Benzine sells at 14 $\frac{1}{2}$ for Canadian and 22c for American in car lots. In small lots 1 cent more is asked.

PROVISIONS—The low prices in Western markets, and the lessened price of hogs, caused pork to fall 50c per barrel in this market. We now quote Canadian short cut at \$14 for clear and \$14.50 for mess. City-cured hams and bacon sell at 9 to 10 cents per pound and Canadian lard in pails at 8 $\frac{1}{4}$ to 9c. Common refined jobs at

Well . . .

We are doing some business with our English Cousins
—which pleases us.—



Have heard that
our goods are
finding favors.
Don't see how it
could be
otherwise.

The Mauser
Manufactu'g Co.

Sterling Silver only.

SILVERSMITHS.

Factory
and Salesroom:

14 East 15th St.

West of Tiffany's,

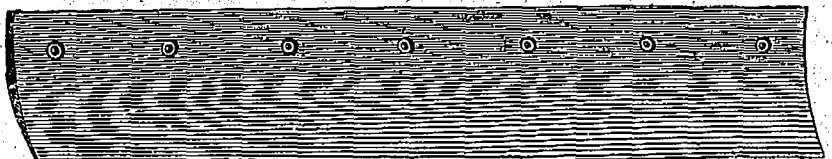
NEW YORK.

6 $\frac{1}{4}$ to 6 $\frac{1}{2}$ cents. Cash quotations on provisions in Chicago were: Mess pork, \$7.87 $\frac{1}{2}$ to \$8.00; lard, \$5.40 to \$5.42 $\frac{1}{2}$; short ribs, sides, \$4.45 to \$4.55; dry salted shoulders, \$4.50 to \$4.75; short clear sides, \$4.75 to \$4.87 $\frac{1}{2}$. In the Liverpool provision market lard was 3d lower, at 28s, and light bacon 6d, at 28s 6d. Pork was

steady at 55s, and heavy bacon at 27s 6d.

WOOL—The attention of local buyers has been directed almost entirely to the London wool sales which opened on the 26th. The attendance was large and the offerings were freely competed for, and most of them were sold, despite the fact that the

Nine-Tenths of all the Staves Manufactured in this
Country are Cut with our Knives.



M. Gregg & Son,
ROCHESTER, N.Y.

Manufacturers of
Saw Jointer, Planer, Veneer and other Knives
Circulars "How to cut Timber for Stave and Heading
Bole," furnished on application.

SURETYSHIP.

The only Company in Canada confining itself to this business.

The GUARANTEE Co.
OF NORTH AMERICA.

Capital Authorized, - - - - - \$1,000,000
Paid up in Cash (no notes) - - 304,600
Resources, - - - - - 1,225,572
*Deposit with Dom. Gov't, - - 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-half per cent. per annum is reached.

This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$1,140,000 have been paid in Claims to Employers.

President and Managing Director:

EDWARD RAWLINGS.

Vice-President, - - - - - **WM. J. WITTHALL**
Secretary and Treasurer, - - - - - **ROBERT KERR.**

SELKIRK CROSS, O.C., Counsel.
RIDDELL & COMMON, Auditors.

HEAD OFFICE:

Dominion Square, **MONTREAL**
Corner Metcalfe St.,

*N.B.—This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

ESTABLISHED 1852.

THE CANADA JUTE CO.

MANUFACTURERS OF BAGS.

Importers of Twines, Hessians, Pad-dings, Buckrams, etc.

17, 19 and 21 St. Martin Street,
MONTREAL.

—BOOKBINDING—

AND

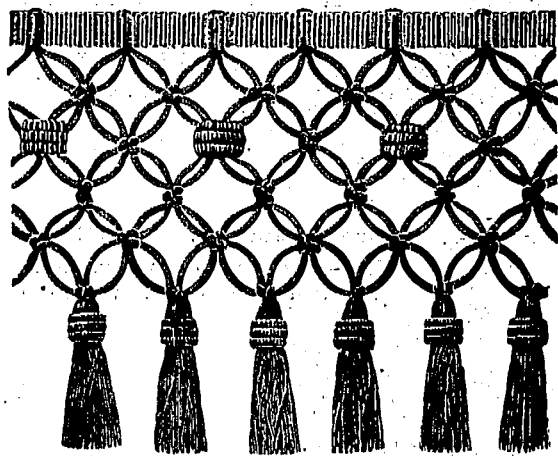
JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Nov. 28.	Cash value per S.
British North Am.....	243	4,866,666	4,866,666	1,338,338	3/4	Apr. Oct.	240	684 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3/4	June Dec.	139 1/2	68 12
Commercial, Windsor..	40	500,000	288,640	95,000	8	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov.	252	126 00
Du Peuple.....	50	1,200,000	1,200,000	600,000	3/4	Mch Sep.	5	2 50
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3/4	Jan July	135	67 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June	155	155 00
Hochelaga.....	100	800,000	800,000	320,000	3 & 1	June Dec.	125	125 00
Imperial.....	100	1,983,600	1,982,270	1,156,175	4	June Dec.	184	184 00
Jacques Cartier.....	25	500,000	500,000	235,000	3/4	June Dec.	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec.	165	165 00
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3/4	Aug Feb.	162	162 00
Molsons.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct.	179	89 50
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec.	217xd	485 00
Nationale.....	30	1,200,000	1,200,000	30,000	.....	.....	70	21 00
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec.	82	82 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec.	.....	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	158 1/2	158 75
Quebec.....	100	2,500,000	2,500,000	500,000	3/4	June Dec.	110	110 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct.	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec.	164	164 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec.	240	240 00
Traders.....	100	608,400	608,400	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	280,000	3	Jan July	97	97 00
Ville Marie.....	100	500,000	478,620	10,000	3	June Dec.	70	70 00
Agri. Sav. and Loan Co.....	50	690,000	626,000	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	500,000	4 1/2	Quarterly	168 1/2	168 50
Brit. Can. Loan & Inv. Co..	100	1,620,000	1,398,493	112,000	3 1/2	Jan July	110	110 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3 1/2	July	.....	.....
Building and Loan Assoc..	25	750,000	750,000	134,075	3	Jan- July	85	21 25
Can. Colored Cot. Mills Co..	100	2,700,000	2,700,000	.....	.....	Oct	60	60 00
Can. Landed & Nat'l Inv't Co.	100	3,008,000	1,004,000	350,000	3 1/2	Jan July	111	111 00
Can. Perm. Loan and Sav....	50	5,000,000	2,600,000	1,450,000	5	Jan July	152	76 00
Can. Sav. and Loan Co.....	50	750,000	722,000	105,000	3 1/2	June Dec.	113	56 50
Central Can. Loan & Sav. Co.	100	2,500,000	1,200,000	324,007	3	Jan July	121	121 00
Dominion Sav. and Inv. Co..	50	1,000,000	932,412	10,000	3	Jan Dec.	82	41 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan-Qtly	125	63 00
Dominion Cotton Mills Co..	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	90	90 00
Farmers' Loan and Sav. Co..	50	1,057,250	811,430	146,195	3 1/2	May Nov.	105	52 50
Freehold Loan and Sav. Co..	100	3,223,500	1,319,100	659,550	4	June Dec.	130	110 00
Hamilton Prov. and Loan....	100	1,500,000	1,100,000	350,027	3 1/2	Jan July	123 1/2	123 50
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	160	83 00
Imperial Loan and Inv. Co..	100	840,000	703,558	164,054	3 1/2	Jan July	111	111 00
Landed Banking and Loan..	100	700,000	674,381	145,000	3	Jan July	115	115 00
Lond. & Can. Loan and Ag...	50	5,000,000	700,000	405,000	4	Mch Sep.	108 1/2	54 37
London Loan Co.....	50	878,700	659,050	74,000	3	Jan July	104	52 00
Lond. and Ont. Inv. Co.....	100	2,750,000	559,000	160,000	3 1/2	Jan July	110	110 00
Mantoha & North-W. Ln Co.	100	1,500,000	876,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	162 1/2	65 00
Montreal Gas Co.....	40	2,600,000	2,497,704	.....	6	April Oct.	206 1/2	82 60
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov.	old 212, new 202	106 13
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	129	103 68
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	110	110 00
Montreal Loan and Mortg....	25	500,000	500,000	300,000	3 1/2	Mch Sep.	124	38 50
Ont. Indus. Loan and Inv....	100	466,800	314,318	190,000	3	Jan July	30	30 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	128 1/2	64 25
People's Loan and Dep. Co..	50	600,000	600,000	115,000	3	Jan July	40	20 00
Real Est. Loan Co.....	40	581,000	321,880	50,000	2	Jan July	65	32 50
Richellen and Ont. Nav. Co..	100	1,350,000	1,350,000	250,000	3	.....	93	93 00
Toronto Electric Light Co..	100	500,000	.....	20,000	2	Quarterly	160	160 00
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	79 1/2	79 87
Union Loan and Sav. Co.....	50	1,000,000	678,645	260,000	4	Jan July	113	56 50
Western Can. Loan and Sav.	50	3,000,000	1,500,000	770,000	5	Jan July	150	75 00
Western Loan & Trust Co...	50	1,000,000	27,000	18,000	3 1/2	June Dec.	98 1/2	49 25



We make
100 STYLES.

SEND FOR OUR 1896
SAMPLES.

selection, as a whole, was of an indifferent character. The best grades of merinos were occasionally sold at the rates which ruled at the last sales; a fair selection of Cape of Good Hope and Natal sold fairly at from 5 to 7 1/2 per cent. reduction, which was most emphasised in parcels selling at from 1s to 1s 2d. The result of the sale was fairly satisfactory, as a decline of 10 per cent. was generally considered probable.

TORONTO WHOLESALE TRADE.
(Revised by Telegraph).
TORONTO, Nov. 28, 1895.

Wholesale trade quiet during the week, with no special features. There is a moderate sorting up business in seasonable goods, and prices generally show no material change. The outlook is somewhat uncertain, but not so promising as some weeks ago. Money is steady at unchanged rates. Prime commercial paper is discounted at 6 to 6 1/2, and call loans on stocks are quoted at 4 1/2 per cent. Sterling exchange is steady. Trading on the stock market is more active, and closing prices the highest of the week. Imperial sold at 184, Commerce at 136 1/2, Dominion at 252, Western Assurance 160 1/2, British America at 118 1/2, Gas at 200, Cable at 107

W.H. HUTCHINSON,
Manufacturer of
Canopy Top Fringes
and **Hearse Trimmings,**
P. O. Box 796 F.
ROCHESTER, N. Y.

LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

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

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

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

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

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

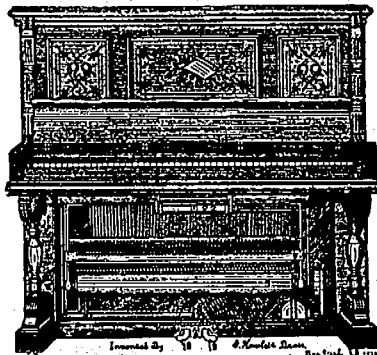
Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.

Electric Self-Playing Piano Co. NEW YORK.

333-335 W. 36th ST..



Our attachment can be applied to any Piano. Uses small indestructible Music Rolls. No clumsy, unsightly music drawer. Positively the only genuine Electric Piano Attachment on the market. Our Mandolin Attachment can be applied to any piano.

Price, \$15.00

Liberal discounts to the trade. Catalogues and prices furnished

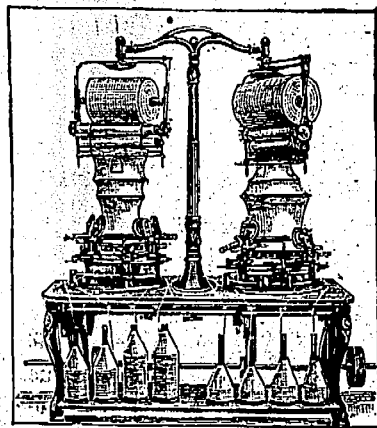
ESTABLISHED 1846.

Tompkins * Bros.

TROY, N.Y.

Manufacturers of

KNIT GOODS MACHINERY.



Tompkins' Upright Rotary Knitting Machine.

PUBLIC NOTICE.

Is hereby given that the Dominion Oil Cloth Company, having its chief office in the city of Montreal, will apply to the Parliament of Canada, at its next session for an act bringing it within the scope of the companies clauses Act of the Dominion Parliament, with power to increase its capital, to do business and hold real estate anywhere in the Dominion of Canada, and to withdraw the Company from the operation of the joint stock Companies' Incorporation Act of the Province of Quebec, and for other purposes.

Montreal, November 6th, 1895.

DORION & ALLAN,

Solicitors for Applicant.

Telephone at 158 3/4, Toronto Railway at 79 3/4, Toronto Electric Light at 145, and Canada Per. Loan (20 p.c.) at 134.

BUTTER, &c.—Receipts are moderate; with prices unchanged. The best tub brings 17c and medium 11 to 14c; large rolls 14 to 16c. Creamery 19 to 21 1/2c. Eggs are firm, with sales of new laid at 19 to 20c, ordinary at 16 to 17 1/2c and lined at 14 1/2 to 15c per dozen in case lots. Cheese firm at 9 1/2 to 10c for September.

DRESSED HOGS—Offerings fair and the market easy. Packers are bringing selected weights in car loads at \$4.50 to \$4.70. Heavy hogs are quoted at \$4.25.

FLOUR AND GRAIN—Flour is inactive with the tone inclined to weakness. Holders are asking \$3.20 to \$3.25 for straight rollers, with buyers at about \$3.10. Ninety per cent. patents are quoted at \$3.30. Manitoba flours are quoted at \$4.10 to \$4.15 for patents and \$3.75 to \$3.85 for strong bakers. Wheat is unchanged with sales of white and red outside, 68 to 69c. No. 1 Manitoba hard at 69c, Western freights, and 64 1/2c on track Midland. No. 1 Northern is quoted at 67 1/2c Western freights. Barley dull with sales of No. 1 at 44 to 45c and of extra choice at 46c outside. No. 2 is worth 40c, and feed barley 30c. Oats steady with sales of mixed outside west at 23c, and of white at 23 1/2 to 24c. Cars on track 27c. Peas lower, selling at 50c outside. Rye sells at 45c, and corn at 34 to 35c outside. Bran unchanged at \$11.50 Toronto freights and shorts \$14 to \$15. Ormeal \$3.00 to \$3.10.

GROCERIES—Trade quiet and prices as a rule unchanged. Granulated sells at 4 1/4 to 4 3/4c and yellow 3 3/4 to 4c. Dried fruits firm, Valencias layers 6 1/4 to 7c. Currants 4 1/2 to 5c. Prunes 4 1/2 to 7c. Canned goods steady at 85 to 90c. Teas in fair demand and firm, with medium Japans scarce.

HARDWARE—Trade is less active, with little change in prices. Skates and seasonable goods in request.

HIDES AND SKINS—Trade in hides is very dull with cured quoted at 6 1/4c. No. 1 green is quoted at 5 1/2c, No. 2 at 4 1/2c and No. 3 at 3 1/2c. Sheep and lambskins still bring 75c. Calfskins nominal at 6c for No. 1 and 5c for No. 2. Tallow quiet at 5c to 5 1/2c for rendered.

