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THEATRE FRANCAIS, St. Catherine St.
(Near St. Lawrence St.)
Continuous Performances, 8 & 8 P.M. daily.
W. E. PHILLIPS,
Lessee and Manager.

Theatre Francais, Week Commencing
Monday, Nov. 9th
MEN AND WOMEN.
By our own Stock Company. Vaudeville announcement in
Special Notice inside.

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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW

Finance Dept. 22dec96

Vol. 43. No. 19 } MONTREAL, FRIDAY, NOVEMBER 6, 1896. } M. S. FOLEY,
NEW SERIES. } EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

McINTYRE, SON & CO.,
MANUFACTURERS' AGENTS
- AND -
IMPORTERS
- OF -
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 MITES 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
Trimming &c., &c.

JAMES CORISTINE & CO.
Warehouse: 471 to 477 St. Paul St.,
MONTREAL.

Leading Wholesale Houses.

John Macdonald * & Co.
To the Trade November 4th.

Owing to the unsettled condition for
the past two months, of the markets,
in the United States of America . . .

HANDKERCHIEF MANUFACTURERS

In Great Britain accumulated large
stocks, which they have been clear-
ing at big reductions. We have
secured some thousands of dozens of
these goods and are now showing
them in our warehouses, at the
reduced prices.

Filling Letter orders a Specialty.

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 Whole-
sale Houses . . .

CUT TOBACCOS.

Old Chum,
Seal of North Carolina,
Old Gold.

CIGARETTES

Richmond Straight Cut,
Sweet Caporal,
Athlete, Derby.

H. Shorey & Co.

WHOLESALE CLOTHIERS,
MONTREAL.

Our travellers will call upon you
shortly, and you will find it to your
advantage to give them an oppor-
tunity to compete for your trade.

BECAUSE
We guarantee all of our work-
manship, and give a guarantee with
each garment.
We advertise that fast to your
customers, and they will ask for
our goods.
You will find it easier to sell the
goods you are asked for than to
substitute others.

Leading Wholesale Houses.

THE
Ames, Holden Co.
Of Montreal [Limited.]
Manufacturers of

Fine BOOTS
AND SHOES,
AND SOLE AGENTS FOR THE CELEBRATED
Granby Rubbers.

STOCKS CARRIED AT

St. John, N.B. Winnipeg, Man.
Montreal, Que. Vancouver, B.C.
Toronto, Ont. Victoria, B.C.

FALL GOODS

Dolls, Toys, Games, Fancy Goods,
Etc.

Our line is now complete, and travellers are on the
road. It will pay dealers to wait till they see our
line before placing orders. We are showing the
largest assortment ever brought out in Canada.

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

Toronto Sample Room:
56 & 58 Front St. West.

We are making a specialty of Imported
Cigars and Tobacconists' Sundries.

John Fisher, Son & Co'y,
Woollens & Tailors' Trimmings,
442 & 444 St. James St., **MONTREAL.**

Stock kept
Fully Assorted
for Fall & Winter

JOHN FISHER & SONS,
St. Georges Square,
Huddersfield, ENG.



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

TUESDAY, THE FIRST 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, 16th October, 1896.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836.
Incorporated by Royal Charter in 1840.
Paid-up Capital, - - - £1,000,000 Stg.
Reserve Fund, - - - 275,000 "

London Office, 2 Clement's Lane, Lombard St., E. O.
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	Ottawa	Winnipeg, Man.
Brantford	Montreal	Brandon, Man.
Paris	Quebec	Rossland, B.C.
Hamilton	St. John, N.B.	Victoria, B.C.
Toronto	Fredericton, N.B.	Vancouver, B.C.
Kingston	Hullfax, N.S.	

Agents in the United States:
NEW YORK, (52 Wall St.) W. Lawson and J. C. Welch.

SAN FRANCISCO, (120 Sansome Street,) H. M. J. McMichael and J. R. Ambrose.
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.

Issue 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, 1,400,000

BOARD OF DIRECTORS:
JOHN H. R. MOLSON, President.
S. H. EWING, Vice-President.
W. M. Ramsay.
Henry Archbold, Sam'l Finlay.
W. M. Macpherson, J. P. Cleghorn.
F. WOLFERSTAN THOMAS, Gen. Manager.
A. D. DUMFORD, 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, " Ridgetown, " 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—Hullfax 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—Parrs Bank (limited); Messrs. Glyn, Mills, Currie & Co. Messrs. Morton, Rose & Co.
Liverpool—The Bank of Liverpool.
Gork—Munster and Leinster Bank, Ltd
Paris, France—Credit Lyonnais
Berlin—Deutsche Bank.
Antwerp, Belgium—La Banque d'Anvers.
Hamburg—Hesse-Neyman & 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—Cascoc 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.

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 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

TUESDAY, THE FIRST 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,

THOMAS McDOUGALL,
General Manager.
Quobec, 20th Oct., 1896.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Notice is hereby given that a dividend for the current half-year 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

TUESDAY THE FIRST 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, Oct. 20th, 1896.

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. Glyn, Mills, Currie & Co.
New York—Bank of New York, N.B.A. Boston—Globe National Bank. Montreal—Bank of Montreal. St. John, N.B.—Bank of Montreal.
Drafts issued on any Branch of the Bank of Montreal.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, Ont.
Capital Authorized - - - - - \$1,000,000
Capital Subscribed - - - - - 500,000
Capital Paid-Up - - - - - 372,400
Reserve - - - - - 105,000

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, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Port Perry. 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 Imperial Bank of Canada.

DIVIDEND No. 43.

Notice is hereby given that a dividend at the rate of EIGHT per cent. per annum 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 the bank and at its branches on and after

TUESDAY THE FIRST DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 17th to the 30th Nov., both days inclusive.

By order of the Board.
D. R. WILKIE, General Manager

Toronto, 22nd Oct., 1896.

The Bank of Toronto.

DIVIDEND No. 81.

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

TUESDAY, THE FIRST DAY OF DECEMBER NEXT.

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

By order of the Board,

D. COULSON,
General Manager.

The Bank of Toronto, Toronto, 25th Oct., 1896.

Banque Ville Marie.

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 Head Office, in this city, and at its branches, on and after

TUESDAY, THE FIRST DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 10th to the 30th of November next, both days inclusive.
By order of the Board,

W. WEIR,
President.
Montreal, 21st Oct., 1896.

The Chartered Banks.

The Canadian Bank of Commerce.

DIVIDEND No. 59.

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

TUESDAY, THE FIRST DAY OF DECEMBER NEXT.

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

B. E. WALKER, General Manager.

Toronto, Oct. 27th, 1896.

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 paid at the Bank and its Branches, on and after

TUESDAY, THE FIRST 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, 16th October, 1896.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.

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

Directors:

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

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

Eastern Townships Bank.

Authorized Capital.....\$1,500,000
Capital Paid-Up.....1,500,000
Reserve Fund.....750,000

BOARD OF DIRECTORS:

R. W. HENCKER, 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, Huntingdon, 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 Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend of Four Per Cent. on the capital stock of the Bank for the half year ending 30th November has been declared, and that the same will be payable at the Bank and its branches on

FIRST DECEMBER NEXT.

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

By order of the Board,

J. TURNBULL, Cashier.

Hamilton, 28th Oct., 1896.

THE DOMINION BANK.

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

DIRECTORS:

JAS. AUSTIN, - - - - - President.
Srn. FRANK SMITH - - - - - Vice-President.
Wm. Ince, Edward Leadlay, E. B. Osler,
W. R. Brock, Wilmot D. Matthews.

HEAD OFFICE, TORONTO.

Agencies—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis 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, \$1,500,000
Reserve Fund 975,000
Undivided Profits 23,820

BOARD OF DIRECTORS:

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

HEAD OFFICE, Halifax, N.S.

D. H. Duncan, Cashier. W.B. Torrance, Asst. Cashier
Agencies in Province of Quebec:
Montreal, E. L. Pense, Manager.

" West End, Notre Dame St. West.
" Cote St. Antoine, Green Avenue.
In Maritime Provinces:

Antigonish, N. S. Moncton, N. B.
Bathurst, N. B. Newcastle, N. B.
Bridgewater, N. S. Picton, N. S.
Charlottetown, P.E.I. Port Hawkesbury, C. B.
Dorchester, N. B. Sackville, N. B.
Fredericton, N. B. Shubenacadie, N.S.
Guysboro, N. S. St. John's N'Fd.
Kingston, N.B. Summerside, P.E.
Londonberry, N. S. Sydney, N. S.
Lunenburg, N. S. Truro, N. S.
Matland, N. S. Weymouth, N. S.
Woodstock, N. B.

Correspondents:

Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, the National Hide & Leather 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.

Banque d'Hochelaga.

Notice is hereby given that a dividend of three and one-half p.c.(3½ p.c.) 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

TUESDAY, THE FIRST 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.
Montreal, 16th October, 1896.

The Chartered Banks.

Union Bank of Canada

DIVIDEND No. 60.

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

TUESDAY, THE FIRST 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.

E. E. WEBB, General Manager.

Quebec, October 23rd, 1896.

The Standard Bank of Canada.

Notice is hereby given that a dividend of 4 per cent. for the current half year, upon the paid up capital stock of this Bank, has been declared, and that the same will be payable at its banking house, in this city, and at its agencies, on and after

TUESDAY, THE FIRST 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,

GEORGE P. REID, General Manager.

Toronto, 20th October, 1896.

Traders Bank of Canada.

Dividend No. 22.

Notice is hereby given that a dividend at the rate of six (6) per cent. per annum, on the paid up capital stock of the Bank, 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

TUESDAY, THE 1st DAY OF DECEMBER NEXT.

The transfer books will be closed from the 16th to the 30th November next, both days inclusive

H. S. STRATHY,

The Traders Bank of Canada, General Man.
Toronto, 20th Oct., 1896.

HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-Up, \$500,000
Reserve Fund, 300,000

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

ROBE UNIACK, President.
C. W. ANDERSON, Vice-President.
F.D. CORRETT, JOHN MACNAH, W. J. G. THOMSON
H. N. WALLACE, 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—Dominion of Can.—Molson Bank and Branches. New York—Fourth National Bank. Boston—Suffolk National Bank. London, England—Parr's Bank Limited.

The Chartered Banks.

La Banque Jacques Cartier.

DIVIDEND No. 62.

Notice is hereby given that a dividend of three per cent. (3 per cent.) for the current half-year, equal to six per cent. per annum, on 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

TUESDAY, THE FIRST DAY OF DECEMBER, 1896.

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

By order of the Board,

TANCREDE BENVENU, Cashier.

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. CHATEAUBERT, Esq., M.P.P. N. RIOUX, Esq., N. PORTER, Esq., J. B. LALIBERTÉ, Esq., P. LAFRANCE, Manager of Quebec Office.

Branches:

P. Q.—Quebec, St. Roch's, St. John's St., Montreal, Ottawa, Ont., Sherbrooke, P. Q., St. Francois, P. Q., St. Marie, P. Q., Chicoutimi, P. Q., Roberval, P. Q., St. Hyacinthe, P. Q.

Agents—England—The National Bank of Scotland, London, France—Credit Lyonnais, Paris, and Branches, Messrs. Grunbaum, Feres & 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.

Business Founded 1795.

American Bank Note Company,

78 to 86 TRINITY PLACE, NEW YORK,

ENGRAVERS AND PRINTERS

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

With Special Safeguards to Prevent Counterfeiting. SAFETY COLORS. SAFETY PAPERS.

Work executed in Fireproof Buildings. LITHOGRAPHIC AND TYPE PRINTING. Railway Tickets of improved Styles, Calendars. Show Cards, Labels, &c.

Montreal Loan & Investment Co.

(INCORPORATED.) HEAD OFFICE, - IMPERIAL BUILDING

107 St. James St., Montreal, Canada.

Authorized Capital, \$1,000,000.00

OFFICERS AND DIRECTORS:

L. O. DAVID, Esq., President.

ALFRED JOYCE, Esq., (City Clerk), Vice-President.

A. W. BELFRY, Esq., (Manufacturer), Secretary-Treasurer.

W. H. MCCARTHY, Esq., Manager.

G. N. DUCHARME, Esq., Director.

LYNN T. LEBET, Esq., (Director of Bank Jacques Cartier), Director.

DR. E. P. LACHAPÈLLE, (General Insurance and Financial Agent), Director.

Chas. Cushing, Esq., (President of the Provincial Board of Health and Superintendent of Notre Dame Hospital), Solicitors.

Deposits received and interest allowed at the highest current rates and paid half-yearly.

Money advanced on real estate in easy terms of repayment.

George Blache,

MERCHANT-TAILOR.

141 St. James St., MONTREAL.

St. Lawrence Hall Building. Large Stock of Fall & Winter Suits just received. Mail orders promptly attended to.

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, 1,250,000 00

Reserve Fund, 325,000 00

Contingent Fund 34,025 40

Total Assets, 5,454,730 34

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 97

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., M.P.

Capital Subscribed, \$1,500,000 00

Capital Paid-Up, 1,100,000 00

Reserve and Surplus Funds, 339,395 15

Total Assets, 3,638,790 13

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.

C. FERLIE, 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. Oglvie, President.

W. Barclay Stephens, Esq., Manager.

J. W. Michaud, Esq., Accountant.

Messrs. Greenshield & Greenshield.

BANKERS: The Merchants Bank of Canada.

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

Debentures issued for three or five years, both debentures and interest on the same can be collected in any part of Canada without charge. For further particulars address the Manager.

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English Breakfast Cocoa

Possesses the following distinctive merits:

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Nutritive Qualities unrivalled.

In Quarter pound Tins and Packets only.

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ALLAN LINE

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Liverpool, Quebec and Montreal Royal Mail Service. Calling a Londonderry.

Table with columns: From, Steamship, To, Date, Time. Includes routes to Liverpool, Quebec, and Montreal.

After this date the mail service will be continued by steamers sailing from Portland and Halifax. The first steamer will be the State of Nebraska sailing from Halifax 23 Nov.

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 steam.

RATES OF PASSAGE.—Cabin: \$50 and upwards. A reduction is made on Round Trip Tickets except on the lowest rates.