LIVE STOCK — The cattle trade is dull, with offering chiefly consisting of poor qualities. The best butchers sold at 3 1/4c to 3 3/4c per lb. Stockers bring 2 1/4 to 3c per lb.; medium butchers sell at 2 1/2c to 3c, and inferior at 1 1/2c to 2 1/4c. Sheep steady at 2 1/4 to 3c for good exporters, and lambs bring 8c per lb. Hogs are easier at \$3.70 to \$3.75 for the best weighed off cars, \$3.50 for thick fat, and 3.25 to \$3.50 for stores.

Canadian Patent For Sale.

Made by Machine of Best, soft Bessemer Steel: the Heel Calks to be turned over by the Horseshoer.

IF YOU VALUE YOUR HORSES, WRITE TO US!

The cost of this Shoe is no higher than the ordinary pattern and it is much lighter. The nailholes are punched in such a manner, that the nails cannot be driven in any other but the proper direction.



This shoe combines all the advantages of, and the requirements on a perfect horseshoe without any disadvantages.

The "Anti-Slip" Horseshoe Company, Address: ADAM E. SCHATZ, Pres.,
Rooms 168 World Building, NEW YORK.

La Banque du Peuple.

A Special General Meeting of the Shareholders of La Banque du Peuple is hereby called and will be held at the office of the Bank, No. 95 St. James Street, in the City of Montreal, on Tuesday, 17 December next, at 3 o'clock in the afternoon, for the purpose of taking into consideration the affairs of the Bank in general, and more especially the bill which the Bank intends to submit to the Parliament of Canada asking for certain amendments to its charter.

By order of the Board of Directors,
J. GRENIER,
Montreal, 11 Nov., 1895. President.

PROVISIONS — There is a moderate trade at easy prices. Mess pork jobbing at \$14.00 and short cut at \$14.75 to \$15.00. Shoulders at \$12.50 to \$13. Hams 9½ to 10½c and lard from 7¼ to 8½c, according to size of package. Rolls at 7½ to 7¾c, backs 9½ and bellies 10c. Long clear bacon 6¾ to 7c. Beans \$1.00 to \$1.15. Potatoes easy, car loads selling at 20c per bag on track.

WOOL — Trade is very slow. Fleece combing is nominal at 25c. Pulled wools are unchanged at 21½ to 22c for supers and at 23c to 24c for extras.

SPECIAL NOTICE.

BOILER REPAIRING.

Repairing land and marine boilers is the specialty of Mr. Alex. McKay who occupies extensive works at 512 DeMontigny street, east, in this city. He repairs tanks, cisterns, stacks, hot water boilers and does all kinds of sheet iron work. Mr. McKay has had eighteen year's experience in this class of work. He was for six years in charge of the works at the Grand Trunk Railway shops and has a record for punctuality, promptness and skill that is second to none in this city.

NEW TONNAGE.

The tonnage of the new vessels launched from Scotch shipbuilding yards last month reached 30,701 tons, against 34,043 tons in October last year and 42,797 tons in 1893. The total capacity of the shipping for which contracts were concluded was almost exactly equal to that put into the water. So far as the work in hand is concerned, therefore, the position is unaltered. It is more than likely that the fresh orders would have been larger but for the higher prices required to cover the increased cost of production, and the uncertainty as to the issue of the strike of engineers at Belfast and the threatened implication of those on the Clyde. The prevailing opinion among ship-builders appears to be that if the existing dispute is peacefully settled a satisfactory amount of business will be forthcoming, although doubtless it may be difficult in many cases to secure the advanced quotations necessitated by the higher prices of iron and steel and the greater cost of labor.

MANITOBA WHEAT MOVEMENT.

Receipts of wheat at Fort William from September 1 to November 2, amount to 5,603,603 bushels, as compared with 5,989,356 bushels for the same period last year. Shipments east of Fort William for export or to Eastern Canada, from Sept. 1 to Nov. 2, amount to 3,585,107 bushels, as compared with 5,444,740 bushels for the corresponding period of last year, showing a falling off of nearly 1,800,000 bushels in shipments this year. Stocks at Fort William on Nov. 2 were 2,540,532 bushels, compared with 1,445,706 bushels a year ago. Receipts for the week ended November 2 at Fort William were 1,027,555 bushels (the largest

Smith OF **New York.**

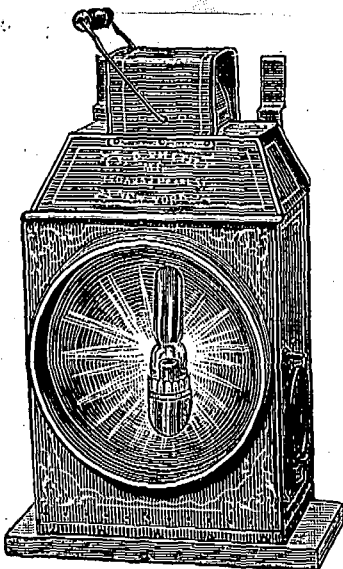
CHARLES G. SMITH,

MANUFACTURER OF

SMITH'S PATENTS CENTRE CAR-LAMPS and HEAD-LIGHTS,

Lamp Fixtures of all Kinds.

350 & 352 Pearl St., NEW YORK CITY.



H. WAGNER,
M. E. SANDFORD.

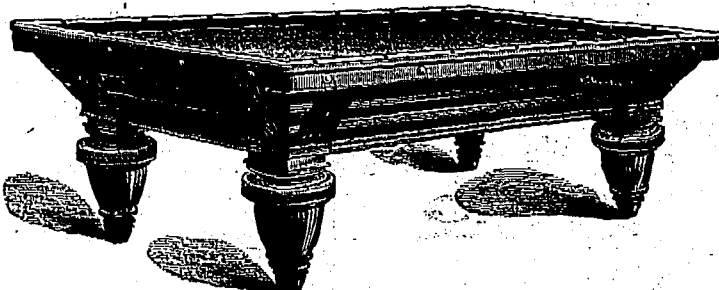
Wagner & Sandford,

Manufacturers of BILLIARD AND POOL TABLES, and all kinds of Billiard Material. Ivory and Composition Pool and Balls, Cues, Tips, Cloth, Pockets, etc.

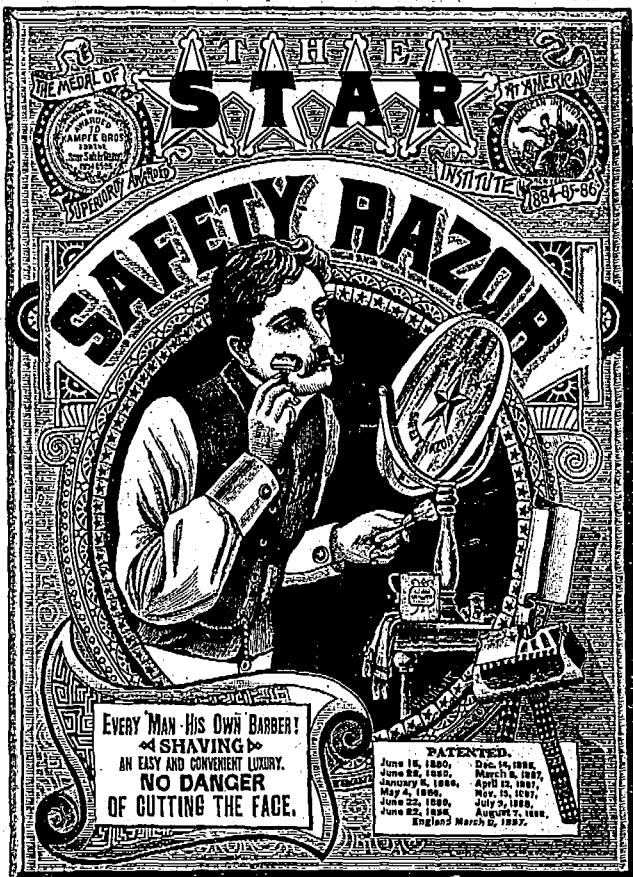
Balls Recolored, Tables Covered, etc.

PRICES REASONABLE.

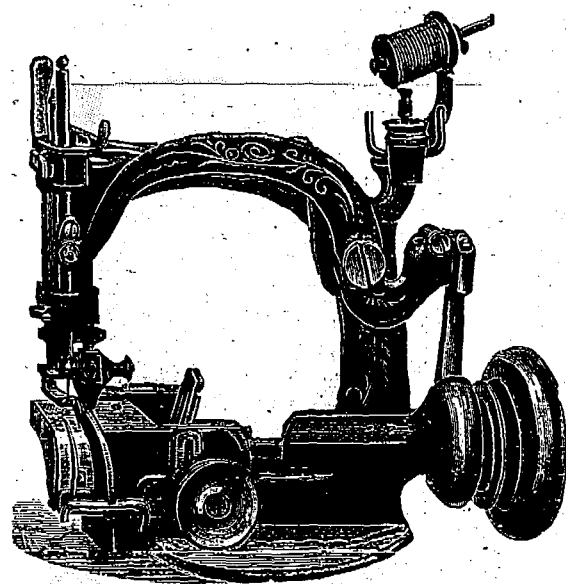
TERMS EASY.



Warerooms & Factory: 45 Great Jones St., NEW YORK
"FAST CUSHIONS"



For Sale by **KAMPFE BROS.** Manufacturers & Inventors, 3 READE STREET, - 1 NEW YORK CITY.



JOS. A. BRAUTIGAM,

Machinist and Manufacturer of Special Machines for Hat Manufacturers.

143 & 145 ELM STREET
NEW YORK.

SPECIAL—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.

Machines of every description designed and manufactured.

Send for Catalogue.

week this season) and shipments from that point were 933,453, also the largest week's shipments on this crop. For the corresponding week last year receipts were 810,094 bushels and shipments 894,030 bushels.

FOR DEEP WATERWAYS.

The United States has appointed a commission composed of three persons to confer with a similar commission to be appointed by Canada regarding the question of a deep waterway from the head of the St. Lawrence lakes to the ocean. The United States commissioners are James B. Angel, of Michigan; John E. Russell of Massachusetts; and Lyman E. Cooley, of Illinois. The Canadian commissioners have not yet been appointed. This is a result of the international deep waterways convention, held in Toronto in 1894, when an association was formed to further the great project. At the convention a resolution was passed asking for an international commission to investigate and report upon the question. Both the Washington and Canadian governments complied by passing acts providing for the appointment of commissioners. The appointment of the United States commissioners is the first step of a practical nature in looking into this great undertaking.

A GOOD ILLUSTRATION.

No better illustration of the remarkable extent to which life insurance has come to be used as a means of protecting the business interests of large capitalists has been furnished than the fact that Albert G. Hilton, son of Judge Hilton, who has succeeded to the control of the great drygoods firm of Hilton, Hughes & Co., has negotiated for insurance to the amount of \$1,250,000 on his life. Mr. Hilton is a young man of thirty-one, and his reasons are doubtless the same as those which prompted John Wannamaker and others, to secure ready cash for the protection of the business in case of death.

A BID FOR CYCLISTS.

A life insurance company is reported to have made a proposition to the insurance committee of the Associated Cycling clubs of Chicago to the effect that if the Cycling Club association would turn in a list of members from whom 1,500 policies of \$1,000 each could be secured by the company the latter would build the association a \$15,000 club house or a bicycle track with club house to cost \$15,000, or pay into the association's treasury \$10 for each life insurance policy, the last proposition to also hold good on any number of policies secured, from one up to 1,500. The association will make a try for the club house.

LEHMAN BROS.

Manufacturers of

Lehman's Coal & Heaters

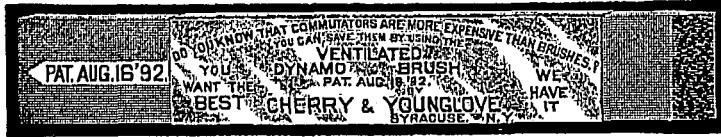
FOR HEATING - - **CARRIAGES,**

SLEIGHS, &c.

10 Bond Street,

NEW YORK.

Cherry-Younglove Woven Wire Ventilated Dynamo Brush.



Our patented construction insures requisite ventilation, sufficient elasticity and ready and positive longitudinal adjustment. By the use of these brushes your commutator will last indefinitely. ONCE TRIED ALWAYS USED. Blue point prices on standard sizes, send for circular.

MANUFACTURED BY

YOUNGLOVE & GERE,

Main Office, No. 14 Grand Opera House Block, SYRACUSE, N.Y.

MANUFACTURERS OF

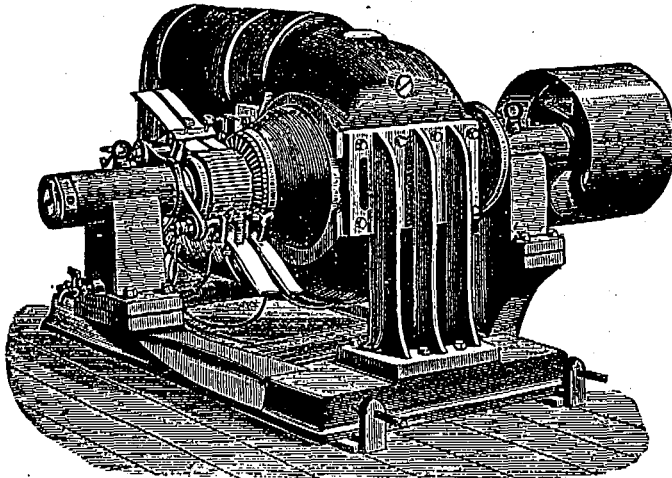
Constant Potential Dynamos and Motors

of all sizes & voltage for lighting and power

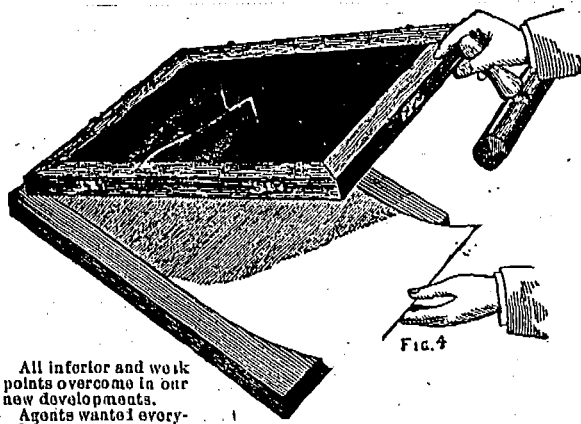
ADVANTAGES CLAIMED:

Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking consequently small wear of Commutator and brushes.

Perfectly self regulating and so simple any man of ordinary ability can run them.



KAY ELECTRICAL MANUFACTURING CO., 263 James Street, North, Hamilton, Ont.



All inferior and weak points overcome in our new developments. Agents wanted everywhere.

GET
The Latest and Best Duplicating Apparatus,
THE Lineograph

Money Saving, Simple, Durable, Rapid Machine. Copy written by hand or typewriter. 2,000 Copies from originals, the last copy as plain as the first. Send for prices.

LINEOGRAPH CO.,
30 Vesey St., New York.

Indorsed by thousands. Once used always used. It has no superior.

BALDWINVILLE CENTRIFUGAL PUMP WORKS, ⚡

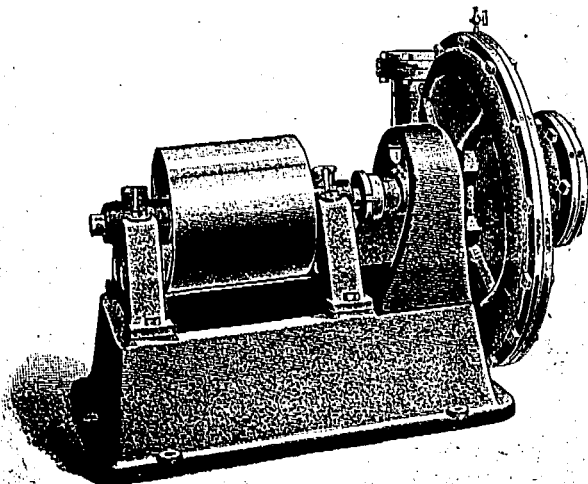
Manufacturers of

Centrifugal and Triplex Pumping Machinery,

Capacity from 100 to 50,000 gallons per minute.

Send for Catalogue to

IRVIN VAN WIE,
PROPRIETOR,
715-723 West Fayette St., SYRACUSE, N.Y.



TO LET.

On St. Catherine Street, that centrally situated shop or store, Number 2354, adjoining the drug-store of J. A. Harte, corner of Metcalfe Street.

Apply to M. S. FOLEY,

Editor of the Journal of Commerce,
171 St. James Street, City.

WM. PARKS & SON,

Limited.

ST. JOHN, N.B.

Cotton Manufacturers.

AGENTS—WM. HEWETT, 30 Colborne St., Toronto
DAVID KAY, Fraser Building, Montreal.
JOHN HALLAM, Toronto,
Special Agent for Beam Warps for Ontario.

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

\$5,000 WANTED,

Communication with a well trained business man, one who can speak both languages fluently, command \$5,000—and be fully competent to take entire charge of Montreal branch. The amount specified above will be covered twice over with the proper party. Address: "Manufacturer,"

Office, "JOURNAL of COMMERCE,"
Montreal, Que.

GRATEFUL—COMFORTING.

EPPS'S COCOA

BREAKFAST—SUPPER.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocoa. Mr. Epps has provided for our breakfast and supper a delicately flavoured beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—Civil Service Gazette. Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus:

JAMES EPPS & CO., Ltd., Homoeopathic Chemists London, England.

BUHRING WATER PURIFYING CO.,

1889 BROADWAY,

New York City.

Manufacturers of the

Celebrated Buhring Water Purifying Machines.

Send for Catalogue.

Alex. McKay,
BOILER MAKER,

Land and Marine Boiler Repairing a Specialty.

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

512 Demontigny St. East, - MONTREAL.

All orders promptly attended to.

George Blache,
MERCHANT-TAILOR,

141 St. James St., MONTREAL.
St. Lawrence Hall Building.

Fur Lined Overcoats my Specialty.
Mail orders promptly attended to

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 28, 1895.

Name of Article.	Wholesale.			Name of Article.	Wholesale.		Name of Article.	Wholesale.	
	Mens.	Boys.	Youths.		\$ c.	\$ c.		\$ c.	\$ c.
Boots and Shoes.				Roast Chicken 1-lb tins..	2 25	0 00	Soda Ash.....	1 50	2 00
Brogans or Cobourgs.....	\$0 80	\$0 85	\$0 85	Roast Turkey, 1-lb tins..	2 25	0 00	Soda Bicarb.....	2 80	2 50
Split Balmorals.....	1 10	1 00	1 20				Sal. Soda.....	0 70	0 80
Kip.....	1 20	1 50	1 00				Concentrated...	1 50	2 00
Buff " or Congress.....	1 25	2 00	1 10	Brooms.					
Calf.....	2 15	3 25		Rose 4 varn. hand heavy..	3 25	0 00			
Calf Congress.....	2 25	3 50	0 00	Pansy 4 " " medium	3 00	0 00	Dyestuffs.		
Split Boots.....	1 40	3 00	1 25	Thistle 4 " " "	2 60	0 00	Archil. con.....	0 27	0 29
Kip.....	2 00	3 00	1 50	Map Leaf A 4 stgs.	3 25	0 00	Cutch.....	0 07	0 08
Grain " \$2.00 to \$3.00, Felt Sox	3 25	3 00		" B 4 " stained	2 60	0 00	Ex. Logwood.....	0 10	0 15
Felt Boots, half fox.....	do full \$1 75, \$2 50			" B 4 " varn han	2 25	0 00	Chips.....	2 00	2 50
Pegged.				Daisy A 3 stgs varn handle	2 40	0 00	Indigo (Bengal).....	1 50	1 75
Split Batts or Bais.....	0 80	1 00	0 70	" B 3 " stained	2 10	0 00	Indigo Madras.....	0 70	1 00
Kip Pebbled or Buff Bais.....	0 90	1 10	0 80	Tulp No. 1 3 stgs " "	1 90	0 00	Gambler.....	0 07	0 08
Pebbled Button, Machine Sewed.....	1 00	1 25	0 85	Curling 4 " "	2 65	3 50	Madder.....	0 10	0 15
Glazed Buff Button.....	1 00	1 25	0 85				Sumac.....	62	50 70 00
Goat.....	1 25	2 00	1 15	Drugs & Chemicals					
Polish Calf.....	1 25	2 00	1 00	Acid Carbolic Cryst medl.	0 30	0 35	Fish.		
French Kid.....	1 25	2 00	1 00	Aloes, Cape.....	0 13	0 15	Cape Brit. Herring.....	4 00	4 50
Dongola Kid.....	1 25	2 00	1 00	Alum.....	1 50	2 00	Labrador Herrings.....	0 00	4 25
Mens' Calf, Bais, Cong or Butt. Goodyear Welt.....	2 00	3 00		Borax, xils.....	0 06	0 08	Sea Trout No. 1 split p. b.	7 00	7 50
" " Tan Russia Calf, Bais, Cong or Butt. Goodyear Welt.....	2 00	3 00		Brom. Potass.....	0 65	0 80	" half brls.	4 25	4 50
" " French Pat. Calf or Enamel Leather Bais, Butt. and Cong. McKay Sewn.....	2 00	3 00		Camphor, Eng. Refoz, ck	0 70	0 75	No. 1 Shore Herrings.....	3 00	3 50
Ladies' Glaze Dong. Butt. and Bais, Goodyear Welt.....	2 00	3 00		" Ref Rings	0 40	0 45	Mackerel No. 1, kitted	4 00	4 50
" " " " " " Turns.....	2 00	3 00		Citric Acid.....	0 40	0 45	Mackerel No. 1, 1/4 barrel.	7 10	7 50
" " " " " " McKay Sewn.....	1 50	2 50		Copperas, per 100 lbs.....	0 75	1 00	Green Cod, No. 1	4 25	4 50
				Cream Tartar.....	0 28	0 30	Green " large	4 50	4 75
				Epsom Salts.....	1 50	1 75	Draft.....	4 75	5 00
				Glycerine.....	0 20	0 22	No. 2.....	2 75	3 00
				Gum Arabic per lb.....	0 20	0 25	Large dry " per quintal.	4 50	4 75
				" Trag.....	0 50	1 00	Salmon No. 1 brls Lab..	12 00	12 50
				Morphia.....	1 75	1 85	Salmon, (tierces).....	10 50	12 00
				Opium.....	4 50	4 75	" Brit. Col brls.....	0 00	0 30
				Oxalic Acid.....	0 10	0 12	Boneless Fish.....	0 03	0 04
				Phosphorus.....	0 85	0 75	Cod Nfd.....	0 08	0 04
				Potash Bichromate.....	0 11	0 15			
				Potash Iodide.....	8 90	4 00			
				Quinine.....	0 35	0 50	Flour.		
				Strychnine.....	0 30	1 00	Winter Wheat.....	3 85	4 15
				Tartaric Acid.....	0 80	0 35	Manitoba patent b brands.	4 05	4 15
				Tin Crystals.....	0 20	0 25	Straight roller.....	3 50	3 60
							Extra.....	0 00	0 00
							Superfine.....	0 00	0 00
							Manitoba Strong Bakers..	3 65	4 00
							Standard oatmeal, brl..	3 00	3 10
							Bran.....	14 50	15 00
							Shorts.....	15 00	16 00
							Mouille.....	19 00	20 00

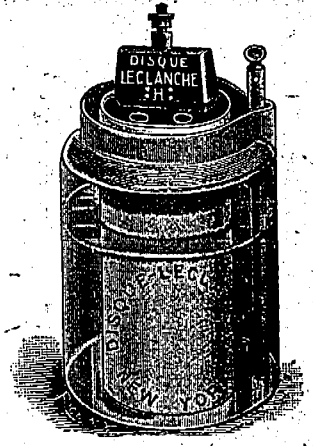
C. J. HIRLMANN, MANUFACTURER OF



ELECTRIC BATTERIES OF ALL STANDARD TYPES.



Special Batteries Made to Order in any Size.



THE IMPROVED PATENTED POROUS CUP LECLANCHE BATTERY.

USED IN LARGE QUANTITY IN AMERICA.

17-19 Lighthouse St. NEAR CANAL, NEW YORK

STORAGE BATTERIES,

The "AMERICAN" received the HIGHEST AWARD at the World's Columbian Exposition, Chicago, 1893, for :

DURABILITY and EFFICIENCY.

No other Storage Battery Made in this Country Received any Mention Whatsoever.

The "AMERICAN" BATTERY

Contains no "Active Material"

We have over 1,500 Cells in Successful Train Lighting Alone

Send for new "LIGHT AND POWER" Catalogue.

For Further information write to

AMERICAN BATTERY CO., 25 So. Canal St., Chicago, Ill.



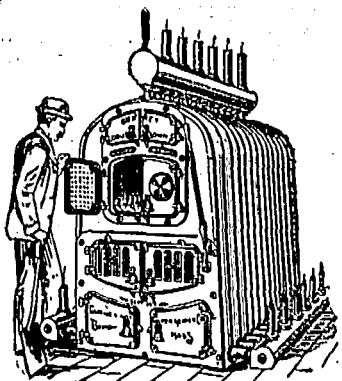
REED'S WORK LOOKS WELL AND WEARS WELL. Have You Ever Tried It.

GEO. W. REED, 783 and 785 Craig Street, MONTREAL

Get your Printing done at the Journal of Commerce.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 28, 1895.

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.
Farm Products.											
Burren: Creamery,	0 20	0 21	Barley, malting.....	0 31	0 31	Molasses (Barbados) 1mg.	0 36	0 37	Vermicelli, Canadian.....	0 05	0 06
Townships, dairy,	0 17	0 18	" feed.....	0 41	0 43	Porto Rico.....	0 32	0 33	Macaroni,	0 05	0 06
Western.....	0 14	0 15	Peas, per 68 lbs, adost.....	0 65	0 66	Trinidad.....	0 00	0 00	" Italian.....	0 10	0 13
Lower grades.....	0 11	0 14	In store.....	0 00	0 00	Cuba.....	0 00	0 00	Peel—Citron.....	0 20	0 00
CHEESE:											
Finest Western.....	0 09	0 09	Rye.....	0 54	0 55	Raisins:					
Medium to good.....	0 08	0 00	Corn, in bond.....	0 00	0 00	Sultanas.....	0 06	0 08	Loose Musc. California.....	0 05	0 07
Finest Townships.....	0 09	0 00	" duty paid.....	0 43	0 43	Layers, London.....					
Finest Eastern.....	0 08	0 09	Groceries.								
Eggs: ordinary.....											
Field.....	0 18	0 15	Tea, (Hf.-Chest & Cad.)..			Con. Cluster.....					
Shipped as strictly fresh..	0 20	0 22	Japan, com. to med. b.....	0 12	0 15	Extra Dessert.....					
Hors: 1895, per b.....											
" Old.....	0 08	0 08	" good med. to fine.....	0 17	0 19	Royal Bucking'm Clust	0 04	0 06	Chocolate Menter.		
Hog Products:											
Bacon, smoked, per b.....	0 09	0 11	" choicest.....	0 23	0 25	Valencia off stalk.....					
Hams, city cured.....	0 09	0 11	" fancy.....	0 25	0 36	Layers.....					
" Canvassed.....	0 00	0 00	Y. Hyson, com. to good.....	0 11	0 20	Patras.....					
Pork Ca. s.c. per bbl. clear	14 50	15 00	" fine to finest, b.....	0 25	0 35	Voatizzas.....					
do mess.....	16 00	16 50	Gunpowder, Moyune.....	0 17	0 20	Prunes.....	0 04	0 06	Can. Laundry.....	0 04	0 00
Lard, per b.....	0 09	0 10	" good.....	0 25	0 35	Fig in bags.....	3 50	4 00	Silver Gloss.....	0 00	0 07
Com. Refined.....	0 06	0 07	Pinganey, med to good.....	0 11	0 13	" new layers.....	0 09	0 17	Benson's Prep. Corn.....	0 00	0 00
SEEDS:											
Clover, red, per bushel...	7 10	7 20	Oolong.....	0 22	0 23	Sh. Almonds, bxs.....	0 00	0 25	Can. Pure Corn.....	0 06	0 00
Alfalfa, per b.....	0 10	0 11	Congou, common.....	0 11	0 13	S. S. Tarragona.....	0 12	0 00	Vinegar: Imp Trip, 1 brl...	0 41	0 00
Timothy, (Can'n) per beh.	0 00	0 00	" good common.....	0 15	0 20	Walnuts.....	0 10	0 14	Cote D'or.....	0 35	0 00
" Western.....	0 00	0 00	" med. to good.....	0 22	0 27	Grenoble.....	0 14	0 00	Crystal Pickling.....	0 23	0 00
Flax 56 lbs.....	1 45	1 50	" fine to finest.....	0 32	0 35	Filberts.....	0 07	0 07	W. W. XXX.....	0 30	0 35
Potatoes, per bag.....	0 35	0 40	Indian.....	0 17	0 20	Spices: Cassia..... mats					
Honey, strained.....	0 08	0 09	Ceylon.....	0 16	0 30	Mace.....	0 08	0 09	W. W. XX.....	0 25	0 30
Beeswax.....	0 00	0 00	Coffees, Mocha (green).....	0 24	0 27	Cloves.....	0 30	1 20	W. W. X.....	0 00	0 00
BEANS: white ordinary bus	1 10	1 15	Java.....	0 19	0 21	Nutmegs.....	0 07	0 09	Pure Malt.....	0 55	0 60
hand-picked.....	1 20	1 30	Maracabo.....	0 17	0 18	Jamaica ginger, bl.....	0 09	0 30	Cider X.....	0 25	0 00
Barley, feed.....	0 41	0 43	Jamaica.....	0 16	0 19	" unbl.	0 18	0 21	" XXX.....	0 32	0 00
Grain.											
Hard Manitoba, No. 1.....	0 00	0 00	Rio.....	0 27	0 29	African.....	0 08	0 10	Soap: Best Laundry.....	0 05	0 06
No. 2.....	0 00	0 00	Plantation Ceylon.....	0 09	0 11	Pimento.....	0 07	0 08	Common.....	0 02	0 05
Oats No. 2.....	0 30	0 31	Chicory.....	0 00	0 07	Pepper, Black.....	0 06	0 07	Matches: Telegraph.....	3 50	3 70
SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.											