Second Cabin—To Liverpool, London or Londonderry, \$34 and \$36.25. Return tickets at reduced rates.

Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$24.50, and \$26.50 according to Steamer. Cape Town, South Africa, \$67.50.

Glasgow, and New York Service, calling at Londonderry.

Table with columns: From, Steamship, To, Date, Time. Includes routes to Glasgow, New York, and Londonderry.

Rates: First Cabin, \$40 to \$60 Single, \$80 to \$110 Return. Second Cabin, \$30 Single, \$55 Return. Steerage from 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.

The Saloons are forward, Staterooms near the centre of the ship. Promenade deck the entire width of the Vessel, and two-thirds of the length. Electric lights throughout, and electric bells in every stateroom. No cattle carried.

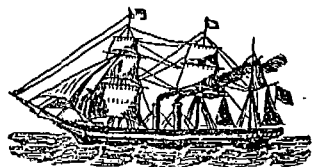
London, Quebec and Montreal; Glasgow, Quebec and Montreal: A weekly service of first-class freight steamers is maintained between these Ports. Send for schedules of sailings.

For further information apply to

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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.

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Algonquin, Seminole, Iroquois, Yemassee, Cherokee, Delaware.

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

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5 BOWLING GREEN, NEW YORK.

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America's Scenic Line.
 NIAGARA to the SEA.
 —THE—
Richelieu & Ontario Nav. Co.

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 Steamer leaves Hamilton and Toronto every Monday, Montreal on return trip every Friday, calling at Bay of Quinte ports each way.

Toronto & Montreal Line.—
 Passing through the Thousand Islands, and Rapids of the St. Lawrence. From June 1st to 18th inclusive Steamers leave at Toronto at 2 p.m., Montreal at 10 a.m., Mondays, Wednesdays and Fridays. On and after June 15th leave Toronto and Montreal daily (Sundays excepted). From July 13th until August 22nd inclusive Steamers leave Kingston and Clayton daily for Montreal. Sept. 14th to Sept. 30th Steamers leave Toronto and Montreal Mondays, Wednesdays and Fridays only.

Montreal & Quebec Line.—
 Of large double tier Steamers on opening Navigation leaving Montreal for Quebec daily at 7 p.m., and Quebec for Montreal daily at 5 p.m. (Sundays excepted during Spring and Autumn months only). Splendid Orchestra on each Steamer.

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 Large double tier Steamers leaving Quebec on opening Navigation, to June 13th, on Tuesdays and Fridays. From June 16th to July 11th inclusive leaves Quebec, Tuesdays, Wednesdays, Fridays and Saturdays. From July 13th to August 22nd inclusive, daily (except Sunday, From August 25th until September 19th inclusive, leaves Tuesdays, Wednesdays, Fridays and Saturdays. September 22nd to close Navigation, Tuesdays and Fridays only.

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MILLS AT

Hochelaga, Contrecoque, Chambly, Brantford, Kingston, Halifax, Moncton, Windsor, N. S., Magog. (Print Works).

Grey Cottons, Bleached, Shirtings, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Gorettees, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

FOR

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MILLS AT

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Shirtings, Gingham, Oxfords, Flannelettes Tickings, Awnings, Sheetings, Cottonades, Denims, Blankets, Yarns, etc. also

Twooods—Fine, Medium and Coarse; Stoffes Blankets, Horse Blankets, Saddle-Felt, Glove Linings.

Flannels—Grey and Fancy, in all Wool and Union; Ladies' Dress Flannels.

Serges, Yarns.
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Cardigan Jackets, Mitts and Gloves.
Braid—Fine Mohair for Tailoring, Dress Braids and Linens, Corset Laces.

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The Wholesale Trade Only Supplied.

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Sofa, Chair and Bed Springs,

A Large Stock always on Hand.

Roman Cement, Portland Cement,
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a Specialty.

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Special Prices to Wholesale Trade.
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All kinds of Printing and Writing Papers and Book-Binders' Supplies.
Get our Samples and Quotations.

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**Dominion Cotton Mills
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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."

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SPECIALTY IN

Men's Goods

Neckwear and Ties, Silk, Linen and Cotton Handkerchiefs, Shirts, Collars and Cuffs, Negliges and Working Shirts, Underwear and Hair Rose 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.

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184 MCGILL STREET,

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Established in 1877.

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Manufacturers of

Cottonades, Denims,
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STEAM and POWER

FOR ALL DUTIES.

Pumps
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Canadian Colored Cotton Mills Company.

1896-FALL-1896

Ginghams, Zephyrs, Cheviot Suitings, Flannelettes, Dress Goods, Skirtings, Cottonades, Awnings, Ticking, Denims, Blankets, Yarns, etc.

NOW READY.

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Agents, Montreal.

Commercial Summary.

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

—ADVICES from Sydney, N.S.W., note that Canadian bicycles are gaining in popularity at the Antipodes.

—THE foreign shipment of coal from Vancouver Island for September reached 48,621 tons.

—THE Russian national debt has increased during the past ten years by 1,410,660,478 roubles.

—TORONTO advices note that large quantities of fleece wool have been exported recently to the United States.

—THE number of passengers carried in the Montreal Street Railway increased between 1892 and 1896 from 11,631,386 to 29,896,471.

—IN consequence of the limited crops of wheat in Manitoba this season, the surplus wheat for export will be nearly ten million bushels less than last year.

—THE last spike in the Ottawa, Arnprior & Parry Sound Ry. was driven on Monday last, when the road from Ottawa to Georgian Bay, 260 miles, was completed.

—THE duty collected on British imports into Canada for the fiscal year ending 30th last was on an average a fraction over 22 per cent, and on American goods a fraction over 13 per cent.

—THE only trouble about a rich mica mine which has been discovered recently at Tete Jeune Cache, B.C., is its almost inaccessible position which will it is feared prevent it being worked for some time to come.

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.

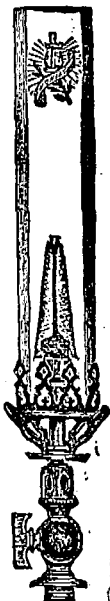
FOR STYLE, FIT and FINISH, we are fast getting to the front.

We fit every man who wears Clothing and guarantee satisfaction.

McMARTIN, CAMPBELL & CO.,

WHOLESALE CLOTHIERS,

256 St. James Street, - - MONTREAL.



THE DREXEL LIGHT

6 feet of gas per hour in an ordinary burner will produce from 18 to 20 candle power of light.

3 feet of gas per hour with a Drexel Light will give 60 to 70 candle power of light.

THEREFORE:

1 Drexel Light gives more light than 3 ordinary burners at one half the cost of gas or

6 times as much light at the same cost as 1 ordinary burner.

At Montreal the Drexel Light costs only 12 Cents per week to run, or less than a coal oil lamp.

Duration of Drexel Mantle: 900. to 1,000 hours.

The Drexel Light produces no ghastly greenish hue, but an absolutely pure white and steady light,

We keep on hand a selection of pretty GLOBES and SHADES which we sell to purchasers of our light at cost.

Drexel Medical Co.,

112 St. Francois Xavier Street,

MONTREAL.

Telephone No. 630.

Maximum Light at Minimum Cost.

EVANS AND SONS

LIMITED.

Wholesale Druggists and Manufacturing Pharmaceutical Chemists.

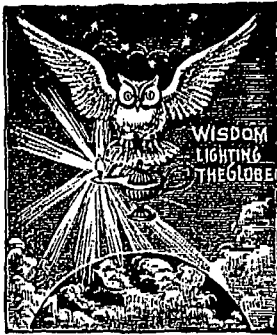
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and Preparations

MONTREAL and TORONTO, Can.

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Evans Sons & Co. Evans, Lescher & Webb

This Space belongs to

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CARROLL BROS.

Plumbers, Heaters and
Roofers

781 Craig Street,
... MONTREAL.

TELEPHONES: Bell 1834,
Merchants 28.

—GEORGE KNIGHT, saloon, Barrie, Ont., has assigned to Mr. Dickinson for the benefit of creditors.

—TORONTO advices note that the Customs receipts at that port for the month of October are \$204,593 against \$338,535 for October 1895, a decrease of \$43,942.

—THE mercantile failures throughout the United States declined in number last week, the total being 246 against 292 the previous week and 299 in the week one year ago.

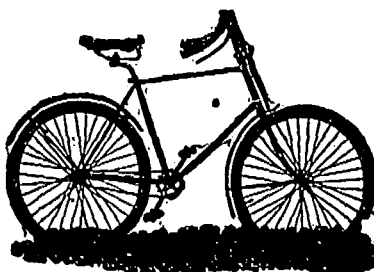
—THE British Board of Trade recently received returns from 110 trades unions having a membership of 460,000 men showing that but three per cent of the membership was unemployed.

—HALIFAX, N.S., advices note that the general trade of the Province is fair. The fish market is active, and the export of apples is heavy.

—THERE were 37 business failures reported in Canada last week, compared with 48 the previous week and 48 the corresponding week of last year, and 46 two years ago.

—WINNIPEG advices note that the city has a scheme of paving on hand of rather an elaborate nature. The C.P.R. has promised a specially low rate of freight for paving material.

—PORK packing is a growing industry in Winnipeg, according to recent advices, one house there being able to handle over 200 hogs per day. The bulk of the hams, bacon, and pork consumed in Manitoba was formerly imported, but now Winnipeg is making rapid strides towards capturing this trade for itself.



SOLE AGENT FOR, McCUNE

2373-2375 St. Catherine St. - MONTREAL.

TELEPHONE 4241.

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IMPORTER AND
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Love repairs a specialty.

DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent
and Pearl Batting.**
Purity, Brightness, Loftiness.

No Dead Stock, oily threads nor miserable yellow fillings of short staple, to even in lowest grades. Three grades—Three prices and far the best at the price

H. Vineberg & Co. FOR THE TRADE. CLOTHING MANUFACTURERS. 1857 Notre Dame Street, MONTREAL.

Close Buyers will do well to write for samples and prices.



Macpherson, Grills & Co.

... WHOLESALE ...

HATS * AND * CAPS,
20 Front St. W., TORONTO.

—OTTAWA advices note that official figures of the exports and imports for the fiscal year ending 30th June last show the total foreign trade of Canada to have been \$239,024,852, as compared with \$224,420,485 in 1895. The total imports were \$118,011,000 against \$110,781,000 in 1895 and the exports \$121,013,852 against \$118,638,808.

—THE total exports of wheat, flour included, from both coasts of the United States and Montreal amounted last week to 3,346,030 bushels compared with 4,067,000 bushels the previous week, and 2,743,000 bushels in the last week of October, 1895, 2,934,000 bushels in 1894, 2,860,000 bushels in 1893, and 3,714,000 bushels in 1892.

—ON the Welland moors is an abundance of superior peat no less a quantity than 20,000,000 tons it is said. It is capable of producing as much heat as a similar quantity of anthracite coal. Near by is the Toronto market ready to absorb 500,000 tons per annum. Here is an excellent opportunity for Canadian peat producers.

—TORONTO advices note that there has been some trouble among the bakers there over the recent decision of the Master Bakers Union to advance bread from 5 to 6 cents. Some bakers continue to sell at 5 cents, and others, who advanced their prices, say they will sell at 5 cents or lower. The Union may be broken up over the trouble.

—It is reported from Connecticut that the recent storm swept the natural beds west of Bridgeport clean of oysters. Where they were not swept clean they were covered with sand and the oysters smothered. Engineer Sanford of the Fish Commission says the damage to the natural beds along the Connecticut coast will reach \$50,000.

—E. Rioux, general store, St. Jean de Dieu, Que., is in difficulties, and offering to compromise at 40 cents in the dollar—J. Poullot, tailor, Quebec, is in difficulties, and offering to com-

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This Country is now on the verge of a successful era. The coming Exposition of 1897 will do much for Canada. All investments done in good faith, and receive the most minute inspection before advisement of capital to invest.

Attached to our offices are two of the best Notaries, one of them having practised in France, and are thoroughly conversant with all matters pertaining to investments and settlement of Estates.

Correspondence in French, English, German, Spanish and Italian.
References abundant.

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Flour and Breadstuffs, Pork, Beef, and General Provisions, Sugar and Molasses, Nova Scotia and P.E.I. produce, Canadian products of all kinds, Teas, Manufactured Goods, Proprietary Articles, Fish, Oil and Newfoundland Products.

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Iron Mask.....	\$ 85	St. Elmo.....	\$ 15
Josie.....	85	Poorman.....	14
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Until further notice we will sell the above stocks at the prices quoted.

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Information, references, and quotations on any stock cheerfully given upon request. Correspondence solicited.

We only quote properties that have incontestable titles and upon which development work has been done.

We buy and sell stocks on commission only, and therefore have no interests of our own to promote.

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OFFICES--Rossland, B.C.; Spokane, Wash.; Toronto, Ont.

promise at 80 cents in the dollar. Principal creditors:—Jno. Fisher, Son & Co. Montreal, to whom it is said he owes \$700 or \$800. Understand he has assets, stock \$300, book debts about \$400.

—Advices from Winnipeg note that the subject of prairie fires is again coming up for discussion. Destructive fires have occurred from burning straw after threshing and from other acts of gross carelessness on the part of the farmers or their assistants. The law regarding the starting of fires is very strict, but the population take too little interest in seeing that it is enforced.

—ACCORDING to Toronto advices several fine specimens of coal were brought last week from Algoma, about 17 miles west of Sudbury. The assays of the specimens make the coal appear to be fully as fine as that found on the surface in the great Lehigh Valley coal fields. The new mine is close to the C.P.R. and only 24 miles from Georgian Bay. It is stated that the anthracite found in the United States occurs in the same geological formation as Algoma.

—DR. DAWSON, of the Geological Survey, has reported a very valuable discovery of corundum, a stone akin to emery, on the land owned by the Crown Lands Dept., the County of Hastings, Ontario. This stone is at present imported into Canada from South Carolina and is valued at about \$80 per ton. It is said that there are other veins of the same stone extending beyond the land owned by the Crown which will make the owners wealthy.

—ANOTHER new freight steamer is hourly expected in Montreal—the "Cervona" built by the Thomson Line specially for

the Canadian trade. Her dimensions are: length between perpendiculars 368 feet; extreme breadth, 45 feet; moulded depth 29 feet, 3 inches. Built to Lloyd's highest class her carrying capacity is about 5,800, and cubic capacity 355,000 feet. She can carry 1,000 head of cattle on three decks. Next season the Thomson Line will have a Montreal fleet of eleven steamers.

—THE British Consul at Tokio makes this report on the petroleum trade of Japan: "Kerosene oil was imported to the amount of 24,000,000 gallons, as against 25,000,000 gallons last year, but with an increased value. The Echigo kerosene industry shows signs of a revival, and oil to the value of more than \$1,000,000 was extracted during 1895. According to a large Tokio dealer in kerosene, the native product serves chiefly for cleaning printers' type and similar purposes, only 1 per cent. being used as lamp oil."

—THERE is a sardine factory at Deer Island, N.B., owned and run by one family, the Lords. Mr. Lord's home is at Lubec, but during the summer season he moves with his wife and seven children to Deer Island, where, without any outside help, they operate a factory, returning to Lubec in the fall. Mr. Lord runs the boat, which he owns, and his wife and seven children put up the fish, cutting, flaking, frying, packing, sealing up and bathing. The factory is never troubled by strikes.

—MANITOBA is congratulating itself on the excellence of its elevator system. It is said that the farmer can store his grain in the elevators more cheaply than he could store it at his farm

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DRY AND GROUND IN OIL.

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English 16, 21 and 28 oz. Sheet.

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Special Agent for Beam, Warpe for Ontario.

Mills—New Brunswick Cotton Mills
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He is also able to take advantage of any rise in the market by selling his entire crop at a stroke, grain stored in a railway elevator being marketable in a lump at any time. The farmers would have been obliged to stop marketing their grain during the recent strike of the railway telegraphers had not the elevators afforded accommodation for all the wheat offered.

—THE Secretary of State, according to Ottawa advices, has been notified of a very large discovery of gold in the Yukon district. It is well within Canadian territory on Bonanza Creek, a branch of the River Klondike, shown in the map as Deer River, which joins the Yukon above Fort Reliance, about 100 miles east of the frontier. It is described as the richest field which has yet been discovered. 200 claims are already staked out, and there is ample room for more. Over 2,000 men could be employed.

—THE Montreal Butter and Cheese Association have issued a circular to the Canadian cheese manufacturers strongly advising them to discontinue the manufacture of fodder cheese as it tends to lower both the price and the standard of our product. The Association urges factorymen to make creamery butter during November and the balance of the season packing it into boxes, which is now the favorite package for export. Canadian butter is now sought after, and the English markets are open and ready to receive all we can send, and the demand for home consumption is also gradually increasing.

—THE following list of United States patents, granted to Canadian inventors, October 20th, 1896, is reported for this paper by James Sangster, Patent Attorney, Buffalo, N. Y.:—A. A. Forbes, St. Hyacinthe, Canada, let-off mechanism for looms; A. A. Dickson, Toronto, Canada, reducing metallic sand or pulverized ores; Wm. J. Moore, New Westminster, Canada, dredge-bucket for placer-mining; M. C. Mullarky, Montreal, Canada, sowing-machine; T. R. Nowman, Rossland, Canada, car-holder.

—ONE hundred million feet of lumber, the season's cut of deals at the Chaudiere, Ottawa and Hawkesbury mills, have been sold during the last few days. This quantity of lumber represents the whole cut of this class of lumber in the mills of J. R. Booth, Buell, Hurdman & Co., W. C. Edwards, and the Hawkesbury Lumber Company of Hawkesbury. Gilmour, Hughson & Co. is the only firm that still holds any deals unsold. It is the largest sale that has been negotiated in lumber for several years. Although there is no material change in prices from last year, the total sales amount to about \$2,000,000.

—THE excise revenue of the Northwest Provinces of India, which had been expanding very considerably during the last few years, has fallen off within the last official year to the extent of about 8½ per cent., mainly on account of a decline in the revenue from native liquors and opium. With regard to hemp drugs, however, the revenue for the year was the largest on record. Henceforth, in conformity with the recommendation of the Home Products Commission, a much stricter watch will be kept by excise officers on the adulteration of hemp drugs.

—THE British colony of Barbadoes contemplates a change in the tariff schedules, which, if approved by the Legislature, will become operative on January 1 next, and increase the revenues of the island from £74,000 to £93,000. United States Consul Tate, at Barbadoes, has supplied the State Department with a list of the proposed changes, from which it appears that, with the exception of meats and lard, the duties on almost all commodities now dutiable are to be increased about 25 per cent. and some additions are to be made to the dutiable list, including salt and oil.

—A NEW enterprise has been successfully launched in Oregon. A company has a process for preserving salmon in transit. Ten barrels of salmon were shipped recently from Oregon to Iowa. It is said the fish arrived in as nice condition as when taken from the river. The cost of preserving is very low. They are put in barrels without cleaning, and the preserving preparation poured over them. Then they are ready for shipment. After ten days fish handled in this way preserved their delicacy of flavor, and were as hard and solid as when caught. This is a great stride toward preserving the salmon, which might otherwise be wasted.

—THE total quantity of butter imported by Great Britain last year was over 316,400,000 lbs.—the value being \$69,326,786—of which Canada supplied only 4,302,288 lbs. The average price obtained for our butter was 17.1 cents per lb. Denmark supplies nearly one-half the amount imported; France comes next with 50,842,416 lbs., and Australia and New Zealand send together 35,088,664 lbs. The average prices vary from 14.9 cents to 23.8 cents per lb., the latter price being paid for French butter. From October to March the average price is about 6c higher than from April to September, so the price is not an exact indication of the quality. Danish butter the price of which averages 22.2 cents per lb. is chiefly shipped in winter, the importations in February last being 120,866 cwt. as compared with 98,497 cwt. in July.

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From it you get the results of much experiment and outlay, also of much reflection.

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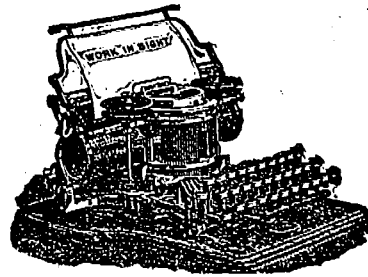
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—THE Boston "News Bureau" reports a new movement as on foot to effect a reduction in Boston bank capital, through the amalgamation of half a dozen or more Boston banks. "For twenty-five years up to 1890 investments in stocks of Boston National banks were considered to be of the best," says that paper. "They yielded a fair return on the money invested, and without shrinkage in the market value. For the last six or eight years a large number of the Boston banks have done poorly, paying small dividends, and the market value of the stocks have showed a very pronounced decline. This is attributed to the growth of the trust companies and to the fact that there is too much bank capital in Boston in proportion to the deposits."

—THE presence of rape in mustard and linseed meals may be detected in the following manner: A mixture is made of 10 grms. of common salt, 20 grms. of water, and 0.8 gm. of hydrochloric acid, and heated to 70 degrees, and, after addition of 3/8 grms. of the meal—heated to boiling. After cooling and filtering, free acid is removed by sodium bicarbonate, and the solution divided into two parts. To one part, two or three drops of potassium ferricyanide solution (1 per cent) are added; the liquid obtained from pure linseed meal remains unaltered by the addition of the bicarbonate and ferricyanide; that from mustard seeds acquires a yellow coloration with sodium bicarbonate, which is not altered by the ferricyanide—at least, not in the first minute. But if the sample contains 5-10 per cent of rape seed, the liquid is colored yellow by sodium bicarbonate, and, on addition of potassium ferricyanide, turns brownish, reddish or violet.

—THE Manitoba Department of Agriculture has issued a revised statement of the wheat crop of Manitoba which shows a large reduction in the yield. The following are the revised figures:

District.	Area in Crop.	Yield Per Acre.	Total Yield.
Northwestern	70,295	17.33	1,218,212
Southwestern	457,665	15.31	7,006,851
North Central	190,638	14.5	2,764,251
South Central	227,400	11.9	2,706,060
Eastern	53,600	12.62	676,432
Province	999,598	14.5	14,371,806

The earlier estimate made an average yield of 18.57 bushels per acre and a total crop of 18,565,198 bushels. For the Territories the details are not procurable but the yield was over 5,000,000 bushels making a total for our west of nearly 20,000,000 bushels.

—OTTAWA advices note that the Department of Agriculture have completed the plans in connection with the Northwest creameries for which a considerable sum was placed in the estimates last session. The Government will lend to a joint stock company a sum sufficient to provide the equipment for a cream-

ery or skimming station. The Government will take the management of the creameries for the equipment of which these loans are made, and will manufacture and market the butter, for the account of the patrons, at a charge of 4 cents per pound of butter. The Government will pay advances to the patrons, after the end of every month, of such sums as the Agricultural and Dairy Commissioner may estimate to be about two-thirds of the net value of the milk, and cream supplied by them severally. The Government will control the manufacturing and marketing of the butter at each creamery for a period of at least three years, unless the loan be repaid sooner.

—WHEN so many instances of want of success are remarked now-a-days it is most satisfactory to know that they are exceptions to the rule. Kingstou affords an example worthy of special mention, a handsome new building replete with every modern improvement and convenience has been erected lately by Mr. George Sears for the accommodation of his extensive hardware business. The main building has three floors and the extension two. Under the entire store runs the basement with its floor of concrete. A small truck track reaches from end to end on the ground floor passing a goods elevator of the latest design which runs from the basement to the top floor. The elevator is supplemented by a spiral iron stairway. The walls are fitted with the store service ladders, the overhead track being fitted with ball bearings and rubber wheels. The decorations are tasteful and appropriate. The entire undertaking has been carried out under the personal supervision of the proprietor. Mr. Sears was associated in the hardware business with John Muckleston & Co. for many years, and after the dissolution of that firm he continued alone, and obviously with great success.

—L. VALLIERS, restaurant, Montreal, whose failure was previously reported, is now endeavoring to compromise at 25 cents in the dollar. Some of the creditors are asking cash, but others are willing to accept his note, secured, at 6 months. The impression is that this settlement will carry—Nap. Couvrette, grocer, Montreal, has assigned to Bilodeau & Renaud with liabilities of between \$3,000 and \$4,000. He began business in May, 1892, having been formerly employed with his brother-in-law, as a city traveller, but he was not credited with having much capital when he started. He was assisted by Jos. Lamoureux. He has been doing a fair business and at one time it was thought he was making some headway, but his expenses have been rather large for the amount of business done, and his capi-

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 This affords a rare opportunity to invest in an active paying concern.



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 GOLD MINES.**

MINING QUOTATIONS.

Iron Mask	75	Poorman	12
Josie	63	Silverstone	12 1/2
Jumbo	85	War Eagle	1 65
Hill Top	10	St. Elmo	14
Dear Park	13 1/2	Virginia	28
Homestake	20	Monte Cristo	20
Grand Prize	10		

HILL TOP offers great inducements to both large and small investors. HOMESTAKE was the second claim located in the Trail Mining District, has had \$20,000 expended for development, and I can recommend it as a permanent investment.

Full information regarding above stocks on application.
 Samples of all ores in Trail Mining District.

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It is **Economical** because there is no waste, and 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.

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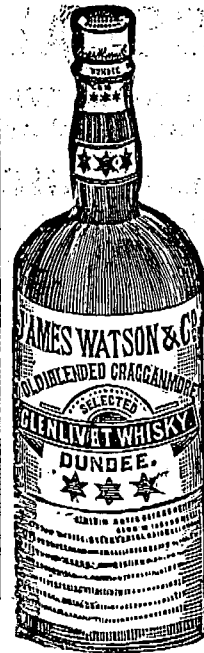
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tal has suffered in consequence. The impression is he will settle with creditors, and continue again without much if any interruption.

—J. W. GODDARD, grocer, St. John, N.B., has failed and giving up business. No particulars received—Simon Ungar, baker, St. John, N.B., has assigned to the sheriff of the county, in trust for benefit of creditors.

—H. A. B. GLENDINNENG, livery, o.c., Springhill, N.S., has assigned to G. R. Bent. No particulars received—Fred. A. Morley, builder, Sydney, N.S., has assigned to A. C. Thompson. No particulars received.

—MELBOURNE advices note that the gold yield of the Colony of Victoria for the first three quarters of the present year amounts to 587,612 ounces, an increase of 31,000 ounces over the same period of 1895.

—THE shipments of apples from Montreal last week were. To Liverpool, 22,102; to Glasgow, 20,679; to London, 1,800; to Hamburg, 4,500, and to other places, 2,687. At Liverpool no change in prices are noted the market being steady for good fruit. At Hamburg the best Baldwins were bringing 12s.

—WRIGHT, SCHURMAN & Co., drygoods, Summerside, P.E.I., have assigned, owing considerable amounts, but particulars have not yet come to hand. The firm have been long established and is also connected with A. M. Wright. They have had an extensive business but also considerable difficulty, there being a number of suits coming out of an old partnership, which were carried into the Court of Chancery. For some years past their business has been falling off. Their bank is a creditor for an amount not small.

—D. G. STEWART & Co., general store and lumber, Lacombe N.W.T., have assigned in trust to W. C. Wells and A. M. Grogan. They began business in June 1895, having succeeded J. J. Johnston. They came from Grenfell, and Stuart is believed to be the only partner. Previous to this he had been carrying on quite a

large lumber business, but his financial position is indefinite. He was credited with having only limited means when he opened up here. He has been doing a careful business, but his trade, has fallen off. No statement is as yet to hand of liabilities or assets.