THE
Gurney-Massey
 COMPANY, Ltd.
 385 & 387 ST. PAUL ST.,
 MONTREAL.
 FOUNDERS AND WHOLESALE MANUFACTURERS OF

Double Crown Hot Water Heaters, Capacity, 2,000 to 20,000 feet of 1 in. pipe.
 Oxford Hot Water Heaters, Capacity, 500 to 12,000 feet.
 Defiance Hot Water Heaters

OXFORD, GURNEY, QUINTET and BUNDY RADIATORS FOR HOT WATER and STEAM

We invite inspection of the above goods, comprising the largest and best variety made by any one Foundry in the world. These heaters are guaranteed quicker circulation and more economical than any others made. No repairs necessary. Made any size to cover all requirements.

John Bull Steel Cooking Ranges for hotels and private houses, Cast Iron Ranges, Registers, Iron Pipe, Cast Iron Pipe and Fittings, Sinks, Plumbers' Supplies, Hot Air Furnaces for coal and wood, from 8,000 to 50,000 cubic feet capacity. Scales, every description, from post office to 100 ton track.

We invite special attention to our LOCKS, KNOBS, etc., which are acknowledged to be the finest of this line of goods manufactured in Canada.

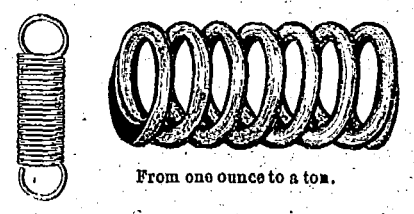
—AGENTS FOR—
THE CANADA SCREW CO. Iron Wire, Iron and Brass Wood Screws, Machine Screws, Tire Bolts, Stove Bolts and Rods, Copper and Iron Rivets.

ONTARIO LEAD AND BARD WIRE CO.
 Steel Barb Fencing Wire and Staples, Lead Pipe, Babbitt Metal, Steel Wire Nails, Drawn Traps, Chilled Shot, White Lead and Putty.

Goods delivered promptly from stock in Montreal.
 Description books on application. Price lists to the trade only.

L. M. Keeler. C. Cook.

Keeler & Cook,
 Manufacturers of all kinds
 MACHINERY
SPRINGS
MADE FROM.....
 STEEL, BRASS AND PHOSPHOR BRONZE WIRE.
 No. 166 Elm St., New York City.



From one ounce to a ton.

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

➔ **COMMISSIONER**
 For Following Provinces:
 Ontario, Quebec, Manitoba, New Brunswick
 Nova Scotia and Prince Edward Island.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 28, 1895.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.	\$ c & c	Sharp and flat pressed nails	1 25 0 00	IX Charcoal		No. 1 ordinary sole	0 23 0 24
NEW CUT NAIL SCHEDULE.		3 inch extra	1 80 0 00	IXX		No. 2 " "	0 21 0 22
Base—50d and 60d, f.o.b.	2 50 0 00	2 1/2 and 2 3/4	1 85 0 00	D.C.		No. 3 " "	0 18 0 20
Cut Nails per keg	2 50 0 00	1 1/2 and 1 3/4	1 50 0 00	D.X.		Buffalo Sole, No. 1	0 00 0 00
Steel nails	2 60 0 00	1	2 50 0 00	D.XX		" No. 2	0 00 0 00
Cut nails, fence and cut spikes—Hot cut.		Horse Shoes	3 50 3 75	Turne Plate 10, 20x33.	5 75 6 00	Zanzibar	0 00 0 00
40d extra	0 05 0 00	Aces—S. S.	6 50 10 00	Russ. Sheet Iron.	0 09 1 10	Slaughter No. 1	0 26 0 2
80d	0 19 0 00	"—solid S.		Anchor, per lb.	0 04 1 05	" No. 2	0 23 0 25
20d, 16d and 12d.	0 15 0 00	Coil Chain—1/4 chain	2 50 0 00	Lion & Crown tin'd sh'ts		Harness	0 25 0 33
10d	0 20 0 00	5-16	0 00 3 50	22 and 24 gauge	0 06 0 06 1/2	Upper, heavy	0 30 0 35
8d and 9d	0 25 0 00	1	4 50 0 00	26 gauge	0 06 1 06 1/2	Upper, light	0 35 0 38
6d and 7d	0 40 0 00	3/4	3 00 0 00	Lead; Pig, per 100 lbst.	8 15 3 25	Grained Upper	0 32 0 35
4d to 5d	1 00 0 00	1/2	2 85 0 00	Sheet,	4 00 4 25	Scotch Grain	0 32 0 35
3d	1 50 0 00	1/4	2 75 0 00	Shot, per 100 lbs.	5 55 5 75	Kip Skins, French	0 60 0 75
4d to 5d, cold cut not pol. or bl'd.	0 50 0 00	Galvanized Iron:		Lead Pipe, per 100 lbs.	5 09 0 00	English	0 50 0 70
8d	0 90 0 00	Morewoods Lion, No. 28.	5 15 5 40	Zinc Sheet	4 50 4 75	Canada Kip	0 50 0 60
2d	1 50 0 00	Queen's Head, or equal	4 15 4 40	" Spelter	0 04 1 00	Hemlock Lign.	0 50 0 60
4d to 5d, cold cut	0 50 0 00	Common	3 75 4 00	Scrap Iron—		" Light	0 50 0 60
8d	0 90 0 00	Pig Iron: Siemens No. 1.	17 50 17 75	Machinery scrap	0 00 15 00	French Calf	1 05 1 40
Fine blued nails—		Summerlee	20 50 21 00	Wrot Iron	0 00 16 00	Splits, light and medium	0 20 0 25
8d extra	1 50 0 00	Gartsherie	00 00 03 00	Powder—Canada Bl'atng F F to F F F.	2 00 0 00	" heavy	0 18 0 22
2d	2 00 0 00	Carnbroe	19 00 19 50		5 00 5 25	" small	0 16 0 20
Casing and box, flooring, shook, and tobacco box nails—		C.L.F.T. Riv. Charcoal Iron No. 1 Ferrona	26 50 28 00	Wine:		Leather Board, Canada	0 06 0 10
12d to 30d extra	0 50 0 00	Bar Iron, per 100 lbs.		Bright No. 7, per 100 lbs	2 60 0 00	Enameled Cow, per ft.	0 16 0 17
10d	0 60 0 00	Ord. Crown	1 60 1 65	Annealed No. 7	2 65 0 00	Pebble Grain	0 11 0 14
8d and 9d	0 75 0 00	Best Refined	2 25 2 50	" " " " " " " "	2 65 0 00	Glove Grain	0 11 0 14
6d and 7d	0 90 0 00	Norway	3 00 3 00	Galv'd. No. 6	3 15 0 00	B. Calf	0 11 0 14
4d to 5d	1 10 0 00	Sheet Iron 16 G & heavier	2 40 0 00	Trade discount on above 20 per cent.		Brush (Cow) Kid.	0 11 0 14
3d	1 50 0 00	" " 17, 18, 20 G	2 25 0 00	Barbed Wire—		Rue sets, light	0 11 0 15
Finishing nails—		" " 23, 24	2 30 0 00	2 and 4 barbs.	3 50 for 500 lbs & more	" heavy	0 26 0 30
3 inch extra	0 85 0 00	" " 26 G	2 40 0 00	Plain Twist 2 and 3 wrs.	del. up to 25c fresh t	" No. 2	0 20 0 25
2 1/2 to 2 3/4	1 00 0 00	" " 28 G	2 50 0 00	Staples.		Saddlers	8 00 9 00
2 to 2 1/2	1 15 0 00	Boiler plates, iron, 1/4 in.	0 00 1 75	Wire Nails—7 1/2 p.c. off list delivered for Ontario, and 7 1/2 and 5 p.c., f.o.b Montreal for Quebec, 10 kgs & over up to 25c per t.		Int. French Calf.	0 70 0 75
1 1/2 to 1 3/4	1 35 0 00	Boiler Heads, steel.	0 00 0 03 1/2	Hides and Tallow		English Oak	0 38 0 42
1 1/4	1 75 0 00	Hoops	2 15 0 00	Montreal Green Hides		Rough	0 20 0 22
1	2 25 0 00	Band Imported	0 00 2 00	" No. 1 per 100 lbs	0 00 6 00	Dongola, extra	0 30 0 32
Slatting nails—		" Canadian	0 00 1 85	" No. 2	0 00 5 00	" No. 1	0 20 0 25
6d extra	0 85 0 00	Canada Plates:		" No. 3	0 00 4 00	Colored Pebbles	0 15 0 17
4d	0 85 0 00	Good Brands	2 25 2 75	Tanners pay \$1 extra for sorted, cured & inspected		Oils	
3d	1 25 0 00	Wrot Iron pipe, 1/4 to 2 in 70 p.c., over 2 in 67 1/2 p.c.	0 00 0 00	Sheepskins	0 60 0 00	Cod Oil, Newfoundland	0 35 0 40
2d	1 75 0 00	Imported iron pipe, 1/4 to 1 1/2 inch, 65 p.c., 3/4 to 1 1/2 inch, 70 p.c.	0 08 1 09	Clips	0 60 0 00	Gaape	0 32 0 35
Common barrel nails—		Steel, cast per lb.	0 08 1 09	Lambskins small	0 55 0 00	S. R. Pale Seal	0 36 0 38
1 inch extra	1 50 0 00	" Spring, 100 lbs	2 50 2 75	Calfskins, unselected.	0 60 0 00	Straw Seal	0 00 0 00
3/4	1 75 0 00	" Tire	2 00 0 00	Horse hides west, each	0 00 0 00	Cod Liver Oil, Nfld.	0 65 0 75
1/2	2 25 0 00	" Sleigh shoe, 100 lbs.	0 00 1 90	" City	6 00 6 50	Process	1 00 1 25
Steel nails 10c extra.		Machinery	2 50 0 00	Tallow, rendered.	6 00 6 50	Castor Oil	0 05 0 06 1/2
Clinch nails—		Tin Plates:		" rough	2 00 2 50	Lard Oil, Extra	0 70 0 75
3 inch extra	0 85 0 00	10 Coke	2 75 3 00	Leather		" No. 1	0 60 0 65
2 1/2 and 2 3/4	1 00 0 00	10 Charcoal	3 25 3 75	No. 1 B. A. Sole	0 26 0 28	Linseed, raw	0 55 0 57
2 and 2 1/2	1 15 0 00			No. 2	0 22 0 23	" haled	0 53 0 55
1 1/2 and 1 3/4	1 35 0 00			No. 3	0 19 0 20	Olive, pure	0 85 0 90
1 1/4	2 00 0 00					" Extra, qt. per case	3 00 3 70
1	2 50 0 00					" pts. do	2 40 2 50
						" 1/2 pts. do	2 70 2 80
						Spirits Turpentine	0 42 0 43

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days; Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

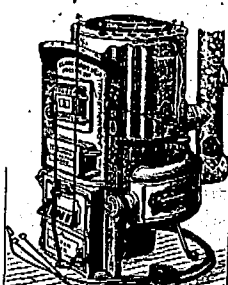
THE CANADA SUGAR REFINING CO., Limited, MONTREAL.
 Manufacturers of REFINED SUGARS of the well-known Brand

Redpath

Of the Highest Quality and Purity, made by the Latest Processes, and the Newest and Best Machinery, not Surpassed Anywhere.

LUMP SUGAR, in 50 and 100 lb. boxes. "CREAM" SUGARS (not dried)
 "CROWN" GRANULATED, YELLOW SUGARS of all grades and Standards.
 Special Brand, the finest which can be made, SYRUPS of all grades in brls. and half brls.
 EXTRA GRANULATED, very Superior Quality. SOLE MAKERS of high class Syrups in tins, 2 lb. and 5 lb. each.

Heating



We make a specialty of heating with Coal or Wood Furnaces or Combination (Hot Air and Hot Water).

Our Furnaces have many special features, such as Patent Fused Joints, Double Low Radiator, Sifter in Ash Pit, etc.

Send for our Catalogue and Estimates.

CLARE BROS. & CO.
 PRESTON, ONT.

Files and Rasps.
 "BEAVER" BRAND, warranted.



Manufactured by
THE BEAVER FILE WORKS CO.,
 LEVIS, QUE.

Send for Price List.

THE BELL * TELEPHONE
 Company of Canada.

C. F. SISE, President
 ROBT. MACKAY, Vice-President
 C. P. SCLATER, Sec.-Treasurer

This Company manufactures and will sell its Telephonic Instruments, including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anders, Watson, Goodman, Giliand, and the Law and Consolidated Companies, many of which are fully protected by patents, at prices ranging from \$10 to \$50.

It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same.

It will contract to build private lines for all Electrical purposes, on reasonable terms.

It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to

THE COMPANY'S OFFICE,
 30 St. John Street, MONTREAL.

Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.
Coal Oil:		\$ c. \$ c.	Canadian Quarters		\$ c. \$ c.	Empir. Rye		\$ c. \$ c.	Blankheynn & Nolet, Key		\$ c. \$ c.
Car Lots Store, [2. p.c. off]		0 14 0 00	Factory Filled per bag....		0 25 0 30	Ports—		6 75 7 50	gin, red cases.....		9 50 9 75
1 to 20 brls.....		0 15 0 00	do Quarters.....		0 25 0 30	Wilson's Invalide Port....		6 75 7 50	Green cases.....		4 75 5 00
Water white.....		0 10 0 20 1/2	Rice's Pure Dairy, per brl.		2 25 2 50	T. G. Sandeman & Sons....		0 00 0 00	Ponies.....		2 50 2 75
Am. in car lots.....		0 18 0 19 1/2	do quarters.....		0 45 0 50	Burmestees.....		2 10 4 00	Irish Whisky—		
do less quantities.....		0 19 0 20 1/2	Cheese Salt per bag 210 lb.		1 25 1 50	Tarragona.....		1 10 1 50	Bushmills..... cs		9 50 0 00
Benzine American.....		0 22 0 23	Turk's Island per bush....		0 30 0 35	Sherris—Pedro Domecq....		0 00 0 00	Jno. Jameson & Sons, 1 star		0 00 0 00
do Canadian.....		0 14 0 16	Tobacco duty paid.			Pemarlin.....		2 00 5 50	do do two stars.....		0 00 0 00
Class.			No. 1 Black Chewing, cada		0 46 0 51 1/2	Misc.....		2 10 6 00	do do three stars.....		0 00 0 00
United inches, 00 to 25.....		1 25 1 35	No. 2 do.....		0 45 0 00	Claret—			Geo Roe & Co, 1 star, qts		9 50 0 00
do 25 to 40.....		1 35 1 45	Old Chum br't do sol. 8s.		0 58 0 00	Barton & Guestier.....		4 00 25 00	do do 3 stars, qts		9 70 10 50
do 41 to 50.....		3 00 3 10	Navy, Bright Smoking 3s.		0 56 0 57	Clavet & Co. vintage wines		0 00 0 00	Wisdom & Warter's Sher-		7 50 7 75
do 51 to 60.....		3 30 3 40	do do do 5s.		0 55 0 00	Nat. Johnson & Sons.....		4 00 25 00	rles..... per gal		2 00 6 50
Paints, &c.			Derby Plug Smk'g sol. 12s.		0 50 0 00	Bordeaux Claret Co.....		3 00 10 00	Warter & May's Ports do		2 10 6 50
Lead pure, 50 to 100 lb. kgs.		4 75 5 00	do do do 7s.		0 50 0 00	Champagnes—			Geo. Sayer & Co's		
do No. 1.....		4 50 4 75	Myrtle Navy Plug Smkg sol		0 60 0 00	Pommery, Fils & Co.....		28 00 30 00	Brandy, do		4 50 6 50
do No. 2.....		4 25 4 50	Old Chum Plug Smkg sol 4s		0 67 0 00	Piper Heideck.....		00 00 00	do do cases 1 star do		11 50 12 00
White Lead, dry.....		5 00 5 25	do Smoking sol.		0 50 0 00	Perrier, Jouet & Co.....		25 00 30 00	do do do V.S.O.P do		16 50 17 00
Red Lead.....		4 00 4 25	do and R. & R., 8s.		0 67 0 00	Gold Lack, Sec.....		25 00 28 00	Ind Coops & Co. Rom- } qts		2 10 0 00
Venetian Red Eng'h.....		1 50 1 75	Myrtle do do 9s.		0 67 0 00	Brandies—Hennessy		6 50 8 00	ford Ales..... } pts		1 45 0 00
Yel. Ochre, French.....		1 25 3 00	Can. Chewing.....		0 70 0 00	1 Star.....		12 25 0 00	Angostura Bitters, per		
Whiting, ordinary.....		0 45 0 50	do Smoking, Plug.....		0 35 0 45	Barnett & Fils one star..		0 00 0 00	case of 2 doz.....		14 50 15 00
do London, washed		0 60 0 70	Wool.			do V.S.O.P.....		14 75 15 00	Bangher Irish Whisky, qts		9 50 10 00
do Paris, do.....		1 00 1 10	Fleece comb. ord.....		0 00 0 00	Bisquet Dubonche.....		9 50 10 50	do do do per gal		8 75 4 00
English Cement, cask.....		1 95 2 10	do clothing.....		0 00 0 00	Renault & Co.....		10 00 36 00	Jas Watson & Co. Dundee		
Belgian Cement.....		1 85 1 95	do Combing.....		0 00 0 00	E. Puet, V.V.O.P.....		0 00 23 00	3 star Glenlivet, per case.		9 50 10 00
Fire Bricks per 1000.....		15 00 21 50	Pulled.....		0 00 0 00	do 1840.....		0 00 29 00	1 do do		8 50 9 00
Fire Clay.....		1 50 1 75	North West.....		0 00 0 00	Joc'y Cl'b blue lab. ***case		0 00 7 50	Old Glenlivet..... per gal		4 00 6 00
Roshn.....		2 40 4 50	B. A. Scoured.....		0 27 0 33	do white do V.O. do		0 00 8 75	Watson's Old Scotch qt. cs		6 50 7 00
Glug—			Natal.....		0 15 0 16	do silver lab V.S.O. do		0 00 10 00	do do pts, per cs		7 50 8 50
Domestic Broken Sheet.....		0 11 0 14	Cape.....		0 14 0 15	do gold lab. V.S.O.P do		0 00 12 00	Watson's Old Irish, qts, pr cs		6 50 7 50
French Casks.....		0 10 0 12	Australan.....		0 14 0 16	do ext. WVSOP. do		0 00 17 00	do do pts per cs.		7 50 8 50
do brls.....		0 00 0 13	Wines, Liquors, &c.			do blue lab. *** gal.		0 00 3 50	Marie Brizard & Roger Liq		
American White, brls.....		0 15 0 20	Ale—Base.....		2 50 2 55	Bouteleut Fils.....		9 00 20 00	Creme de Menthe glaciale		
Coopers' Glue.....		0 18 0 24	".....		1 62 1 67 1/2	DeLage.....		9 00 24 00	verte.....		10 75 00 00
Golden Ochre.....		0 04 0 04	Porter—Guinness & Sons.....		2 40 2 45	Scotch Whiskies—			Curacao.....		00 00 11 75
Brunswick Green.....		0 04 0 10	Dublin Stout.....		1 57 1 62 1/2	Kilty.....		9 00 9 50	Prunelle.....		00 00 13 00
French Imperial Green.....		0 11 0 15	do do pts		1 57 1 62 1/2	Morning Dew.....		9 00 0 00	Kummel.....		00 00 12 25
Vermillionette.....		0 12 0 40	Spirits Canadian—per gal.			*And. Usher.....		9 25 10 25	Creme de Cacao.....		00 00 15 35
Genuine Quiksilver.....		0 75 0 90	Alcohol.....		4 25 0 00	Sheriffs..... per gal		3 90 4 00	Anisette, case.....		00 00 13 25
No. 1 Furnit's Varn'h, pr. gl		0 60 0 65	Spirits.....		3 71 0 00	do..... cases		9 75 0 00	Cherry Brandy case.....		00 00 11 75
Extra do do.....		0 75 1 00	" 50. O.P.....		2 00 0 00	Glenfalloch, High'l'd. gal		3 40 3 50	Creme de Noyau, Moka, Ge-		
Brown Japan.....		0 55 1 20	do 25 U.P.....		2 01 0 00	Walkers Kilmarnock.....		10 00 15 25	nevele etc. case.....		9 25 12 75
Black Japan.....		0 50 1 00	Rye Whisky.....		2 01 0 00	Gin—			Absinthe super, case.....		00 00 13 75
Orange Shellac, No. 1.....		1 00 2 00	Corby's IXL Rye, qts		8 00 8 50	De Kuypere red cases.....		11 00 11 00	Vermouth, case.....		6 20 6 50
do do Pure.....		2 10 2 25	" XTC ".....		6 00 6 50	do green do.....		5 75 0 00	Kirsch de com., case.....		9 75 10 25 1/2
White do.....		2 25 2 40				do hds.....		2 50 0 00	Kirsch, fine.....		10 75 11 35 1/2
Salt.									White Ball old Jamaica		
Liverpool per bag.....		0 42 0 45							Rum, cases.....		15 00 17 00
Canadian, in small bags.....		2 10 3 00									

THE Canadian Trading AND Shipping Co.

... LIMITED ...

OFFER TO THE TRADE:—

Pure French Wines,
 Fine Scotch and other Whiskeys,
 Best Holland Gins,
 French Brandies,
 Mineral Waters.

Large . . .
 Importations of

List and Brands will be specified shortly and prices quoted.

Address as above:

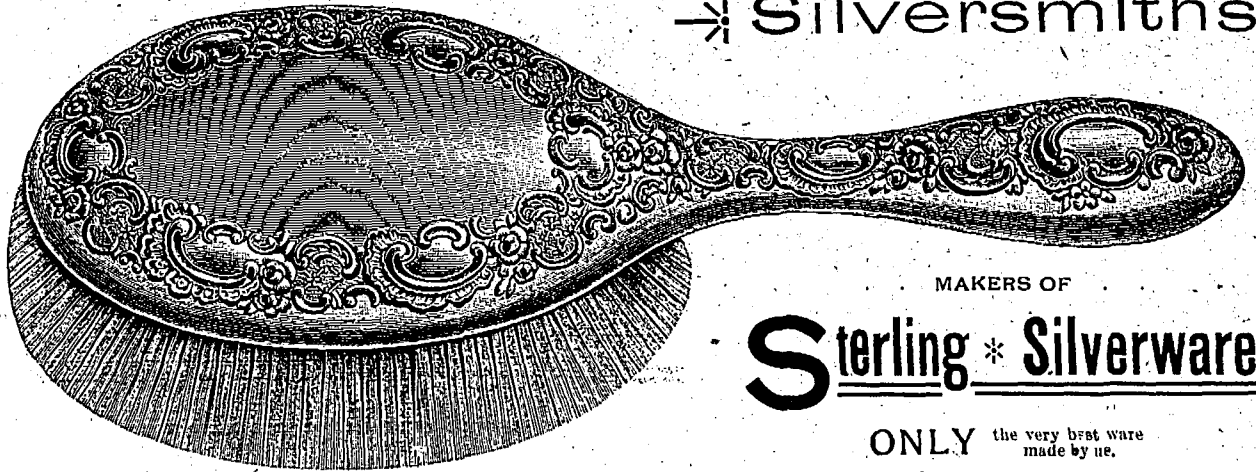
NOTRE DAME STREET,

(New Premises)

MONTREAL.

FERD. FUCHS & BROS.

→ Silversmiths,



MAKERS OF

Sterling * Silverware.

ONLY the very best ware made by us.

808-810 Greenwich Street,

— New York City.

Telephone: 593 Spring.

THE
Pelee Island Wine Co.'s
Wines and
Brandy

The best value obtainable in Canada.

OUR
"St. Augustine,"
[Registered]

The Perfect Wine for Communion and Invalids,

Can be supplied at \$1.10 a case of 1 doz. qts., equal to Imported Wine at double the money.
 See that our name is on labels and capsules.
 If your wine merchant does not keep our wines, send order to us direct.

A. Mc T. WATT, Selling Agent,
 Board of Trade Building,
 Montreal.

The trade supplied by

J. S. HAMILTON & CO.,
 BRANTFORD, ONT.,
 Sole General Agents.

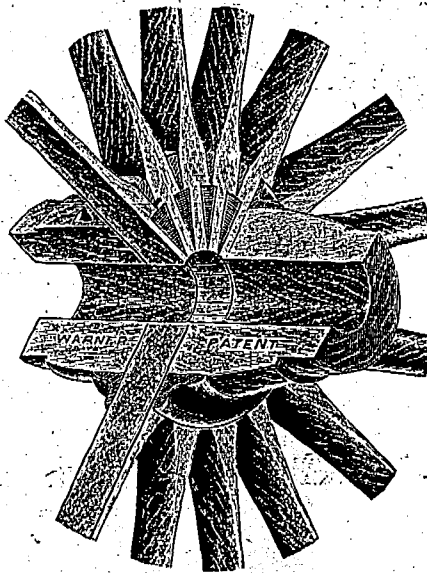
Use the brush that gives the best results at least cost.

Excelsior Brush.



Cheapest brush on the market, quality considered. Made of special tempered copper. Write for prices.

NICHOLAS ZOGG,
 732 East 134th Street, New York City.



Rochester Wheel Co.,

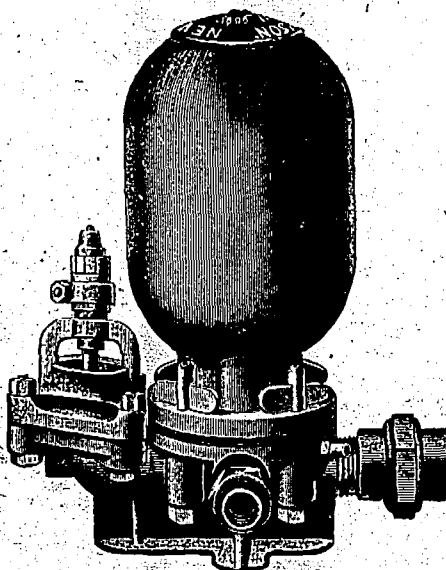
Corner Hill & Elizabeth Sts.,
 ROCHESTER, N. Y.

Manufacturers of Light and Heavy

WOOD HUB, SARVEN PATENT,
 WARNER PATENT,
 KINNEY PATENT,
 COMPRESSED BAND

WHEELS.

Highest World's Fair Award on our entire Exhibit of Wheels.



F. B. HANSON,

Successor to THOMAS HANSON,
 MANUFACTURER OF

→ New Patent ←

IMPROVED SINGLE AND DOUBLE COMPOUND

Hydraulic Rams

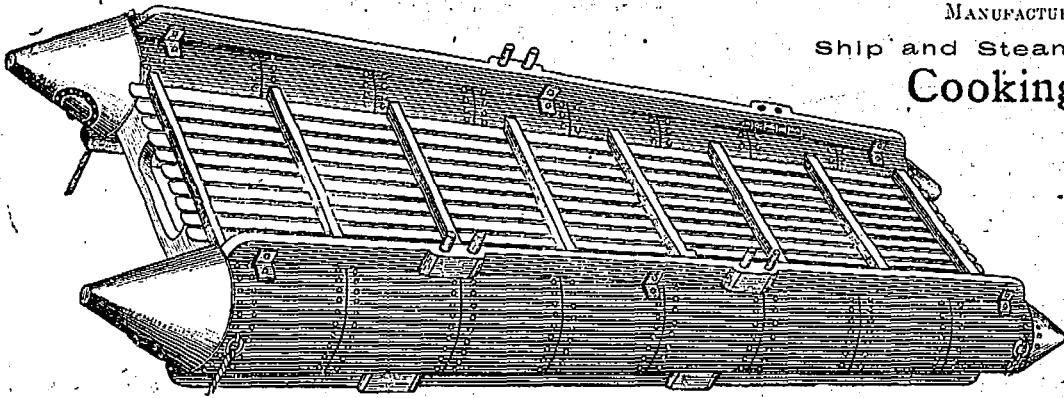
Will raise 100 per cent. more water than any other ram in the market.

174 Centre St.,
 NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS.

H. C. CALKIN, JR.,
CALKIN'S PATENT METALLIC LIFE RAFT.

No. 177 Christopher St.,
NEW YORK. Near West St.



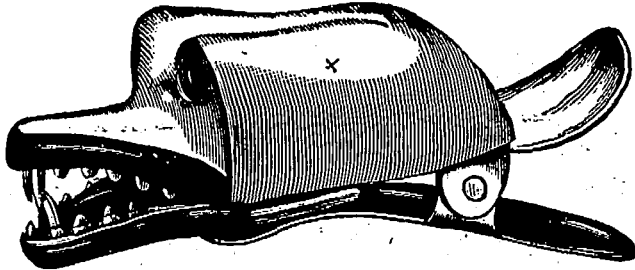
MANUFACTURER OF
Ship and Steamboat
Cooking Ranges.

Bake Ovens,
Steam Boiler &
Kitchen Furni-
ture,
Coppersmith
and Plumber,
Steam and Gas
Fitter.
Sheet Iron, Tin
and Brass
Worker.

I. B. Abrahams, 25 1/2 Centre St.,
NEW YORK.

Patentee and Manufacturer of

Small Animal Headforms, Claws, Eyes, etc.