—A. F. DUCLOS, general store, Duclos, Que., has made an abandonment of his estate to the court. He came to Duclos some 10 or 12 years ago, and started business as a harness maker, afterwards branching out as a general storekeeper. Last January he was behind with his payments and was obliged to obtain extension from creditors, which was granted, spread over 12 months. Since then he has been trying to sell out, to enable him to clear up. Trade for some time past has not been profitable, and he has been going steadily backward. His liabilities are only about \$1,000—E. Lavoie & Co., general store, St. Luce, Que., have assigned, though they have been in difficulty for some little time past they wrote their creditors, stating that they were in embarrassed circumstances, Thibaudeau Freres & Co., having taken action against them for some \$300. It is believed they are contemplating making an offer of composition, but as yet nothing has been decided. No statement has been prepared, and it is not definitely known what the liabilities amount to.

—N. P. LIMOGES, drygoods, Montreal, has assigned to Kent & Turcotte with liabilities of \$1,372, and assets nominally about half this amount. He had been in the tailoring business in a small way, for some 4 or 5 years, but about 4 years ago branched out in the present shop, doing little trade but at considerable expense. For some time past he has been backward with payments. His stock is limited, and his assets will shrink so that the estate is not likely to pay a very large dividend—Alphonse Dansereau, trader, Montreal, has filed his consent to assign, on demand of C. Brodeur, but until he assigns, it will be impossible to get any figures. He was for years at Vercheres, but only moved to this point a few years ago. He has been mixed up with A. L. Hurtubise & Co., having succeeded to part of their business. He was supposed to have had some capital

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TORONTO. ONT.

when he started, but has been endorsing, and has no doubt lost money in other ways—J. L. Duhamel, tailor, Montreal, has filed consent to assign on demand of M. Fisher, Sons & Co., after having been in business since June 1892. His trade, however, has been limited, as well as his capital. The statement of assets and liabilities has not yet been filed—Miss C. Fournier, milliner, Montreal, has assigned to Brosseau & Perrault, with liabilities of about \$2,000. The business is only a small one, but she has been carrying it on for some time. There are two sisters connected with the concern. They have only had a very limited trade, which at best has never yielded more than a bare living. Assets are light.

—JOHN D. LEE, hardware, Arnprior, Ont., has assigned to W. J. Johnston. He has been in business 15 or 18 years at Arnprior, and at one time controlled quite a fair business. But he made several losses through bad debts, and has had very strong competition of late. In May, 1895, he approached his creditors, and succeeded in compromising with them at 60 cents in the dollar. This it was thought at the time would allow him to pull through, but he is again showing a deficiency, his assets being \$3,100, and liabilities \$4,400. It is thought that he will again be granted a composition—Cullis Bros., tailors, Bruce Mines, Ont., have assigned to C. B. Armstrong of London. A small custom business. Liabilities about \$1,000 and assets probably \$700 or \$800—Griffin & Campbell, subscription books, Guelph, Ont., have suspended payment, and are preparing a statement of their affairs—W. S. Mayo, machinery, Ottawa, Ont., has assigned to P. Larmonth. He has been selling machinery on commission, since 1892. Some years ago he was in the lumber business at Burlington, Vt., but was unsuccessful, and lost all he had. He then came to Ottawa, and for 10 years, was employed by the E. B. Eddy Co., until he started on his own account. He has been covered by chattel mortgage and not credited with any capital to speak of. He was considered a good agent—Ironside & Davidson, granite works, Hamilton, Ont., have assigned to Walter Anderson, Hamilton. The firm has been carrying a heavy chattel mortgage on effects, and recently was sued, a number of writs having been taken against the firm by employees, for unpaid wages. No statement of affairs has been yet prepared, but it is thought they owe \$8,000 or \$10,000. They have been together for some years, and have had control of a fair amount of business, but not at very profitable figures. Their lack of capital has been against them, and their interest account has been a heavy one—Sarah M. Alexander, hotel, Sarnia, Ont., has only been in Sarnia a few years. Previous to that she was doing business in Petrolia. Her husband died and she inherited some life insurance. She bought the Arlington Hotel here, and sunk nearly all the money in it. The trade has not been a profitable one, and she has lost what she had. Her liabilities outside of mortgages are not heavy, and she will probably succeed in effecting a settlement—Theodore Woodruff, fruit, Niagara Falls, South, Ont., has assigned to J. C. Catham. No particulars of assets or lia-

B. Levin & Co.,

Importers and Manufacturers of

Furs AND Caps,

Coon, Grey Lamb, Persian and Seal.

JACK TS, CAPES and CAPS.

491, 493 St. Paul Street, MONTREAL.

474 Craig St., MONTREAL.

J. P. O'SHEA & CO.,

Practical - Glass - Workers.

ALL LATEST DESIGNS Made in Wheel Cutting and Sand Blast Frosting for Door Lights,

ALSO Grinding, Drilling, Beveling, Mirror Making and all kinds of Job Work.

Bordering and Lettering, Gas Globe, Lamp Chimneys and Table Ware Cutting.
Orders Promptly attended to at bottom prices.

liabilities are yet received—J. C. Clark, blacksmith, Owen Sound, Ont., has assigned to N. G. Horton. He owes very little, and principally local men. His business has been a small one since the start. Assets are also light, and represented by outstanding. If he is able to collect on these with any sort of promptness, he should be able to pay creditors a fair dividend—David Price, Jr., hotel, Dunnville, Ont., has assigned to L. A. Condon, having been in business since Aug., 1888. Previous to that had been in Byng, in the same line of business. At one time he also had a grocery store. He was burnt out last fall, at which time it was understood he received insurance of \$2,000, but he put the money into a large new building, which was thought to be too expensive for his trade, and it is supposed that this has been one of the causes of his embarrassment. The liabilities are probably in the neighborhood of \$2,000 or \$3,000—Mrs. B. Spanner, jeweller, Toronto, Ont., has assigned to C. H. Andrews. She is the wife of Chas. Spanner, who was formerly in business here in the Rossin House Block, and who failed some years ago. Since then he has doing business in her name in a small way, the amount being controlled mainly by a local house. He has never been credited with much active capital. He has had strong competition in the present stand, and prospects have never been very encouraging. It is not thought, however, that the liabilities are large, and she will probably succeed in compromising.

—JOS. EDMOND, hotel, Montreal, has assigned with liabilities of \$4,289; creditors: Adolphe Roy, \$260; A. Lafortune, \$428; A. Belley \$200; Est. J. A. Bernoz, \$216; Ed. Fortin, \$422; Drapeau Savignac, \$408; S. Davis & Son, \$214; Dufresne & Mongenais, \$420, Dufresne, Mongenais & St. Charles, \$408. A meeting to appoint a curator is fixed for 5th of November.

GRAND TRUNK RAILWAY.

Return of traffic period ending Oct. 31, 1896:

	1896.	1895.
	\$	\$
Passenger Train Earnings.....	165,471	178,299
Freight do. do.	477,611	485,813
Total do. do.	643,082	613,612
Increase 1896, \$29,470.		

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

Metal, Bronze, Piano and Table
Lamps, Cutlery, 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 Street, Winnipeg, Man.
Government St., Victoria, B. C.

PROMPT 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, Accidental Branch and

The Sun Life Assurance Company, Accident Branch.

ACCIDENT. EMPLOYERS' LIABILITY. PLATE GLASS.

Good Agents

T. H. HUDSON,

can get good contracts,

Manager for Canada

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. MORRISSEY, Resident Manager.



LANCASHIRE

INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

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

J. G. THOMPSON, Manager.

\$10,000

For 20 cents a day.

For a premium of \$74.00 a year a man aged 30 can secure a policy for \$10,000, guaranteeing an income of \$500 a year for twenty years as an income to his family at his death. Greater or lesser amounts at proportionate rates.

Manufacturers' Life Insurance Co.,

TORONTO, CANADA.

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

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

MOLSON & SEXTON, Resident Managers, 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.

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Insurance.

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FIRE INSURANCE CO'Y.

LONDON.

Established in 1782. Canadian Branch
Established in 1801.

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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 Kildeer, lying within 1 1/2 miles of Interlachen 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 8 acres at Green Cove Springs, some 23 miles north-east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen 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

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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.

F. P. BUCK, Esq., President. HON. P. GARNEAU, 1st Vice-President.

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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 6TH, 1896.

THE PRESIDENTIAL ELECTION.

History has no record of a popular election, or the accession to supreme power of any national ruler, fraught with more momentous possibilities than the one by which on Tuesday last the United States chose its President. The nearest to it in importance was the

Knabe.

Bell.

A POPULAR TRIO OF
PIANOS.

Williams.

When the merchant or other man of business—he who is blessed with the musical sense—returns to his home, fatigued with

“The Cares that infest the day,”

he naturally asks his accomplished wife or daughter to discourse sweet music on the pianoforte.

Much depends on the instrument. If it be one of the above makes, under well-trained fingers, the said Cares will

“Fold their tents like the Arabs, and as silently steal away.”

WILLIS & CO., 1824 Notre Dame Street, Montreal, always maintain a select stock of these pianos, and people are welcome to test them at their convenience, in their warerooms at the above number.

election which placed a Bonaparte in the presidential chair of the then recently organized French Republic. That however was no uncertainty, it was a popular election only in name. The issue then had marked points of resemblance to the one just decided; it was a contest between the social forces which were tending to the disintegration of society, the forces instinct with anarchism, and those conservative ones which are the bulwark of modern civilisation. Such also was the struggle in the United States, whose people, like those of France did nigh half a century ago, have given to the demon of Communism and its suggestions of dishonor, the sternest of rebukes.

Amid the hurly-burly of the recent contest the monetary question at stake being an issue which affected the popular pocket, naturally excited more interest than the others which had a less palpable bearing on the material interests of the people. If however the three questions submitted for the verdict of the people are looked at with close attention, they will be seen to be merely three phases of one and the same movement; and the spirit inspiring that movement was the supreme danger threatening the Republic. The proposal to give every man free use of the national Mint where he could bring silver to be coined, stamped with national emblems, and then issued at double the value the silver had before minting, was essentially communistic. It was openly, brazenly advocated as an attempt to reduce the wealth of the rich—the rich including all who had made provision for a rainy day—and distribute their property amongst all those who were willing to share in the loot of a system of national brigandage. The second proposal was an attempt to paralyze the organized forces of law and order, so that in case the owners of property required protection from the State to guard their possessions from communistic attacks, such protection could not be secured. The free-silver scheme was certain to incite revolts, and the Democratic scheme was intended to deprive of legal protection those who were robbed under its operation in case they made demonstrations against those by whom they were being defrauded. The idea was to give men like Debs full liberty to organize marauding attacks on property, without any fear of interference by troops of

“ASSESSMENT SYSTEM.”

“MUTUAL PRINCIPLE.”

Mutual Reserve Fund Life Association. It Leads Where Others Follow.
(INCORPORATED)

Edward B. HARPER, Founder.

Frederick A. BURNHAM, President.

The Motto of the Management is and will continue to be: Good Work at Honest Cost: True Economy and not its Shadow.

Dec. 31, 1881. SUCCESS IS THE ART OF SUCCEEDING. Dec. 31, 1895.

1,609	Number of Policies in Force	105,878
\$84,552	Income during Year	\$5,576,232
None	Death Claims Paid during Year	\$4,084,075
None	Reserve or Emergency Fund	\$5,435,026
\$15,516	Gross Assets	\$5,651,708
None	Total Death Claims Paid	\$25,000,000
\$7,760,000	New Business during Year	\$69,025,595
\$7,639,000	Insurance in Force	\$308,659,871

Fifteen Years Completed.

1895 Shows: An Increase in Gross Assets. An Increase in Income. An Increase in Net Surplus. An Increase in Business in Force.

Home Office, 305, 307 & 309 BROADWAY, NEW YORK.

Montreal Office, 12 PLACE D'ARMES, D. Z. BESSETTE, Gen.-Man.

AGENTS WANTED.

militia. The third proposal was made to match; it was indeed an integral part of the scheme of which the two already named were sections. This third idea was to abolish the Supreme Court, or make it a tool of the mob. By this, the linchpin of the Republic would be drawn out; the keystone withdrawn; and the result would be—chaos in the administration of law, and anarchy in the sphere of government. The three-headed demon called the Democratic platform, in spite of the glittering promises with which it sought to bribe the “masses” in the States into warfare against the “classes,” has been buried under an avalanche of votes each one of which is a protest against the honor of the Republic being smirched by communistic legislation.

Contrary to general expectation the States which contain the cream and, we may say, also the milk of the farming population, voted against Mr. Bryan who had tried to win them over by declaring that by his plan their debts would be reduced one-half. To the men of the West who scorned this bait, all honor is due. Had they been trapped into Bryanism, as so many predicted they were certain to be, Tuesday last would have been a day of shame, and most evil portents to the Republic. Let any one compare the States that gave a majority for Bryan, with those who favored McKinley, and he will see in the former the most illiterate, least civilized sections of the Union; and in the others he will find every State distinguished for educational advancement, social elevation and financial strength and honor. The view we have expressed as to the Bryan movement being communistic is confirmed by the socialist organs of Europe, such as the *Vorwarts* of Berlin, and others which are strongly in favor of the Democratic platform. The “masses” and the “classes” seem however identical in the contest, for the plurality of Mr. McKinley runs into hundreds of thousands. He will probably have 70 per cent of the total votes in the Electoral College.

As the JOURNAL OF COMMERCE fired shots in this fight which have been recognized as damaging to Mr. Bryan, we have special satisfaction in his humiliating overthrow. But we wish him well; he is yet only a “boy orator,” his mind is yet callow and immature; it has great capacity for information on economic affairs, for

its vacancy in this respect has been exposed. Mr. Bryan would be wise if he took a few years for study, and for travel until the "boy" gives way to the cultured, well informed man. Now this battle is over, confidence can hardly fail to revive, and to us it would be a genuine pleasure to see the United States regaining prosperity and giving promise of its being perpetuated.

FIRE INSURANCE COMPANIES AND POLICY-HOLDERS.

The insurance business stands in a unique position in many respects. There is no other commercial enterprise the subject of such varied legislation; there is none over which the Federal and Provincial governments have shown such fatherly anxiety. Paternalism has run riot in the field of insurance. This anxiety for the public arises from a distrust of their capacity to take care of themselves when effecting fire insurance, an intervention which in any other business would not be long tolerated.