I beg to inform the trade that with increased space and facilities I am prepared to furnish the FUR TRADE with genuine RUBBER SKULLS as cheap as those of poor material and inferior finish. Being the patentee and first maker of Rubber Headforms, I can give the trade the benefit of my experience. Will cheerfully submit samples to convince you of these facts. Above is a cut, full-size, of one of the designs I manufacture.

The Montreal Business College

Cor. Victoria Square and Craig Street,
MONTREAL, Que.

Is the largest, best equipped and most thorough commercial college in Canada. Nine expert teachers with business experience give their time and attention exclusively to the students of this institution. The course comprises Book-keeping in all its forms, with office training in the Actual Business Department, Arithmetic, Penmanship, Correspondence, Commercial Law, French, English, Typewriting and Short-hand in both languages, Civil Service and other special courses. Students may enter for a full course or a single subject.

The College office will open on Aug. 26th for the registration of students; and studies will be resumed on Sept. 3rd. Write, call or telephone (2890) for the beautiful souvenir prospectus.

Address:

J. D. DAVIS, Principal.

THE
ELECTRIC
Oil AND Gas Stove
Works,

I. BLOCK, Proprietor.

No. 295 Pearl St., - New York.

Between Beekman and Fulton Streets.



OSCAR A. DE LONG,
259 Canal Street.

PERFECT
Hook
AND **Eye,**
NEW YORK CITY.

ESTABLISHED 1873.
GEO. F. TAYLOR & BRUSH,
80 Pine Street, - NEW YORK.
Commission Merchants and Brokers in
FERTILIZER - CHEMICALS
And Materials Generally,
Glues, Bone, Bon-black, Tallow, Etc.
CORRESPONDENCE AND CONSIGNMENTS SOLICITED.

Mount Bros.
Manufacturing
Electricians,
776 CRAIG STREET
MONTREAL.

Manufacturers of Electric Bells, Annunciators, Watchmen's Clocks, Push Buttons, Telephones of all kinds, and Electric Apparatus of every description.

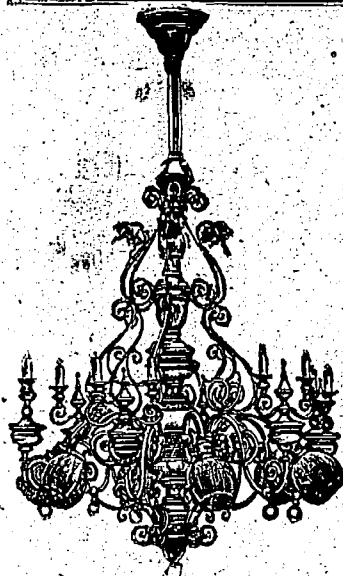
Any of the above, made and fitted up promptly, in a reliable manner, and at moderate cost.

Repairs executed and satisfaction guaranteed.

Bell Tel. 1265.

AGENTS WANTED.

SOLICITORS—Specialty advertising solicitors, a great money-maker for the merchant, and the cheapest advertising on the market being none. Merchants order on sight Specialty Advertising Department, Stanley Bradley Company, 7 E. 16th St. New York City.



The American Copper Co.

WORKS AT NEW TORONTO,

Office: 91 Adelaide St. W. TORONTO.

MANUFACTURERS OF

CHANDELIERS

For Gas, Electric and Combination for Churches, Public Buildings and Private Residences.

CORRESPONDENCE SOLICITED.

TO LET.

That old-fashioned two-story double residence, No. 15 St. Genevieve St., Montreal. Apply to

M. S. FOLEY,
Journal of Commerce

INDIAN TEAS.

Letters from London on the Indian tea situation say that not only have the bid-lights been a little livelier than of late, but nearly all traces of weakness in prices have disappeared and the gradual decline that has been going on for a long while past seems to have been arrested. Instead of being again cheaper, the thin and undesirable liquoring kinds have maintained their former value, and anything strong and rich in cup, being least plentiful, has been briskly competed for at firm to a shade higher rates. The last Calcutta sale was at lower prices for inferior qualities. Shipments from Ceylon are now likely to increase, the estimate for November being 6,500,000 lbs. Quality there is said to be falling off. The market is not very active, and the sales have passed slowly. There was a large assortment of fine grades, and good liquoring and tippy teas met a brisk competition at firm to occasionally stiffer rates. Best broken Pekoes ranged from 1s 5/4d to 1s 7 1/4d, broken orange Pekoes 1s 6d to 1s 9 1/4d. Pekoes 1s 1d to 1s 2 1/4d, orange Pekoes 1s 1d to 1s 4d and Pekoe Souchongs 9 1/4d to 1s. Leafy teas below 8d continue to be adversely affected by the excessive quantity of similar growths of Indian, which offer better value, and values ruled irregular and lower, some parcels showing a drop of 1/4d per lb. Thin liquoring sorts were especially difficult to sell. Common Pekoes were taken at 6d and 6 1/2d to 7d and Pekoe Souchongs 5 1/4d to 7 1/4d.

Wrought Iron Bouquets are very Popular.

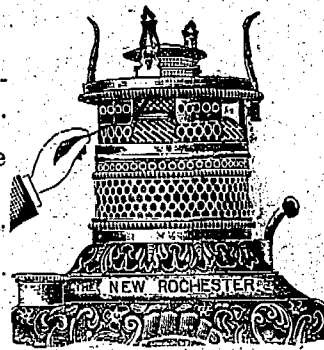


Confer with us before placing orders.

Our line for the present season leads the market.

It is large & varied.

Prices to suit present reduced market. Catalogue on application.



"UP TO DATE."

SENECA ROOT.

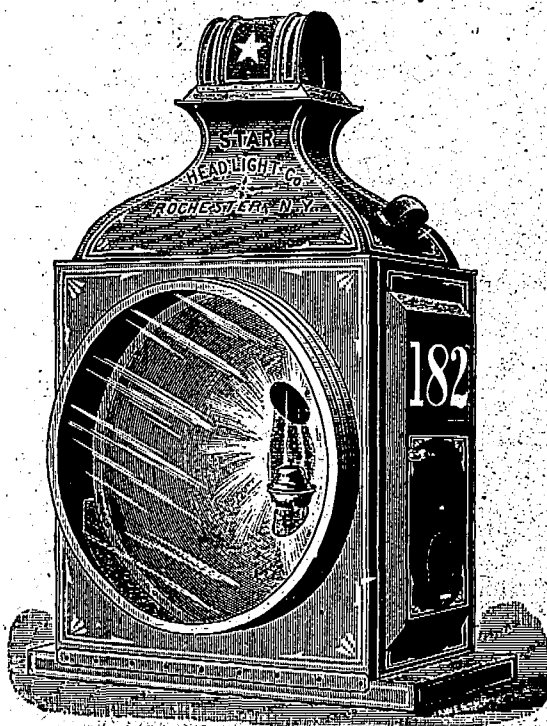
The Seneca root season is about over, but it is perhaps not too late to refer to some matters of interest in this trade. They will at any rate be of service another season. The trade is becoming quite an important item in the commerce of Winnipeg, by reason of the increasing quantity of root handled and anything which will improve the methods of handling the commodity should therefore be of value. Considerable loss has been occasioned by packing the root before it was thoroughly dried. Bales are frequently opened here which contain great masses of mouldy root, the value of which is destroyed. The root has been packed damp and it moulds and forms into a solid mass in the sack. A little care will avoid this loss, which of course falls back on the country shipper. Another cause of complaint from dealers is the presence of dirt in the root. One lot received recently contained over 200 pounds of sand and dirt in about 2,000 pounds of root, equal to 10 per cent. Dockage had to be made for this, and the country shipper would be out the freight on the dirt. Shippers are also advised to keep nice, clean, fine lots of root separate from the coarse, bulky stuff, instead of mixing it all together as they often do.

THE FRAKER CASE.

The Fraker case, ends with the return to the seven companies involved in Fraker's swindling game, of the greater part of the money which they had paid to the executor for the heir by order of Judge Lincoln. This order, of course, had been issued before Fraker's identity was proved beyond doubt. The decree was promptly annulled by Judge Phillips, and another decree made ordering the money to be refunded. Kansas papers say that in all probability Fraker will be made to suffer the penalty of his crime.

The Rochester Lamp Co.,

37 Barclay Street, New York City, U.S.A.



GEO. W. JACOBS,
President and Treasurer.
F. B. JACOBS,
Secretary.

We do not belong to the "Head Light Trust."
All burners stamped with our name on hand-wheel.

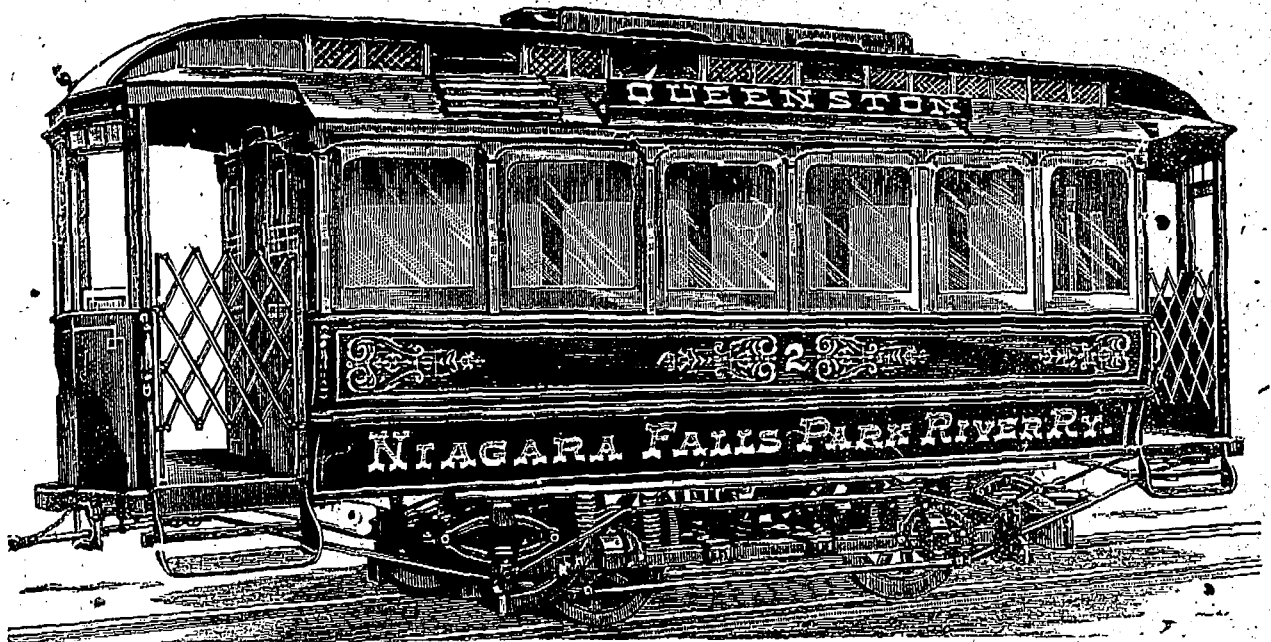
The Star Head Light Co.,

Manufacturers of
Head Lights, Railroad
Signal Lamps and Lanterns,
for Locomotives, Cable and
Electric Cars, both Oil and
Electric.

13 ALLEN STREET,
ROCHESTER, N.Y.

BRANCH OFFICE:
Western Union Building,
CHICAGO, ILL.
T. Isbester, Western Manager.

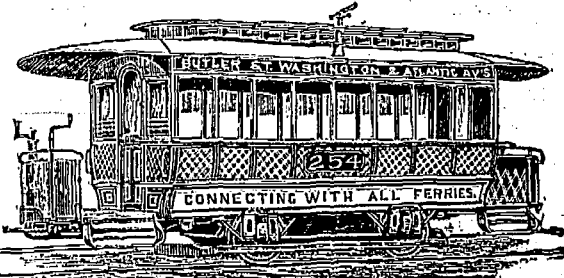
Fine Electric Street Cars OUR SPECIALTY.



We also manufacture HORSE and FRAIL CARS of every description.

PATTERSON & CORBIN, ST. CATHARINES, ONT.

STREET, RAILWAY CARS AND LOCOMOTIVES, NEW OR SECOND HAND.
 Railroad Spikes and Bolts a Specialty.



JAMES E. THURSBY,
 45 Broadway,
 New York City.

The W. J. Newton Company,

39 & 41 Cortlandt Street,

NEW YORK.

General Electrical Appliances.

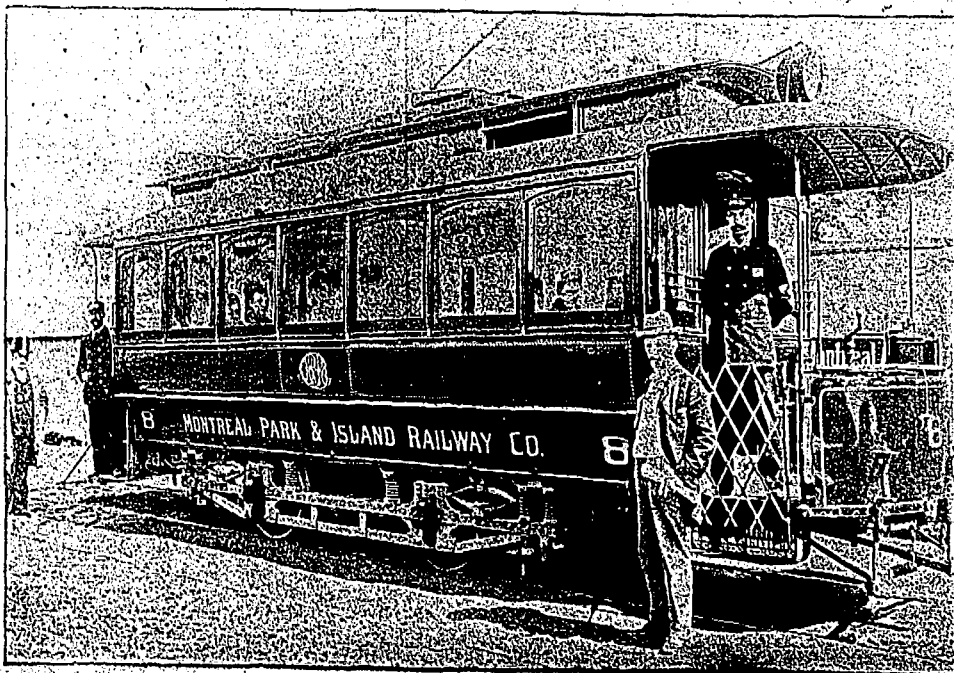
Get an Estimate from us for your

Catalogues.

JOURNAL OF COMMERCE.

PECKHAM'S All Steel "Machine Fitted" Cantilever Extension Trucks.

Awarded the Highest Medal at the World's Fair for Superiority of Construction.



GUARANTEED

to be the Strongest, Easiest Riding and most Economically Maintained Trucks in use. Constructed with Hot Rivets, All Parts Machine Fitted to Steel Templates.

For Price List, Descriptive Catalogue, and Blue Prints, apply to:

THE Peckham Motor Truck and Wheel Co.,

SALES OFFICES:

Havemeyer Building, 26 Cortlandt St., New York.