Fire insurance is a contract entered into between a fire insurance company and an individual or firm, the terms of which are that, on the payment to the company of a stipulated sum of money, called the premium, the company agrees to indemnify the payer of such premium in case a fire occurs in the premises specified in the contract whereby the property covered by the contract is damaged. The total amount of such indemnification is limited to a maximum stated in the policy; but, in general terms, such indemnity is agreed to be proportionate to the loss the insured person sustains by the fire. This, in ordinary trade language, constitutes a case of bargain and sale; the buyer purchases the right to claim indemnity against loss by fire for a stated sum, and the seller, the insurance company, sells this right to the policyholder. The difference between this transaction and those of an ordinary mercantile nature is this, that in the latter case goods are bought outright which have to be delivered within a certain period, but with insurance the thing purchased has only to be delivered if a certain event happens, which is a loss, more or less, by fire of the property insured.

The object of the elaborate legislation on insurance is mainly to protect policyholders from their own folly, or ignorance in buying the right to indemnity from companies which are not in a position to fulfil their contracts to pay such indemnity. The companies on the other hand are sought to be protected from claims which are not justified by the terms of the contract, or those which arise from some fraudulent action on the part of policyholders. It is manifest from these conditions that insurance companies are exposed to the risk of having claims made for indemnity which are not contemplated by their contracts or policies. These claims are not confined to cases of incendiarism, but not infrequently arise from the culpable negligence of those in charge of insured properties. In France such negligence is a criminal offence; here it is not; yet the distinction between incendiarism and some acts of recklessness which produce fires it would be difficult to define without the power to read the thoughts and intents of the person who is to blame. There is a kind of physical hazard from which fire insurance companies suffer, but in guarding against which they, in

many cases, are not sufficiently alert. The frequent fires which break out in premises vacated for the night, indicate some defect in the heating apparatus, or its management, which suggest closer inspection of premises in this respect, and occasional visits of an inspector to a certain class of buildings after all fires have been laid for the night. The risk arising from the proximity of stoves and furnaces to inflammable materials can be obviated in the day time as they are always in sight, but at night a flying ember may start a fire without being noticed until it becomes serious. As the larger number of fires start soon after stoves and furnaces are lighted, or "banked" up there is evidently some special danger at such times, and from such circumstances as need special precautions. Lamps left burning so long as to raise the oil to a dangerous heat, and causing explosions give rise to many fires. Policyholders might well be warned against this, as the danger is not generally known. But the risk of incendiarism is one most difficult to obviate. The chance of it should never be lost sight of. Several recent suits against insurance companies have brought out evidence of stocks and premises being largely over insured. Whenever a case exists in which the insured can make more money by "selling out" to an insurance company through a fire than by holding on to his property, there is a very grave danger that the sale will be made. Agents at a distance from the head office are not always as cautious in writing risks which involve this danger as they would be were a closer and more regular inspection made of their business. Competition is now so keen that this form of risk has increased, especially in smaller towns where agents are engaged in other business, and who are averse to exercising strict vigilance for fear of unpopularity. Every business man in Canada has an interest in promoting the welfare of the fire insurance companies: sooner or later the fire losses are borne by the community in which they occur, as surely as that the losses to the revenue by the avoidance of an importer's legitimate dues under a tariff must be raised in one way or another from those who do not seek to evade them. The parallel is not true throughout but it is apt enough.

The system of making a periodic inspection of outside risks could be developed with advantage, and this, it is hoped, will result from the recent meeting at Niagara Falls. A risk cancelled by one company suggests special precaution by the one which takes it over, and the "twisting" of risks by a zealous agent calls for great care lest an undesirable risk has been loaded on to his company by his over-zeal for business.

Policyholders all over Canada are now being solicited by a certain class of "Lloyds" who have no legal status in this country and against whom no claims could be enforced. Against the operations of these concerns there ought to be most stringent measures taken. It is most unjust to hamper legitimate fire insurance companies Canadian, British and American, by elaborate legislation, which they must obey, and for the government to allow the fire "Lloyds" of New York to compete with them when these foreign concerns are wholly free from obligation to observe the laws of Canada. This year so far has had a generally favorable insurance record, we trust this will continue to the close. It must be attributed as much to greater vigilance on

the side of the Companies as to any diminution in the moral hazard. In the absence of an insolvency law the dangers described above are the more likely to become apparent.

BURGLARY INSURANCE.

Amongst the oddities of the insurance business must be placed the plan of what is called "burglary insurance." The system differs from fire insurance inasmuch as, not only are the policyholders agreed to be indemnified for losses sustained by the depredations of the burgling fraternity, but under certain conditions, protected against their operations by arrangements which give an alarm to a central office when a building is entered for nefarious purposes. The plan is one capable of very much greater extension than at present obtains. Were it developed more fully and applied more generally the burglar's occupation would be gone, as the risk of capture would be so increased as to deter these operators from following their business. It is however a grave reflection upon the police system of a city like this for such crimes of this class to be so frequently committed as they have been of late, and seem likely to be in the winter, a season in which burglars reap their best harvest. Within the last month two robberies of this class have been committed on two of our leading streets, the victims being jewellers whose wares are especially attractive to burglars, their aim being to secure articles readily convertible into cash. The defect in our police protection is the regularity of the visits made by the men during the night. Burglars make themselves familiar with the location of night watchmen at certain hours so that, at fixed intervals, they secure safety from observation while going to their work, and have a known and definite length of time to operate without any risk. This was brought out after the greatest jewel robbery from a store on record, which occurred in London. A memorandum book was left behind in which a time schedule was entered which furnished a complete guide to the movements of the night watchmen showing the precise times they were due in front of the store, and at other places marked out for attack. By this means they kept track of the police, and by ingenious signals were able to darken the store when one was due, and until he had passed, so that they had time to carefully pack a load of goods which they shipped off in an express van without interruption. Though such robberies are disastrous enough to storekeepers they are not as much to be dreaded as those committed in private houses. These we believe, call for a wide extension of the protection afforded by the burglary insurance scheme when associated with some burglar alarm system, which, in these electric days, could be very generally adopted to the comfort and safety of householders, few of whom realize what a terrible thing it is to have a home visited by burglars. These men invariably are armed, and, although they much prefer to do their work in peace they are utterly without respect for human life, when their own safety is in danger. It is known to those who have charge of this class in penitentiaries that very few of them, after a career of a few years, are free from bloodguiltiness. Yet we find our magistrates and judges committing burglars to short terms of imprison-

ment as though a criminal whose very offense involves constructive murder were a fit person to be at large. Society has a right to look to the Bench for the most effective form of "burglary insurance." Were burglars invariably, on a second conviction, interned for life their numbers would soon be so reduced as to ensure such a degree of safety to the public as they will never enjoy while these dangerous criminals are treated so leniently as now. The alarm caused by these men has resulted in many deaths, and many owe prolonged sickness to a fright they occasioned. No criminals deserve so little pity; they are not driven to burglarizing by want, as some petty larcenists have been; nor are they the victims of drink, as some have been who broke the law; nor are they moved by revenge which has inspired many crimes. Burglars, as a rule, are clever, cool headed, strictly sober, and very commonly are men well able to earn a good living. The prison records of England and France show that in their ranks are men who are experts in some mechanical calling. They are men in whom the better instincts of humanity are as lacking as they are in tigers. They are wholly unfit for human society, and, although we recommend the extension of burglary insurance, we are satisfied that something is rotten in our police arrangements, and in the administration of justice, when our homes, and our stores and our very lives are endangered by a class of criminals who might be utterly suppressed.

RAISINS AND CURRANTS.

We would infer from recent advices received from country towns that dealers are sometimes not quite careful enough in distinguishing between the current market prices here and the prices of goods to arrive. Nor do they always consider the marked difference in the quality of the article. There are raisins and raisins as well as currants and currants, and so on all through the list of commodities. It was recently pointed out to us by a country dealer that although Con. cluster raisins were quoted at \$2.20 he had been able to buy them at \$1.85 by the single box. He omitted to mention that the raisins were to arrive in November. The quotation for Con. clusters at that date was about \$2.50, the stock having come early by Liverpool.

The advance in raisins will be seen from the following figures which show the cost to the Montreal wholesale importers without duty and other charges:

VALENCIA RAISINS:	
Opening price (Cost and freight Denia)	Current price
12/6 to 14/ O.S.	15/6 to 17/
13/6 to 16/ E. O. S.	18/ to 19/
15/6 to 17/6 Selected	22/ to 22/6
20/ to 20/6 Layers	24/ to 24/6

Since the opening of the Valencia raisin market prices in first hands have advanced very considerably as will be seen from the figures just given. Fine Filiatia, Provincial, and other currants have advanced 2 to 1c per lb. Prices which could be quoted in Montreal on the 23rd ult. for goods to arrive are now impossible. The prices quoted on 23rd ult. for raisins and currants to arrive during November will be seen from the following table together with the current prices to arrive:

VALENCIA RAISINS:	28rd Oct.	Current
Juan de Llauo Fine off-stalk.....	4½c	5
Wm. Rogers & Co. Fine off-stalk.....	5 c	5½
Wm. Rogers & Co. Selected.....	5¾c	6¼
Wm. Rogers & Co. Four-Crown Layers.....	6 c	6¾
MALAGA RAISINS.		
London Layers Box 22 lbs.....	\$1.45	\$1.50
Connoisseurs Clusters.....	1.75	1.85
Connoisseurs Clusters ¼ S.....	.65	.75
Extra Dessert Clusters.....	2.10	2.25
Extra Dessert Clusters ¼ S.....	.75	.85
Royal Buckingham Clusters.....	3.75	4.00
Royal Buckingham Clusters ¼ S.....	1.20	1.30
Imperial Russian Clusters.....	4.90	5.25
CURRANTS:		
Fine Provincials, barrels.....	3¾c	4
Fine Provincials, half-barrels.....	4 c	4½
Filiatra, half cases.....	4¼c	4½
Fine Filiatra, half cases.....	4½c	4¾
Choice Vostizzas, half cases.....	6 c	6½

Latest cable advices note that there has been another advance of 1s 6d in Valencia raisins at Denia. Fine fruit is now held firmly at 19s, off-stalk at 17s, selected at 22s 6d, and layers at 24s 6d. These prices are equivalent to a net cost laid down in Montreal of 5c to 6½c according to the quality. This advance has not checked the demand which continues active, several large orders having been given on Wednesday. Some of the largest shippers in Denia are reported as saying that it is impossible to fill all the orders which have been forwarded.

The advance in California dried fruits has also been marked. At the opening of the market 3-crown raisins were 5½c and 4-crown 6½c. The current price is 6½ and 7½c respectively. Latest California advices note the firmness of the market and add that prices on 3-crown fruit have been withdrawn entirely.

THE PRICE OF SUGAR.

We have had advices recently from country subscribers which indicate that some commercial travellers are cutting prices, especially in sugar, the usual article for cutting although the profit in it for both the wholesale and retail trade is very small. Montreal refiners who about a year ago made cheaper grades of granulated now make only the one standard grade, which they have not sold at less than 3¾c for 25 barrels. The commonest yellows in lots of 100 barrels could not have been purchased at less than 2¾ to 2¾c, and on Monday last, the 2nd, the price was advanced to 3 cents for common grades. In finer grades the prices run up to 5 higher. We learn that one or two Montreal wholesale houses have sold some limited lots of sugars at cost price or below as "leaders." They appear to be quite ready to admit that they do not mind a loss on sugar as it can be more than made up in wines and liquors, or in teas, or in other lines in which prices are not so close, or where blending and adulteration is easy. In some cases these sales of sugar at cost prices are made on the understanding, or indeed, the condition, that orders for other lines are to be given. It may be interesting to add that some grocers in St. Lawrence street here are retailing granulated sugar at 4c per lb. Others near by are selling it at from 4½ to 5c, the latter price being most prevalent, while common yellow sells at 3½c and light brown 4c. But the sugar market is firm, the result of the active demand and the recent strength in raws.

A GROCER'S COMPLAINT.

In discussing the small profits which are now made in his business a wholesale grocer of Montreal recently remarked that there was no profit at all now-a-days in handling groceries of Canadian production or manufacture. Among other articles, he mentioned especially rice, tobacco, sugar, canned goods, matches, and woodenware. In the last named commodity wholesale men must buy \$80 worth to secure 5 per cent discount; \$160 worth to get 10 per cent., and \$320 worth to get 15 per cent., after the long time method of the proprietary or patent medicine compounders. A carload of woodenware will last the ordinary dealer six months. In selling to him the wholesale man has to take the risk—which is worth, it is said, fully 5 per cent.—whereas the manufacturer is paid cash. There is also the interest to be considered. Again, reputable brands of canned peas, corn, and tomatoes are sold by the manufacturers at 60 cents. Some cutting wholesale men or jobbers are reported to have sold certain brands to the retailer at 62½ cents, but the regular price is not lower than 65 cents and some quotations are 10 cents higher. It depends upon the brand, which is an important factor in the price. The cheapest retailer sells the 2lb. canned article which he buys at from 65 cents to 70 cents per dozen, at 9 to 10 cents apiece or 3 for 25 cents. The difference between his profit and that of the wholesale man is striking.

A NEW GAS MOTOR.

In reviewing the articles with some business or commercial bearing, appearing in the Ninth Edition of the Encyclopædia Britannica some few years ago, mention was made of an invention for making gas for motors referred to at a meeting in Dundee, Scotland, some time before. This was described as produced by passing a jet of super-heated steam through and over a bed of incandescent coal. The subject has recently been revived under the supervision of the Société des Moteurs of Nantes in France. The energy that drives this new gas engine is obtained by burning coal in a receptacle called a gascogen, into which compressed air is forced as needed, and into which a smaller amount of steam is forced, which unites with the air, and both of these pass through the incandescent coal from the bottom upwards where it is joined by the products of combustion and forms a curious product, a "fixed gas," which is entirely devoid of any trace of the products which are so annoying to the user of ordinary gas, and known as "gas liquor" containing ammonia, tar, pitch, sulphur and other by-products. The absence of all impurities is of the greatest importance, as in ordinary gas engine plants, manufacturing their own gas, purifying processes have to be employed and a reservoir provided to contain the gas thus purified until required whereas in this case the gas is made as required, no storage of gas being necessary; and, moreover, the gas is employed when at a high temperature, thus obviating the usual accompanying loss of heat and making the efficiency of the engine greater at this step. That all the combustible products of the coal are utilized is indicated by the fact that the ash-pit door is 3½ inches in height and 5 inches in width, and the feed door of the engine 4 inches in diameter, and that there is no smoke. A 100 horse-power engine running at a load of 80 horse-power is said to require but one hod of pea coal once in 24 minutes, or five times in two hours.

The engine is upright with two single acting cylinders placed side by side connected on a shaft at the bottom with two cranks. Outside the engine frame an air compressor is

connected to a third crank. The diameter of the piston of a 100 horse-power engine is 15.7 inches, with a stroke of exactly the same length as the diameter. The regulation of the valve motion of the engine is effected by one shaft extending clear across both cylinders, driven in turn by a gear on the crank shaft on the bottom of an upright shaft upon which is a ball governor acting upon two sliding cams, which directly act on the valves. The gas is carried to the throttle valve box, from which two pipes are led to each cylinder, one each for air and gas. The air and gas enter the cylinder together, where they come into contact with the firing plates, which are maintained red hot and are thus ignited, making a flame of peculiar color and of intense heat at the instant of ignition. The volume of the hot gas mixed with air is very much expanded, being already under a pressure of 73.5 pounds per square inch and as the piston throttles downwards the regulator cuts off the pressure, constituting a gas engine running expansively with the cut-off as sharp as that of the best steam engines. There is consequently no condensation, no explosion of gas or loss of energy, and the heat of the gas from the exhaust is made to do useful work by exhausting into a regenerator made up of small pipes, around which the heated gas passes, while inside of these small tubes the air from the compressor comes in an opposite direction, absorbing almost the entire heat from the gas which has already done work and which is on its way to the outside air. In this, as in several other steps of the cycle, the heat of the gaseous cylinders is saved and utilized in useful work. The load on the engine may be varied from one extreme to the other so long as its ultimate capacity is not exceeded and does not vary perceptibly, and only as much gas is made as the load calls for, no excess being possible, and stopping the engine means stopping the making of the gas.

The proportions of the three elements which enter into the case for driving the engine are, according to the report of an expert engineer of Boston, who tested the motor, as follows: Taking the weight of each, coal one and two-tenths pounds, steam or water one-eighth pounds, air from compressor, 2½ pounds.

This consumption of coal is remarkable, as the engine consumes less than 1.15 pounds of coal per horse-power per hour, while with the best steam engine of this size compounded and condensing consumes nearly three pounds of coal per horse-power per hour delivered at belt. The quantity of water consumed is not less remarkable, being not more than 12 per cent of the water required for an engine and boiler of the same size.

A 100 horse-power engine of this description may be placed inside a cube of 16-foot dimensions, a space about 45 per cent of that required for a steam engine and boiler of the same capacity. It requires no chimney, as it burns fuel at 70 pounds pressure per square inch or upwards, and only requires a six-inch pipe to get the fire started Monday morning or other time, and the smoke then made is not greater than that of an ordinary cooking stove. During operation after once started it produces no smoke whatever, and exhausts at one pound above atmospheric pressure, through a pipe three inches in diameter.

To start the engine a small auxiliary steam boiler is required for a short time, an eight horse-power boiler being sufficient to furnish the steam for a 100 horse-power engine until the latter has its own steam. It is also necessary to have a dynamo of about three-eighths horse-power output to run the firing wire until the firing plates are hot. This dynamo is only used about one hour on starting, after which it is cut out of circuit and has no further use until the engine is cold. This is also true of an auxiliary air compressor, a small one outside the engine being needed for charging to start with. Should an accident occur to the belts or other parts of the machine, there is no difficulty in holding the pressure for some hours and starting as easily and with the

same certainty as with half a dozen steam boilers with steam up, for if the air connections are tight it will hold for ten hours or more. With ordinary pea size anthracite coal it requires 119 pounds per hour to deliver 100 horse-power at belt, the power thus delivered being exclusive of that required to drive the air compressor, which constitutes part of the engine, or 1.19 pounds of coal per available horse-power hour. The advantages of such an engine for marine purposes are obvious, and it is stated that one foreign nation, after investigation, is putting an engine of this character into one of its fastest vessels.

The advantages apparent for this engine are absence of chimney, the utter impossibility of explosion, absolute freedom from danger of fire, rapid assumption of load, the small quantity of ashes produced, about one-fourth that of an ordinary engine of equal power; a remarkable economy of coal, water and space, steadiness and noiselessness of operation, with absence of all smell and dirt. The new motor is known as the Bates Thermic Engine.

A DESERVING THEATRE.

Evidences of prosperity are of daily and nightly appearance in the Theatre Francais, on St. Catherine street, near St. Lawrence Main. The policy which the proprietor inaugurated when he took possession last year, of placing on the boards nothing but the brightest and best plays and entertainments, and among them those only which fathers and mothers could approve and witness in company with their children, has clearly been thoroughly appreciated. Another new feature of this theatre is the check upon the rush to "see a man" between the acts, so common with audiences in modern houses of entertainment, the vaudeville performances during these intervals in the Theatre Francais being so varied and amusing that no one cares to miss them. Manager Phillips deserves the gratitude of the community for the improvements he has so successfully carried out, and all will wish him continued prosperity. If imitation be the "sincerest form of flattery," Mr. Phillips should feel highly complimented.

Among recent improvements is the handsome curtain which now adorns the proscenium of the theatre. The subject is the celebrated Castle of Lahnstein in Lahneck, situated where the River Lahn enters the historic and romantic Rhine, a short distance from Ehrenbreitstein probably the strongest fortification in Europe.

BRITISH STEEL INDUSTRY.

The statistics of the production of steel in the United Kingdom during the first half of the current year, collected and published by the British Iron Trade Association, furnish gratifying evidence of the ability of those engaged in the industry to hold their own, foreign competition notwithstanding. The output of steel in the first six months is estimated at 1,969,320 tons, or at the rate of 3,938,640 tons for the year, which is by far the largest aggregate ever reached by any European country. The largest increase in production has been in open-hearth steel, which now yields over 2,100,000 tons per annum, the growth of the industry having been especially marked in the North of England. The production of open-hearth steel for the first six months of this year compares as follows with the production for the corresponding period of last year:—

	1896. Tons.	1895. Tons.	Increase in 1896. Tons.
Scotland	202,782	280,808	2,880
North-East Coast	404,145	321,028	82,522
South and North Wales	158,802	136,448	22,354
Sheffield and Leeds	57,614	56,223	1,891
Lancashire and Cumberland ..	68,066	39,449	24,517
Staffordshire, &c.	86,489	44,164	42,325
Totals	1,068,798	887,800	175,998

Of the total production of open-hearth steel for the first half of this year, 966,014 tons were produced by the acid process, which has been mainly adopted in Staffordshire, Lincolnshire, and South and West Yorkshire, and only 97,784 tons by the basic process, carried on chiefly in the Scotch, Cleveland and South Wales districts. The output of Bessemer steel ingots for the half-year, compared with the first six months of last year, was as follows:—

Districts.	First Half of 1896. Tons.	First Half of 1895. Tons.	Increase in 1896. Tons.
South Wales.....	209,405	192,152	17,253
Cleveland.....	186,217	174,359	11,858
West Cumberland.....	176,745	162,670	14,075
Lancashire and Cheshire.....	111,154	61,619	49,535
Sheffield, Leeds, &c.....	162,592	159,071	3,521
Staffordshire, Scotland, &c....	59,409	51,989	7,420
Totals.....	905,522	801,860	103,662

In the production of Bessemer steel the acid process also preponderated to the extent of over two-thirds of the total. The subjoined table refers to the make of Bessemer steel rails in the United Kingdom:—

Districts.	First Half of 1896. Tons.	First Half of 1895. Tons.	Increase in 1896. Tons.
South Wales.....	80,342	60,464	19,878
Cleveland.....	109,823	94,214	15,609
West Cumberland.....	116,854	85,411	31,443
Lancashire and Cheshire.....	72,069	35,123	36,946
Sheffield, Leeds, &c.....	65,236	37,102	28,234
Staffordshire, Scotland, &c....	5,600	.....	5,600
Totals.....	449,924	312,314	137,610

The statistics show that the curious industrial transition, which has placed Siemens or open-hearth steel ahead of Bessemer steel is rapidly becoming more marked. As recently as 1887 the output of Bessemer steel was at least twice as large as the make of the open-hearth commodity, whereas it has now fallen about 300,000 tons a year behind it. For the foregoing figures we are beholden to the *Economist* of London.

FAILURE IN THE CATTLE AND HAY TRADE.

Mr. John Crowe, whose business troubles are referred to briefly elsewhere, will have the sympathy of more than one friend in his misfortunes. Coming to Canada some years ago, he shortly engaged on his own account in a business of which he had more or less experience in Ireland and Scotland. It was believed that in turning over a new leaf, Mr. Crowe could have worked up a prosperous business here, but the modern tendency to strive mightily and go beyond one's strength, gradually environed him and led to the troubles with which he has been surrounded for some time past. Those who are somewhat familiar with the men engaged on the other side of the ocean in cattle, and in farm produce, of the kind Mr. Crowe chiefly dealt in, will not wonder that the business requires close watching. Upwards of three years ago, when the U. S. tariff on hay advanced with a bound, Mr. Crowe had already sustained heavy losses, suffering chiefly through his dealings with some of his customers on the other side of the Atlantic. The new duty on hay precipitated the difficulties surrounding him. The handsome property which he owned at St. Anne's and on which the former owner holds a mortgage of \$3,300, was mortgaged a second time for some \$4,000, and other means besides were resorted to, to arrange for some accommodation from his bankers. These, however, had determined to protect their own interests before the final crash, which they saw was inevitable, and accordingly some 18 months ago when they had secured themselves and could close the account without serious loss to the bank, Mr. Crowe concluded to seek accommodation elsewhere. The recent sale of his effects at St. Anne's was a last endeavor to defer the catastrophe. Most of those with whom Mr. Crowe has had dealings, speak favorably of his endeavors to secure them

from loss, and of his having acted in a highly creditable manner with them when he could have taken advantage of his position to serve himself as is not unfrequently done in similar circumstances. Others are involved, among them, Mr. A. Dansereau in a similar line, and another is being sued and forced to a settlement.

BUTTER AND CHEESE IN ENGLAND.

Our London advices under date of 23rd ult., note that the first consignment of the new season's Australian butter—consisting of 80 tons—had just arrived in excellent condition and found ready buyers at \$28.25 to \$29.22 per cwt. The quality was said to be very satisfactory, and as there was at that time a scarcity of the choicest Danish and Swedish butter, buyers were willing to pay good prices for spring-grass butter. It was at this period last year that both Danish and Australian butter attained their highest prices for the season, which were about \$2.44 per cwt. higher than the prices now obtaining. Yet the present high prices are causing activity in the margarine mixture trade as well as drawing an unusual quantity of butter across the Atlantic from both Canada and the United States. Up to the 23rd ult. the arrivals of butter from Australasia were 788 cwts. less than last season, while the quantity then afloat was about 120 tons below the corresponding period of last year. It seems probable, however, that after Christmas the arrivals from the Antipodes will exceed those of last season. With respect to cheese it is gratifying to note that the market for our Canadian product remains firm. High prices were paid in Canada as well as in England. Large lines of September make have been sold at \$12.91 per cwt. c.i.f. London. The finest late August make has been selling at \$12.18 to \$12.42, London, while the choicest Septembers were realizing \$12.91 per cwt. At the date of our advices there was no New Zealand cheese on the market.

WHOLESALE MILLINERY STOCK SOLD.

John MacLean & Co's stock has been sold at 27½ on the selling price, or at the rate of 55 cents in the dollar of the cost price. It was bought by a city retailer—probably for those chiefly interested. Stock \$100,000 worth about \$50,000 cost. The goods in bond amounting to a few thousand dollars were sold for 40c in the dollar.

—MAURICE SOUCY, tanner, St. Laurent, Que., has assigned to the court on demand of J. H. Wilson. The liabilities are \$1,995, and the principal creditors, J. H. Wilson, \$1,500, I. Montreuil \$146. He commenced business at St. Martin, under style of Soucy & Co., subsequently was of firm of Soucy & Taillefer there, moving to present location in summer of 1895, but the business from the start has not been a very paying one. He has lacked capital, which had been considerably against him. He contemplates making an offer, which he claims will be satisfactory—Desblens & Brassard, general store, Point au Pic, Que., have assigned to Paradis & Jobin, voluntarily. The firm was formed a few years ago, and was composed of Jos. D., and Jos. B. They began with a limited capital. One of them had some experience, the other had been a farmer. It was thought they were holding their own up to about a year ago, when they showed some signs of distress, and since then have been having uphill work. No figures have as yet been given out.—H. M. Cote, grocer, Quebec, has been offering to compromise, at 20 cents in the dollar but this was refused, and he subsequently made voluntary assignment, to Paradis & Jobin, who are at present engaged in making up statement. He has been some years in the business, but only doing a limited trade, principally in liquors. He has had strong competition. Whether he will be able to come to terms with creditors and continue is uncertain.

—JOHN P. GARNETT, general store, Vienna, Ont., has assigned to J. A. Graves. He does not owe much, liabilities being under \$1,000. A small affair.—Mrs. J. Ward, milliner, Blenheim, Ont., has assigned to W. E. Hall. Recently the sheriff was in possession. The liabilities, however, are not very large, and it is not

thought she owes very much. A small affair—J. W. Lloyd, stationery, Aurora, Ont., has assigned to W. J. Elliott. Though some years established, the business has never been extensive. He has always been under chattel mortgage. His assets are not large, but his liabilities are not very heavy. The impression is that he will be able to effect a satisfactory settlement, and continue his business—P. J. McFarlane, tailor, Nelsonville, Ont., has assigned to J. A. Kilgour. He was in business in Huntsville, for some years, before moving to Nelsonville, but only in a very small way, his trade being principally custom. Liabilities do not exceed from \$500 to \$800—J. E. Hutton, general store, Thornbury, Ont., has called a meeting of creditors. This business is an old one, having been established under the style of Steele & Ditch. They dissolved in 1882, when firm of Steele & Hutton was formed, who continued until 1885, since which time Hutton has been carrying on business alone. He at one time had a fair trade, but of past years it has been falling off materially, and for some time he has been endeavoring to get out off business, but was unable to find a satisfactory purchaser. He was burnt out a few years ago, but it was not thought at the time that he lost a great deal. No statement of his affairs has as yet been prepared, but he probably owes in the neighborhood of \$5,000.