Boston Exchange Building, 53 State St.

Chicago, 1187 & 1188 Manadnock Building.

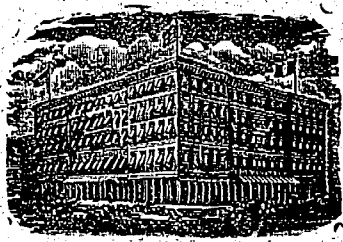
Pittsburg, 713 Hamilton Bldg.

Philadelphia, 420 Walnut St.

San Francisco, 123 California Street.

Works at Kingston, N. Y.

Leading Hotels in Canada



ROSSIN HOUSE, TORONTO, Canada.
A. Nelson, Proprietor.

The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

A. NELSON, Proprietor.

400 Acres of Land,

Over 13,000,000 Feet,
Situating in HOHELAGA WARD, beginning at Frontenac Street.

FOR SALE in lots to suit purchasers. This property is well located for factories. The Canadian Pacific Railway passes through its centre, and "sidings" may be constructed to any point on it. EASY OF ACCESS BY ELECTRIC CARS. TERMS EASY.

Apply to HENRY HOGAN, Prop.
St. Lawrence Hall, MONTREAL.

THE RUSSELL,
OTTAWA.

THE PALACE HOTEL OF CANADA.

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevator, and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

F. H. ST. JACQUES, Prop.

Brice Electric Works,

Manufacturers of

Dynamos,

Motors,



Transformers.

And all kinds of
Electrical Apparatus.

258 Catharine St.

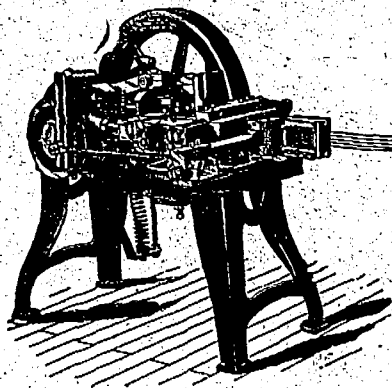
Arthur W. Brice, Manager. HAMILTON.

HOTEL DIRECTORY.

Price of admission to this Directory is \$10 per annum.
ONTARIO.

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

Continued on Page 1184.



Kennedy Wire-Nail Machine Co.

MANUFACTURERS OF

Five-Wire Nail Machines.

No. 0 Machine makes 300 40d Nails per min.
" 1 " " 750 8d " "
" 2 " " 900 4d " "

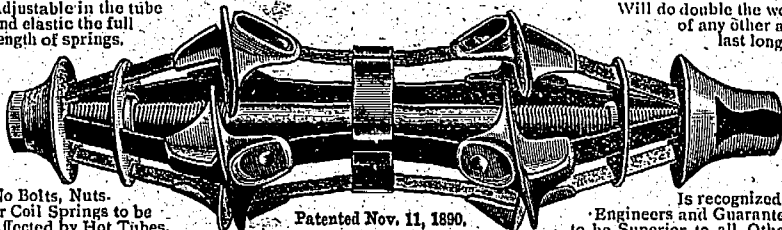
KENNEDY WIRE NAIL MACHINE CO.,

9 East Monroe St., CHICAGO.
Send for Circular.

THE DUPLEX BOILER TUBE SCRAPER.

Adjustable in the tube and elastic the full length of springs.

Will do double the work of any other and last longer.



No Bolts, Nuts, or Coil Springs to be Affected by Hot Tubes.

Patented Nov. 11, 1890.

Is recognized by Engineers and Guaranteed to be Superior to all Others.

TELESCOPE FLUE BRUSH HANDLE.



PATENTED DEC. 14, 1894.

SOMETHING NEW!

Fills a Long Flue Well.

Needs Only One-half the length of Boiler Tubes in front of Boiler to operate it. Is Easily Lengthened or Shortened in the Tube. Can be Used with Any Scraper or Brush. Flues can be Scraped with One-half the Labor and One-half the Time taken with Link Handles or Long Slimy Rods. Is Compact, Handy and Cheap. In ordering Always Give Length of Boiler Tubes. Made only by SHERWOOD MFG. CO., 34 WASHINGTON ST., BUFFALO, N. Y.

PERFECT PRESS MOTOR.

J. W. OLIVER, Editor Proprietor of Yonkers, N.Y. "Stat-smán," says: "I was associated with Robert Ho over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Tuerk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 13 nut governor to run three large presses, a folder and several jobbers."

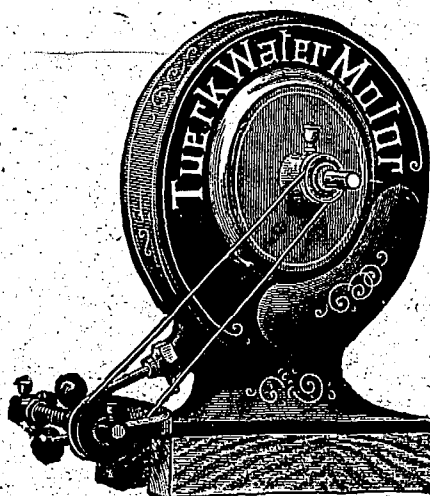
Note.—At Yonkers the meter is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs. Motor running about all the time at a cost of from \$1.10 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

FOR SALE ONLY BY

Tuerk Hydraulic Power Co.

237 Broadway, Cor. Park Place, NEW YORK.

39 Dearborn St., CHICAGO, ILL.



Globe Valve Repairing Tools.

MANUFACTURED BY

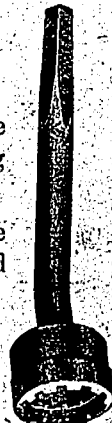
* T. DRAPER, *

Do not slight this because it looks SIMPLE, all the more reason for giving it consideration and writing for particulars.

These TOOLS are now largely used in Canada and the States, and spreading. On account of simplicity and efficiency are becoming a Staple Article.

For Proof, Prices and Particulars, address

T. DRAPER, Petrolia, Ont.



BOILER SHOP.

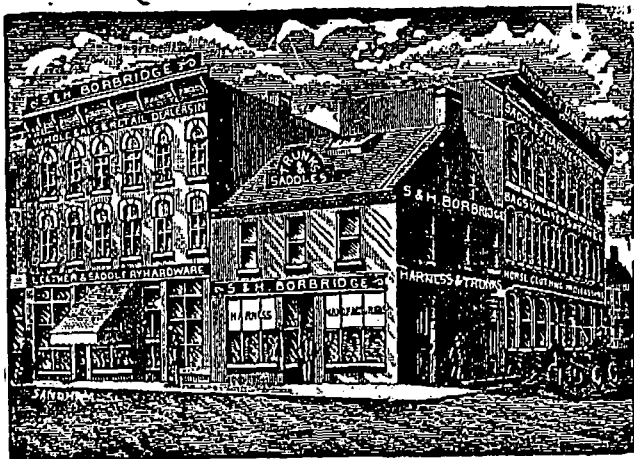
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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

ARTHUR KAVANAGH,
Manager.

J. H. FAIRBANK,
Proprietor.

S. & H. BORBRIDGE,



Wholesale Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets.

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

IMPERIAL OIL CO'Y

LIMITED.

PETROLEUM REFINERS.

MANUFACTURERS OF

Lubricating Oils, Paraffine Wax and Candles.

RAILWAY and STEAMSHIP OILS A SPECIALTY.

BRANCHES:

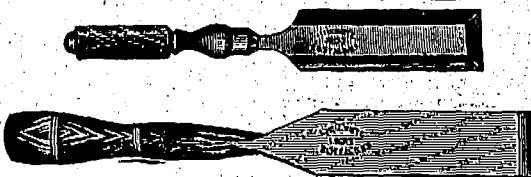
WORKS & HEAD OFFICE:

STRATFORD, PETERBOROUGH,
LONDON, ST. JOHN, N.B.
TORONTO, MONCTON,
KINGSTON, HALIFAX, N. S.
MONTREAL, WINNIPEG,
QUEBEC, VANCOUVER, B. C.

PETROLIA,
Canada.

HIGHEST AWARD PARIS EXPOSITION, 1889.

Established 1837.
Incorporated 1882.



THE L. & I. J. WHITE CO., Edge Tools.
Manufacturers of

Coopers' Carpenters' and Ship Tools, Plane Irons, Cleavers, &c. Full Line Chisels.

BUFFALO, N. Y.

SECURITIES.

London Nov. 14.

British Columbia, 1877, 6 p.c.	129	134
1887, 4 1/2 per cent	116	121
Canada, 4 per cent. loan, 1860	111	113
3 per cent. loan, 1888	101	103
Debs. 1884, 3 1/2 per cent.	108	110

Railway and other Stocks.

Nov. 14.

Quebec Province, 5 p. c., 1874	108	110
1876, 5 p. c.	108	110
1880, 4 1/2 p. c.	105	107
1883, 5 p. c.	116	118
Atlantic & Nth. Western 5 p. c. Guar.	116	118
1st M. Bds	12	13
Buffalo & Lake Huron \$10 shr.	131	133
do 5 1/4 p. c. 1st mort.	131	133
do 2nd mort.	131	133
Can. Central 5 p. c. 1st M. Bds. Int. guar. by Gov.	105	107
Canadian Pacific \$100	56 1/2	57 1/2
Grand Trunk, Georgian Bay, &c.	99	101
1st M.	99	101
Grand Trunk of Canada Ord. stock.	5 1/2	5 1/2
2nd equip. mtg. bds. 6 p. c.	123	125
1st pref. stock	35 1/2	36 1/2
2nd pref. stock	22 1/2	23 1/2
3rd pref. stock	12 1/2	13 1/2
5 p. c. perp. deb. stock	123	124
4 p. c. perp. deb. stock	83	85
Great Western shares, 5 p. c.	113	115
Hamilton & N. W., 6 p. c.	100	102
M. of Canada Stg. 1st Mort. 5 p. c.	94	96
Montreal & Champlain 5 p. c. 1st mtg. bds	98	96
*Montreal & Sorel, 1st mtg., 6 p. c.	98	100
N. of Canada, 1st mtg., 5 p. c.	30	000
Northern Extension, 6 p. c. pref.	25	29
Quebec Central, 5 p. c. 1st Inc. Bds.	104	106
T. G. & B. 4 p. c. bonds, 1st mort.	96	98
Well., Grey & Bruce, 7 p. c. bds.	103	105
1st Mort	96	98
St. Law. & Ott. 5 p. c. Bds., 4 p. c.	103	105
MUNICIPAL LOANS.		
City of London (Ont) 1st pref 5 p. c.	98	100
City of Montreal stg. 5 p. c.	104	106
1874	104	106
City of Ottawa, 6 p. c. stg.	104	109
redeem 1878	102	105
redeem 1876	116	120
redeem 1875	101	103
City of Quebec, 5 p. c. con. 1873	114	116
6 p. c. redeem 1875	116	118
redeem 1878	100	105
City of Toronto, 6 p. c.	101	120
5 p. c. stg. con. deb. 1874	114	116
5 p. c. gen. con. deb. 1890	114	116
4 p. c. stg. bonds, 1921-23	104	106
City of Winnipeg deb., 1884, 5 p. c.	112	114
Deb. scrip. 1883, 6 p. c.	117	119
MISCELLANEOUS COMPANIES.		
100 Canada Company	22	25
100 Canada North-West Land Co.	35	45
100 Hudson Bay	18 1/2	14 1/2

HOTEL DIRECTORY--Continued.

PLACE.	NAME.	PROP. OR MGR
KINGSTON,	The British American.	
do	Hotel Frontenac,	E. W. Dowling
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horsman
MARKHAM,	Tremont House,	Jas. E. Pitte
NAPANEE,	Paisley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Ealand
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnett	
Trenton, Ont.,	Gilbert House,	T. H. Blecker
UNBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

QUEBEC.

MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	H. S. Dunning
do	The Balmoral,	F. H. Dunham & Co
QUEBEC,	Chateau Frontenac,	

NOVA SCOTIA.

HALIFAX,	The Halifax,	L. Hesslein & Sons
TRURO,	Victoria Hotel,	Geo. R. Dupe

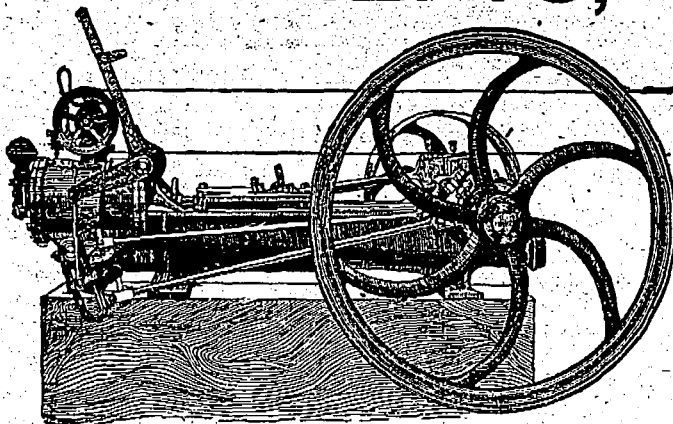
PRINCE EDWARD ISLAND.

CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davies

FARRAR & TREFTS,

54-66 PERRY ST.,
BUFFALO, N.Y

Manufacturers of
**Stationary,
Marine and
Locomotive
BOILERS and
ENGINES.**



**IRON AND BRASS
CASTINGS OF
EVERY DESCRIP-
TION.**

OUR SPECIALTIES:
Oil Engines and
Boilers,
25,000 IN USE.
Propellor Tug and
Yacht Wheels,
10,000 IN USE.

E. L. ETHIER & CO.,

Billiard Table
and Bowling Alley Balls
Manufacturers and
Importers.

Do all kinds of work in
the Billiard line.

88 St. Denis Street,
MONTREAL.

Telephone 6057.

Branch Store: Ottawa.



BEDDING !!

Established
20 years.

ROCK BOTTOM PRICES.

Old Bed Feathers and Mattresses Purified and Re-Made at the
Shortest Notice.

Get your **BEDDING** and **BEDSTEADS** from a
first-class House

J. E. TOWNSEND,

1 Little St. Antoine Street,

Corner St. James Street only.

MONTREAL, Que

TELEPHONE 1906.

FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 36 in. dia.
- 9 " " " " 72 " " 40 "
- 4 " " " " 72 " " 36 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 76 in. face, 11 in. dia.
- 2 " " " " 72 " " 17 "
- 2 " " " " 72 " " 16 "
- 2 " " " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 64 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " " " 37 " " 11 "
- 1 " " " " 40 " " 12 "

Dominion Paper Co. Montreal.
Ouv.

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

OUR BUSINESS DIRECTORY.

ACCOUNTANTS AND AUDITORS.

Montreal Radford & Walford
59 Imperial Building.

CAN. GOODS, FRUIT & VEGETABLE.

Pictou, Ont. Little Chief Brand, A. C. Miller & Co.
Trenton, Ont. - Log Cabin Brand, - Miller & Co.

FINE WHISKEYS, I.X.L AND X.T.C.