—Tnos. Trotter, agricultural implements, Antigonish, N.S., has made an assignment to Geo. H. Bond. There are some heavy preferences recorded, W. C. Pitfield & Co., holding bill of sale for over \$16,000. There are a number of preferred creditors. It is understood his failure has been caused through the difficulties of J. B. Gass & Co., of Amherst, through whom he has lost considerable money, and to save his own creditors this assignment has been made. Fred. R. Trotter retired from the business on the 13th October last.—H. B. Turnbull, grocer, Digby, N.S., has assigned, but no particulars. Moore & Robertson, general store, North Sydney, N.S., have just dissolved, Horace E. Moore continuing, but he was obliged to get an extension of time, which creditors granted him, spread over 16 months from 1st of October. He claims that his liabilities are about \$16,000 or \$17,000, and assets in the neighborhood of \$26,000 or \$27,000.

—ALPH. DANSEREAU, hay, etc., Montreal, has assigned to the court with liabilities of \$15,717. The principal creditors are Wm. Froulx, \$255; J. Jutras, \$244; J. Precourt, \$236; D. Boisvert, \$209; P. Labonte, Vercheres, \$243; F. Geoffrion, \$231; L. Dulude, \$270; C. Dansereau, \$235; E. Phaneuf, St. Antoine, \$407; X. Dansereau, Contrecoeur, \$219; J. Tetrault, \$273; G. Lescault, Vercheres, \$211; I. Gagnon, Chambly, \$250; F. Brodeur, Beloeil, \$344; J. Gauthier, St. Lin, \$250; A. Trudeau, St. Isidore, \$1595; L. Bonneville, Maseville, \$320; H. Forget, Chambly, \$268; Ed. Martel, \$227; C. Perrault, \$252; J. St. Germain, \$338; N. Dansereau, Vercheres, \$435; J. B. O. Archambault & Co., Montreal, \$263.

—NOE CHALIFOUR, grocer, Montreal has assigned to Lamarche & Benoit. The liabilities are about \$1,000, and assets of \$800—John Crowe, live stock, etc., Montreal, has assigned to the court on demand of E. Phaneuf, with liabilities of over \$90,000. The principal creditors are, Jos. Soucisse, Ste. Anne de Plains, \$320; Jos. Lefreniere, St. Justin, \$1,000; Louis Roch, Montreal, \$300; A. Benoit, St. Bruno, \$200; F. W. Bocher, Montreal, \$264; A. Dansereau, \$2,337; J. T. G. Marchand, Maskinonge, \$405; Frank Perrault, St. Roch, \$490; P. Denis, St. Cuthbert, \$498; J. Lee & Co. Montreal, \$466; Babcock & Wilcox Co. N.Y., \$3,260, Mrs. Stevenson, Montreal, mortgage, \$2,750; Jno. Rogers, Toronto mortgage, \$4,000; T. A. Trenholm, \$3,395, mortgage; R. Riepert, mortgage, \$2,000; C. F. Mair & Marcus, Glasgow, \$973; E. Phaneuf, \$600, J. & B. Grier, Montreal, \$2,700.

—SOME of the new sealette mantles exhibited by the wholesale fur trade, would puzzle a connoisseur to distinguish them from the genuine article. Two instances are reported in which designing persons (not in the trade) palmed them off upon some fair wearers for real seal mantles. They are sold at the low price of from \$20 to \$40.

—THE American Felt Hat Co., Toronto, who have been close run for the last 4 or 5 years, have assigned finally, with liabilities of \$80,000 and assets about half that amount. Mr. Hastings, the senior partner, died on Wednesday. A western M.P. is one of the largest shareholders, who a few years ago interested himself in an endeavor to advance the duty on felt hats.

—MR. J. D. WELLS, vice-president of the Mutual Reserve Fund Life Association of New York, has been paying a flying visit to some of his early scenes and friends in Canada and also to the branch office of the Association in Montreal, the guest of Mr. Bessette, provincial manager. Mr. Wells' many friends regretted the shortness of his stay among them.

—ACKNOWLEDGMENTS are due to Messrs. E. R. Smith & Son, St. Johns, P.Q., for a copy of an excellent new map of District of Montreal and the Eastern Townships. No doubt it will be much consulted by bicyclists, owing to the details of public highways and country roads.

—THE Dominion Line Twin Screw Steamship "Canada" from Liverpool October 29th, at 5 p.m. (same time as SS. "Parisian") passed Heath Point, inwards at 7 a.m., Wednesday November 4th—5 days and 19 hours, corrected time, Liverpool to Heath Point. The fastest passage on record to the St. Lawrence.

—A. E. LITTLE, pump mfrs., Morden, Man., has assigned to Jno. McIntyre—Agnes J. Keeler, milliner, Winnipeg, Man., has assigned in trust to S. A. D. Bertrand. No particulars.

—A. J. McDONALD, grocer, Acadia Mines, N.S., has assigned to Edward Walsh, agent for Merchants Bank. Cliff Bros., of Halifax, were preferred for \$105, and E. Walsh, for \$175. Nothing further has yet been reported.

—WE regret we cannot always furnish back numbers of the JOURNAL OF COMMERCE, even of late issues.

—J. IRWIN, general store, New Denver, B.C., has assigned to McMillan & Hamilton. No particulars received.

Correspondence.

NEWFOUNDLAND MARKETS.

To the Editor of the JOURNAL OF COMMERCE:

DEAR SIR,—Flour has advanced a dollar per barrel in our local markets and pork about two dollars per barrel. At the same time the prices of large and medium codfish have declined twenty cents per quintal. We have had an almost uninterrupted period of damp foggy weather since Wednesday, the 14th instant. Bad weather in this quarter means a total cessation of business. In any case no more codfish will be dried this year as the drying time is now over for the season. A good deal of un-cured and inferior fish will be on the market in consequence.

The Labrador catch this year is set down at 140,000 quintals, against about 300,000 quintals last year. About 120,000 of that quantity was shipped direct to market from the Labrador coast.

Although the price has declined, our merchants are still eager for fish here, sending out special agents to the outlying settlements to purchase all the good fish they can procure. The planters and dealers, except on the north shore of Conception Bay, where they suffered from the short Labrador fishery, on which they are almost exclusively dependent, are fairly well off, our land crops having been unusually good and abundant.

Truly yours, JAMES MURRAY.

St. John's, Oct. 27th, 1896.

BUSINESS CHANGES.

ONTARIO—Original Swede Boys Prospecting Co. Ltd., Fort Francis, applying for incorporation; Chas. Brain, general store, Huntsville, stock sold; W. Baker, cigars, &c., Kingston, sold out; Owen Sound Dredge & Construction Co. Ltd.; Owen Sound, applying for incorporation; Imperial Mining & Development Co., Ltd.; Rat Portage, applying for incorporation; W. Boulter & Son, canners, Toronto, closing this branch; Yellow Jacket Gold Mining Co., Toronto, applying for incorporation; E. J. Ledain, clothing, Arnprior, sold out; Wynn & Co., drugs, Atwood, sold out; Griffin & Campbell, subscription books, Guelph, suspended payment; D. J. Miller, general store, Kagawong, sold out to Jesse Lehman; Mortimer & Co., bookbinders, etc., Ottawa, meeting of creditors Nov. 10th; Jos. Plaunt, hotel, Renfrew, sold out to Hough & Meagher; J. D. Ees, hardware, &c., Arnprior, meeting of creditor Nov. 10th; J. P. Brown, agricultural implements, Auburn, moved to Goderich; Goldthorpe & Cullis, saw mill, &c., Auburn, sold out this branch; Sinclair & Ostrom, dry goods, Belleville, dissolved, Sinclair continues under same style; Mrs. John Ward, millinery, Blenheim, sheriff in possession; John

Allan, blacksmith, Cannington, dead; W. Carter, livery, Chesley, sold out; A. M. Ferguson, livery, Dutton, sold out; W. H. Knights, agricultural implements, Goderich, admitted J. P. Brown as partner; C. L. Walker, wholesale confectioner, Hamilton, giving up business; T. F. Fawkes, jewellery, Ingersoll, quit business; Jas. Livens, blacksmith, Ingersoll, quit business; Maynard & Co. tailors, Orillia, business will be wound up; Andrew Watt, grocer, Paisley, sold out; Clark & Williams, flour & feed, St. Thomas, dissolved; W. E. Williams, continues; Thos. Miller, jr. men's furnishings, &c., Stratford, sold out; Aikins & Flanagan, cattle, Toronto, C. Flanagan, dead; S. McNeerney & Sons, livery, Toronto, S. McNeerney, dead; Mrs. Smith, hotel, West Lawn, sold out; Kirkland, Kerr & Co., furniture, Warton, out of business; Megraw & Campbell, publishers, Warton, dissolved, C. F. Campbell, continues; C. W. Stewart, cigars, Windsor, away and chattel mortgage foreclosed; Dr. Higginbotham & Co., drugs, Brantford, succeeded by W. Cameron; Krug Bros. & Co., mfrs. furniture, Chesley, disposing of retail business; R. W. Crawford, general store, Cobden, sold out; Mrs. H. T. Matthews, grocer, Eganville, given up business; D. Manchester, general store, Huntley, sold out to J. Bradley; Hy. McKeown, insurance agent, Kemptville, dead; F. J. McCready, cigars, Ottawa, bailiff in possession; Canadian Mining Trust Co. Ltd. Toronto, seeking incorporation; C. E. Smith, grocer, Arva, out of business; Jas. Smith, Son & Co., saddlery hardware, Brantford, Jas. Smith dead; A. E. Adams, general store, Calton, stock advertised for sale 20th inst; Henry Austin, butchers and drovers, Fenelon Falls, now McDougall, Brandon & Austin; McDougall & Brandon, millers and grain, Fenelon Falls, now McDougall, Brandon & Austin; H. C. Chappel, tins and hardware, Ham. sold out; B.B. Morden, grocer, Ham. sold out; Wortman & Ward Mng. Co., Ltd. London, incorporation granted; Ottawa Fruit Auction Co., Ltd., Ottawa, incorporation granted; Port Stanley Elevator Co., Ltd., Port Stanley, incorporation granted; Bishop & Co., grocers, crockery, etc., Rat Portage, sale of business in contemplation; Renfrew Electric Light & Power Co. Ltd., Renfrew, applying for incorporation; Hugh Grieve agricultural implements, Seaforth, left; Arlington Hotel Co. Ltd., Toronto, incorporation granted; Armitage Mfg. Co. Ltd., mfrs. window blinds, &c., Toronto, applying for incorporation; D. McCall Co. Ltd., wholesale millinery, Toronto, applying for incorporation; Princess Gold Mining Co. Ltd., Toronto, incorporation granted; Queen City Oil Co. Ltd., Toronto, incorporation granted.

QUEBEC—Gabrais & Payette, agents, Montreal, new co-partnership; Gaucher & Lambert, photos, Montreal, dissolved; Labelle & Vallee, tinsmiths, Montreal, dissolved; Thibault & Smith pianos, Montreal, stock sold; Bray & Guilbault, builders, St. Henri, dissolved; T. Dragon & Co., mfrs. collars, Montreal, dissolved; W. & J. M. Farquhar, carpets, Montreal, J. McD. Hains, appointed curator; Foucher, Fils & Co., jewellers, &c., Montreal, real estate advertised for sale by auction on Nov. 30th; R. H. C. Larose, grocer, Montreal, stock sold; Outram & Pemberton, grocers, Montreal, dissolved; Isale Gingras, general store, St. Appolinaire, dead; Brossard & Prevost, agents, Montreal, new co-partnership; Charland & Lahaise, furniture, Montreal, assets to be sold; W. Cunningham & Co., live stock agents &c., Montreal, Mrs. W. Cunningham ceased doing business under this style; S. Desy, grocer, Montreal, assets sold; Gravel, Dufour & Co., soda water, Montreal, dissolved; Jobin & Matte, hardware, Montreal, dissolved; J. C. Murray, ship liner, Montreal, bailiff's sale advertised; Phydine Grenon, general store, Riv. Du Moulin, sold out to A. Larouche; Chas. Boucher, saddler, St. Liboire, dead; A. E. Blunt, general store, South Stukely, given up business; Leon Rolland, shoes, Huntingdon, dead; Charland & Lehaise, furniture, Montreal, assets advertised for sale by auction on Nov. 11th; Arthur Depatie, roofer, Montreal, assets sold; Herald Publishing Co., Montreal, applying for incorporation; H. A. Nelson & Sons Co. Ltd., Montreal, incorporation granted; Northern Electric Co., Montreal, applying for incorporation; R. L. Prieur grain, Montreal, assets advertised for sale on Nov. 9th; St. Lawrence Machinery Supply Co., Montreal, stock sold; H. Blanchet, physician, Quebec, dead; King Bros., lumber, Quebec, applying for incorporation; A. Lemieux & Co., gun and blacksmiths, Quebec, dissolved; Jos. Tranquill, joiner, Quebec, dead; Henry Dufort, grocer, St. Henri, creditors notified to file claims with prothonotary; J. A. Montmorency & Frere, pictures, Sherbrooke, assets advertised for sale Nov. 7th inst.; Henri Guillet, hotel-Beloell, dead; Chesham Mill Co., lumber, Chesham, new co-

partnership; Barratt & Willis, mfrs. rattan goods, Granby, new co-partnership; A. McDougall & Co., wholesale woolens, Montreal, Alex. McDougall, sole owner; McDougall, Barrett & Co., wholesale woolens, Montreal, dissolved, business continued by A. McDougall & Co.; Mills & Co., wholesale woolens, Montreal, have sold stock; L. W. Brissette, general store, St. Eustache, stock sold; Precourt & Gauthier, hotel, Sherbrooke, assets sold.