Belleville Ont. H. Corby

FINANCIAL AGENTS.

Montreal Hanson Bros.
Temple Building.

FURNITURE MFRS.

Belleville, Ont. Geo. S. Tickell & Sons

HUNGARIAN PROCESS, FLOUR MILL,

Campbellford, - Corresp. solicited, - Chas. Smith

INSURANCE BROKERS AND AGENTS.

Montreal Archd. Nicoll
Board of Trade Building.

RAW FURS AND SKINS.

Montreal Hiram Johnson
496 St. Paul Street.

SCALES.

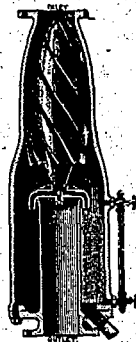
Montreal Superior Qualities. James Fyfe
Corner St. Paul and St. Peter Streets.

STREET CARS, OMNIBUSES & HOSE WAGGONS.

Belleville, Ont. St. Charles & Pringle

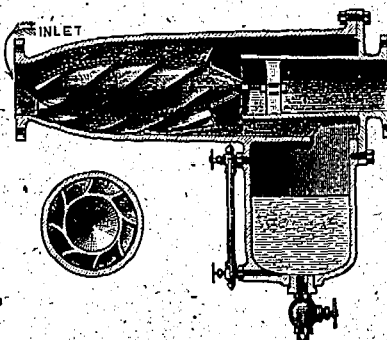
"STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

For Horizontal or Vertical Steam or Exhaust Pipes.



Vertical Separator.

Used in U. S. Navy; Principal Central
Electric Light Stations, Electric Rail-
ways, Steamships, Railroads, Mills,
Manufacturing Plants, and in Mines
on steam mains up to 1,000 ft. in
length.



Horizontal Separator.

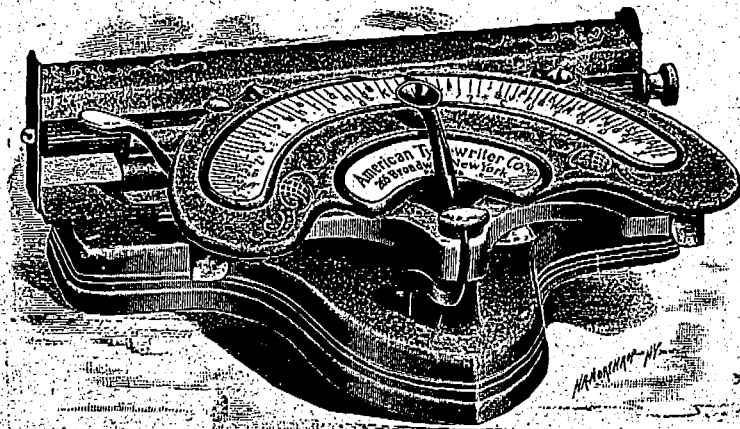
Joseph DeRycke,

Patentee and Manufacturer,

TAYLOR BUILDING,

39 & 41 Cortlandt St.,

New York.



The New Model **No. 2 Improved American Typewriter, \$8, IS NOW READY.**

The latest model of the first success-low priced typewriter.
Improved construction and better finish. Sold by the makers at price slightly above the manufacturing cost.
Send for catalogue and letter written with it. Agents wanted everywhere.

American Typewriter Co., Broadway & Chambers St., New York City

Syracuse Solar or Sun Made
Coarse Salt For Meats, Fish, Pickles,
 Ice Cream, Skins & Pelts.

Unequaled for Curing.
 Brings hides and skins up bright and clean on the
 flesh. Adds to their value.
 Used by the Chicago packers and by leading coun-
 try hide dealers.
 No dirty grain or blotches when Syracuse Salt is
 used. Keeps shrinkage down.
 Write us for samples of our salt and full details.
 Once tried, always used.
 For full details of analysis and prices, etc., address

Onondaga Coarse Salt Association,
 Thos. Walloy, Sec'y. SYRACUSE, N.Y.

WESTERN AGENT:
 G. W. Williams, 19 & 21 Wabash Ave., - Chicago.
 EASTERN AGENT:
 C. S. Worden, Mercantile Exch.,
 6 Harrison Street, New York.

Western Electric Co..

CHICAGO-NEW YORK.
 Electrical Apparatus and
 Supplies.
 ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Nov. 26, 1895.

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 1/2-6mos.	350	\$50	118 1/2 118 7/8
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7 1/2 6mos.	100	10	270 270
Western Assurance.....	25,000	5-6mos.	40	20	165 1/2 165 1/2
Guarante Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Nov. 16, 1895; Market value p. p'd up sh.

Atlas	24,000	22 p. s.	50	6	£25	£27
British and Foreign Marine.....	47,000	25	20	4	£24	£25
Caledonian	21,500	20	25	5	£27-10-0	£28
Commercial U. Fire, Life and Marin	50,000	25	50	5	£26	£27
Edinburgh Life.....	5,000	19s	100	20	53-10 0	00
Fire Insurance Association.....	100,000	5	£10	£2	3s	3 1/2
Guardian Fire and Life.....	200,000	7 1/2	10	5	10	10 1/2
Imperial Fire.....	60,000	20 p. s	20	5	20	20
Lancashire Fire.....	138,493	5	20	2	5	5 1/2
Life Association of Scotland.....	10,000	17 6-7 p. c.	40	8 1/2	41-0-0	00
London Assurance Corporation.....	35,862	20	25	12 1/2	£57	55
London & Lancashire Life.....	10,000	10	10	2	4 1/2	4 1/2
Liv. L. n. & Globe Fire and Life...	891,752	75	St.	2	49 1/2	50
National of Ireland.....	40,000	£25	24 p. c.	£2 1/2	40-0	00
Northern Fire and Life.....	80,000	22 1/2	100	10	72	7 1/2
North Brit. & Merc. Fire and Life....	110,000	20 p. s.	25	6 1/2	89	40
Phoenix Fire.....	8,722	£13 1/2 p. s.	50	50	£250	£285
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	125,234	58 1/2	20	3	50	51
Scottish Imperial Life.....	50,000	8 1/2 d	10	1	1-14-6	.....
Scottish Provincial Fire and Life.....	20,000	15	50	3	.....	.....

THE

"I. X. L."

TEMPERED COPPER CO.

Manufacturers of
 Tempered Copper for Commutator Bars.

Tempered Copper Castings a Specialty.
 All Kinds of Brass and Bronze Castings.

OFFICE AND WORKS:

16, 18 & 20 Elk St., - Buffalo, N.Y.

Consumers

Cordage Co.

(LIMITED)

MANUFACTURERS OF.....

Manilla, Sisal, Jute,
 and Russian Cordage.

BINDER TWINE.

Jute and Cotton Bags.

—HEAD OFFICE—

St. Patrick St., Montreal

ESTABLISHED 1824



Alliance
 ASSURANCE COMPANY
 of London, England.
 CAPITAL \$25,000,000.
 GEORGE HENRY MANAGER FOR CANADA.
 MONTREAL.

PROTECTION

Under all circumstances
 is afforded by the Policies of the

Liberal
 Provisions for

Incontestability;
 Grace in payment of Pre-
 miums;

Extended Insurance under
 terms of
 MAINE NON-FORFEITURE
 LAW.

Issues an
INSTALMENT POLICY PORTLAND, MAINE,
 with all desirable features.

PRINCIPAL AGENCIES IN CANADA:

162 St. James St., - 17 Toronto, St., 103 1/2 Prince William S.
 Montreal, P.Q. Toronto, Ont. St. John, N.B.

A PENSION FOR LIFE, For MEN and
 WOMEN.

The Pension Bond Policy of the Manufacturers Life
 guarantees an income for life of from \$100 to \$10,000 a
 year, from any age after 45. No medical examination
 required. Should death occur at any time before the
 pension becomes payable, all the money paid by the as-
 sured to the Company will be returned to his or her bene-
 ficiaries. This is the easiest—cheapest—simplest—and
 most convenient way of providing for old age. Same
 rates for both men and women. No medical examination
 required.

Manufacturers' Life Insurance Co. TORONTO,
 —Canada.

President, **GEO. GOODERHAM**
 (Pres'dent Bank of Toronto.)
 J. F. JUNKIN, Gen. Manager **GEO. A. STERLING**, Secretary.
 W. N. KING, }
 W. E. FINDLAY, } District Managers.
 G. H. JUNKIN, } City Manager.
 Reliable Agents Wanted. 162 St. James St., MONTREAL.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

AFTER ONE YEAR FROM ISSUE.

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

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

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

WORTH KNOWING

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

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

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

HEAD OFFICE, 22 to 28 King St. W., TORONTO

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

H. SUTHERLAND, Manager
Correspondence solicited. Agents wanted.

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

ESTABLISHED 1824.

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

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

NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office, - TORONTO, Ont.

President, John L. Blaikie, Esq.,

Pres. Canada Landed & National Investment Co.

HON. G. W. ALLAN, J. K. KERR, Esq., Q. C., } Vice-Presidents.

WILLIAM McCABE, F. I. A., Managing Director.

The great success which has attended the Company from its organization, and particularly during 1894, is duly evidenced by figures taken from the last financial statement:

Cash Income.....\$ 558,394.93
Expenditure including death claims, endowments, profits and all payments to policy-holders..... 286,193.40
Assets..... 1,937,445.30
Reserve Fund..... 1,564,020.00
Net Surplus..... 335,216.75

Dr. CHAS. AULT, Man. for Prov. Quebec, 180 St. James St., Montreal, Que.

THE PROVIDENT SAVINGS Life Assurance Society of New York

want General Agents in the following counties in the Province of Ontario.

Prescott, Glengary, Stormont, Dundas, Russell, Carleton, Grenville, Brockville, Leeds, Lanark, Renfrew, Addington, Frontenac, Kingston City, Lennox, Prince Edward, Hastings, Victoria, Ontario, Muskoka, Parry Sound and Nipissing Districts, Simcoe, York, Peel, Halton, Wellington, Grey, Bruce, Huron, Perth, Waterloo, Oxford, Brant, Haldimand, Monck, Welland, Niagara, Norfolk, Elgin, Middlesex, including London City, Lambton, Bothwell, Kent and Essex.

Good terms will be given reliable and energetic men.
Apply to R. H. MATSON,
General Manager for Canada,
37, YONGE ST., TORONTO, Ont.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.

Invested Funds, \$40,833,724
Funds invested in Canada, over 1,000,000

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

Canada Board of Directors:

HON. HENRY STARNES, Chairman.
EDMOND J. BARBEAU, Esq.
WENTWORTH J. BUCHANAN, Esq.

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

Head Office, Canada Branch:
MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '04, \$349,734.71.

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

MERCANTILE

FIRE INSURANCE COMPANY
WATERLOO, ONT.

Subscribed Capital.....\$200,000 00
Dom. Govt. Deposit..... 50,079 78

Losses promptly adjusted and paid.

I. E. BOWMAN, Esq., President; J. LOCKIE, Esq., Secretary; T. A. GALE, Esq., Inspector.

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, \$750,000.00
Total Assets, over \$1,464,654.84

Losses Paid since organization, \$14,094,183.94

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

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

York County Loan & Savings COMPANY.

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

Subscribed Capital, - \$300,000.

Solicitors—MESSRS. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

Quebec Fire Assurance Co'y.

Established 1818.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President;
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F. Hunt, Wm. Simons.

Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan, Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

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

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

SUN FOUNDED A. D. 1710.

INSURANCE! FIRE OFFICE

HEAD OFFICE:

Threadneedle Street, - LONDON, ENG.

Transacts Fire business only, and is the oldest purely Fire Office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. Blackburn, Manager.
H. F. Petman, Inspector.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

ALLAN & WELLS, Genl. Agts., Winnipeg.
IRA CORNWALL, Genl. Agt., St. John, N.B.
L. J. McGhee, " Halifax, N. S.

OLD "GRIMP" is Comin'

Nothing will keep your boy at home the long winter evening or prove so useful as the

PRIZE HOLLY SCROLL-SAW

All Iron and Steel. Price, \$3.00.

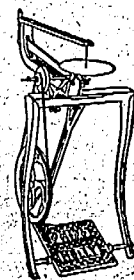
PRIZE DEMAS LATHE

—AND—

SCROLL SAW

AND ALL FURNISHING.

SEND FOR CIRCULAR TO
SHIPMAN ENGINE MFG. CO.
ROCHESTER, N. Y.



NEW YORK LIFE
INSURANCE COMPANY,
JOHN A. McCALL, President.

Statement of Business,
December 31st, 1894.
ASSETS INVESTED \$162,011,770
SURPLUS 20,240,307
INCOME IN 1894 36,488,313
INSURANCE IN FORCE 818,294,160

Good Agents are Wanted
for several central and productive local-
ities in Canada.

Apply to
DAVID BURKE,
GENERAL MANAGER,
Company's Building, MONTREAL.

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

ESTABLISHED 1817.
Head Office, - CANADA.
British Empire Building,
MONTREAL.

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

Larger Cash Surplus,
INCREASED BONUS.

Valuation Reserves Strengthened,
IMMEDIATE ANNUITIES GRANTED.

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

CONFEDERATION
LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy
of this Association is unsurpassed for ad-
vantageous terms. It is in the interest of
all intending insurers to secure one without
delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:
207 ST. JAMES ST.

H. J. JOHNSTON,
Manager, P.Q.



The above remarkably ingenious invention
not only fill the sportsman's demands as a
fishing and hunting craft, but is the most
convenient small boat made for many pur-
poses:

1. Both hands are free to fish, shoot or work.
2. It cannot be upset by the occupant.
3. It is as comfortable as a rocking chair.
4. If filled with water, it still floats and carries the weight of two men.
5. It weighs but 20 lbs. and can be carried in a hand satchel.

See illustrated article in the "Scientific American" of May 18, 1895.

H. D. LAYMAN,

DEALER IN

THE
Layman Pneumatic Boats,

Sporting Boats,
Pleasure Boats and
Life Preservers.

OFFICE AND SALESROOM:

30 West 29th St., Cor. Broadway,

NEW YORK.

Send 5 Cents for
ILLUSTRATED
CATALOGUE,
above address.



THE LAYMAN PNEUMATIC
SPORTING AND OUTING BOATS
are made in two standard sizes and
are adapted to persons of both sexes,
and all sizes from 40 pounds to 400
pounds, and are absolutely safe and
reliable.

WESTERN ASSURANCE
COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,350,000.00
Income for Year ending 31st December, 1894, over - 2,175,000.00

Head Office. - Toronto, Ont.

J. J. KENNY, Vice-President & Man. Director.

Geo. Cox, President. C. C. FOSTER, Secretary
J. H. ROUTH & SON, Managers Montreal Branch,
190 ST. JAMES STREET.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

Agencies in all the principal Cities and Towns of
the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL
EVANS & MCGREGOR, Managers.

THE IMPERIAL
INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch:
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
S. D. LAOY, RESIDENT MANAGER

LONDON

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where
security is required. General Accident and Employers' Liability
Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

The Directors are open to entertain applications for agencies where the Com-
pany is not already efficiently represented.