NOVA SCOTIA—Barrett & Mosher, furniture, Halifax, stock, &c., advertised for sale by auction; M. S. Brown & Co., wholesale & retail jewellers, Halifax, advertise clearance sale of stock; McLennan & Kinney, tailors, Bridgetown, sold out to B. H. Calkin; Black & Flinn, produce, &c., Halifax, J. R. Black, dead; Mrs. Christina Nichols, (Geo.) hotel, Halifax, dead; E. T. Moore, Ry. restaurant, Kentville, dead; S. R. Lantz, flour, Middleton, out of business; Conqueral Bank, Albert McKeen, general store, Pleasantville, dead; Wm. Jones, drygoods, Springhill, dead; Wm. Cunningham, dgd's, &c., Halifax, stock advertised for sale by auction; Est. Geo. Maling, Halifax, stock advertised for sale by auction; Wm. Stewart, contractor, New Glasgow, dead, Routledge & Co., general store, Old Bridgeport, dissolved; Ponds Laundry, Truro, sold out; J. M. Foley, liquors, Halifax, dead.

BRITISH COLUMBIA—Baillie, Wilson & Hawson, printers, &c., Vancouver, dissolved; E. M. McDonough, hotel, Vancouver, succeeded by L. E. Salter; M. Myers, logger, Vancouver, dead; Murphy & Falkner, hotel, Vernon, style now Martin & O'Brien; S. O'Neil & Co., soda water, Vernon, business closed out.

NEW BRUNSWICK—A. J. Russell, confectioner, St. John, sold out to G. A. Russell; Gross & Co., grocers, Moncton, about removing to Parrsboro, N.S.; D. F. Brown Paper Box & Paper Co., Ltd., St. John, incorporation granted.

MAN. & N.W.T.—Wm. Johnson, hardware, stoves, &c., Qu'Appelle, advertising business for sale; Gilbert & Co., general store, St. Norbert, discontinued business; J. Anderson, general store, Sidney, out of business; V. Schwalin, flour mill, Russell, commencing business; Hughes & Co., lumber, Souris & Brandon, dissolved.

LEGAL RECORD, &c.

Week ended Nov. 3, 1896.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards, (Montreal, from \$100. and upwards), and Chattel Mortgages and Bills of Sale for sums of \$550 and upwards, as taken from the public records. It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defences may exist in cases of writs, &c :

WRITS ISSUED, PROVINCE OF QUEBEC.

Oct. 28.

Beaumont—A. Lemay vs Jos. Larocque..... \$ 329
 Montreal—L. Labelle vs H. J. Beemer, \$205; F. Coursol vs S. Belanger et al, \$150; E. C. Bastien vs E. Choquette, \$110; I. Chebaliers vs J. B. Desnoyers, \$162; J. Dupre vs W. Dupre, \$500; C. Jodin vs W. E. Guay, \$101; S. Boucher vs C. Hunter, \$195; D. M. McPherson vs W. Johnson, \$1,317; Rogers, Robertson & Co. vs La Cie de Chemin de Fer Montfort, \$110; A. Delorme vs I. Levinson \$500; P. Gareau vs N. P. Limoges, \$396; C. Bernier et al vs I. Livinson \$139; J. H. Semple vs P. McMahon, \$263; Trust & Loan Co. vs Dme. S. Peloquin et al, \$1,019; North Amer. Life Assur. Co. vs L. Pinoteau, \$136; G. Blache vs A. Prieur, \$140; J. Torrance vs C. C. Snowdon; \$120; E. Gravel et al vs M. Trudeau, \$330; Bank of Montreal vs P. Whelan, \$401.
 Pointe au Pic—P. Valliere, esq. et al vs V. Warren.... 1,093
 St. Theodosie—J. Dupre vs W. Dupre..... 500
 Shipton—Trust & Loan Co. vs De David Dufaux et al.... 1,019

Oct. 29.

Montreal—Managers of the Ministers' Widows and Orphans Funds vs Dme. S. Barness, \$209; H. A. Cholette vs T. Bazinet, \$107; Dme. M. L. Cholette et vir et al vs N. Belanger, \$2,760; J. Carroll vs J. Broadbent, (Dmgs.) \$10,000; R. J. Demers vs P. R. DeMesle et al, \$108; J. J. Durack vs J. J. Hayes, \$400; L. E. Bachand vs O. Hogue, \$200; P. Gareau vs N. P. Limoges, \$396; V. Palengio vs G. Manielle \$121; Dme. E. Cusson vs J. B. Masse, \$181; Dme. A. Anderson vs T. J. Vipond et al, \$225.
 St. Philippe—E. Gravel et al vs M. Trudeau..... 330

Oct. 30.

Montreal—P. Poulin vs C. Aquin, \$200; F. Mongeon vs E. Fontaine, \$350; J. F. Marchand vs W. Gendron, \$162; W. E. Durack vs J. J. Hayes, \$172; Dme. M. E. Contant vs J. Jobin, \$100; S. O. Shorey et al vs L. M. Langlois, \$504; P. Brault vs T. Lemieux, \$115; Banque St. Jean vs H. Maihot et al, \$194; Dme. C. M. Brown vs Dme. E. Miller et vir, \$7,188; A. Marcotte et al vs Dme. M. Norbert et al \$163; Dlle. J. Sheppard vs Dme. C. O'Halloran, \$200; Dme. A. Menard et vir vs N. Parent, \$169; J. H. Bourgouin vs A. Prieur, \$100; S. O. Shorey et al vs H. N. Raby, \$521; I. Montrenil Fils vs M. Soucy, \$146; F. D. Lawrence vs J. J. Tresidder, \$126; E. B. Eddy Co. vs M. H. Watts, \$143.
 Rigaud—Dme. M. L. Cholette vs Nap. Belanger, 2,700

Nov. 2.

Coteau Landing—G. C. Poupore vs Thos. Feeney, 674
 Louiseville—Corpn. Louiseville vs Cie Aqueduc (contested), \$30,000.

Montreal—Chanteloup Mfg. Co. vs E. A. Bernard, \$213; Cie de Carrosserie de Montreal vs J. Courville et al, \$180; I. Brown vs E. Desjardins, \$100; Dme. M. L. Leduc vs C. J. Finnie, \$431; G. N. Moncel vs T. Geoffrion, \$4,120; Dme. H. Aumais vs Chas. Lauzon, \$500; Dme. A. Hamel vs J. Leblanc, \$500; R. Kerr et al vs J. D. Ostrofsky, \$233; G. C. Leblanc vs A. Pinard, \$201.

Pottou Tp—F. E. Leonard vs J. F. Heath et al, 600
 St. Andre—S. O. Shorey et al vs H. N. Raby, 521
 St. Anne de Bellevue—Dme. A. Lapierre vs Luc Lalonde, 4,805
 St. Marie de Blandford—J. Bourgeois vs J. Charette, 700
 St. Octave—S. O. Shorey et al vs L. M. Langlois, 504
 St. Theodosie—F. Mongeon vs Elie Fontaine, 350
 Three Rivers—C. H. Spenard vs J. Argall & Son, \$1,500; La Banque du Peuple vs A. T. Pothier et al, \$1,497.

Nov. 3.

Cote St. Luc—De. M. Louise Leduc vs C. J. Finnie, 431
 Henryville—F. Poutie vs T. St. Aubin, 600
 Montreal—C. Desmartheau, esq., vs T. Bazinet, \$40; P. Pegnem vs S. Belanger et al, \$170; D. G. McBean et al vs F. M. M. Chaplin et al, \$260; T. Ligget vs L. A. D'Amour, \$107; Dme. O. Daoust et vir vs A. Daignault, \$10; F. Brodeur vs A. Dansereau, \$185; J. M. M. Duff vs H. A. Jones et al, \$106; C. Chaput et al vs F. X. Lavallee, \$200; C. Lebeuf vs E. Leblanc et al, \$194; Banque Jacques Cartier vs D. Leclair, \$856; C. W. Lindsay vs G. Lefebvre, \$275; C. A. Gervais vs F. X. Malo, \$113; J. Mellor vs B. G. Nicoll et al, \$102; Banque Nationale vs W. D. O'Brien, \$2,700; J. M. Williams vs H. J. Patton, \$2,500; W. J. Birks vs H. J. Patton, \$2,500; J. M. Fortier vs Dme. M. Roe, \$135; D. Laine et al vs Ant. Rousseau, (dmgs), \$5,000; M. Honan vs Royal Electric Co., \$115; R. Prevost esq., vs Scottish Union & National Ins. Co., \$234; R. B. Hutchinson et al vs De. M. Singer et vir, \$107; A. J. A. Roberge vs J. A. Thoun, \$720; Cie Carrosserie de Montreal vs V. Valliers, \$155.

Quebec—P. Desbiens vs Q. & Lake St. J. Ry., \$725; O. Tremblay vs Emile Vianes (dmgs.), \$300.
 St. Catherine—M. Thomson vs John Murphy, 380
 St. Michel, Napierville—F. Robert vs C. Bourdeau, 500

WRITS ISSUED, ONT.

Oct. 28.

Belleville—Z. Paquet vs S. A. Hyman, \$1,058
 Cornwall—J. Dwyer vs J. M. McDonald, 448
 Dundas—J. Dickson vs Cowper Willoughby, 5,000
 Jarvis—Bank of Hamilton vs Gus Well, 371
 Lambton—Eliza Young vs Wm. & Mary J. Darling, 480
 Toronto—Conf. Life Assn. vs E. V. O'Brien, 3,394
 Townsend—J. Horn vs R. A. McBride, 949
 —Toronto Silver Plate Co. vs Gananogue Hotel Co. Ltd., \$859.

Oct. 29.

Aylmer—Thibaudeau Bros. & Co. vs N. P. Finch, 400
 Brantford Tp—J. N. Shenston et al vs Robt. Sanderson & wife, \$6,344; Susan M. Patten vs Robt. Sanderson & wife, \$4,214.
 Cumberland—N. C. Sparks vs W. J. Edwards et al, 1,371
 Essex—J. Curry vs E. C. & Sarah Tuck & William Ward, 1,048
 Kincardine Tp—Freehold L. & S. Co. vs Wm. Beal, 1,106
 Mosa Tp—J. Lightfoot vs M. C. McIntyre et al, 536
 Osgoode—Margt. McKellar vs Mary Murray et al, 2,740
 Ottawa—R. Tobin vs R. P. Robinson et al, \$500; Henrietta L. Shakespeare vs T. J. Waters et al, \$4,800.
 Toronto—London & Ont. I. Co. vs W. & A. Cottrell, \$2,114; Freehold L. & S. Co. vs S. A. Dyke, \$1,619; E. Carrier vs E. C. Jones, \$300; W. Ramsay vs L. C. Sheppard et al, \$4,894 & \$2,234.

Oct. 30.

Cookstown—J. Spindloe vs E. W. & M. A. Farr & W. J. Phillips, \$1,204.
 Etobicoke Tp—A. Montgomery vs Alex. Gracey et al, 4,360
 Harrisville W—R. S. Box vs R. Somers, 878
 Kenyon Tp—D. B. MacLennan et al, exrs. vs J. B. & Caroline Campeau, \$2,653.
 Mount Forest—Rosanna VanAllan vs Jas. H. Honey et al, 1,902
 Nottawasaga—A. A. Burk et al vs Jno. & Elzth. Kee, 493
 Ottawa—Dom. Bldg. & L. Assn. vs R. A. & E. P. Fregin, \$525.

Saltfleet Tp.—E. S. M. Wardrope vs Wm. & R. H. Pettit, 516
 Toronto—F. D. Brown vs Wm. & S. A. Forbes, \$6,509; G. F. Burton vs John Holland, \$392; Northern Cos. Invs. Trust vs A. W. & J. F. Ross, \$12,266; Gordon & Sampson vs S. E. Townsend, as assignee, \$4,041.
 Toronto N—A. McLean vs F. G. Lock et al, 738

Nov. 2.

Bath—G. Parks vs Fredk. Baker et al, 5,000
 Belleville—C. McGregor vs John McFee, 900
 Cannonsburg, Mich—Michigan Clothing Co. vs C. A. Loughin, \$4,252.
 Crowland—J. T. Johnson vs E. W. Brookfield, 2,200
 Middleton Tp—Corpn. Tp. Waterloo vs J. & L. Robertson, \$3,434.
 Toronto—Ont. Mutual Life A. Co. vs J. A. Harvey, Margt. Campbell & Jas. McMaugh, \$3,887; K. A. Dennistoun vs J. D. Ivey, Rebecca A. Wilson & Christopher Wilson, \$700; Ont. Mut. Life Assce. Co. vs Wm. & Mary Leak, \$5,508; Mary McCabe vs Alice O. Maloney, \$1,229.

Nov. 3.

Burgess N. Tp.—J. J. Doran et al, exr. vs John O'Neil, 480
 Brantford—J. W. Thompson vs Brantford Elec. & Operating Co., \$1,838.
 Clarence Tp—W. J. Tucker vs P. Gagnier et al, 856
 Dalkieth—McPherson & Schell vs Jas. Irvine, 618
 Galt—J. Johnston & Co. vs R. W. Mutchmore, Jr., 1,114
 Hamilton—F. S. Wilson vs L. S. & M. Levee, \$5,704; H. Ryan & Co. vs Piggott & Ingles, \$477.
 Huntsville—J. Johnston & Co. vs Jas. Cann, 2,231
 Malahide—J. Jewell vs Elzth. & Christian Gerhart, 458
 Ottawa—Edith A. Fisher vs R. F. McEwan et al, 618
 Newmarket—J. Macdonald & Co. vs Chas. Lundy, 892
 Parkhill—British Merc. Loan Co. vs Wm. Simpson et al, 2,700
 Port Carling—London & Ont. Inv. Co. vs C. T. Duke, 1,991
 Rat Portage—W. H. Johnson vs W. B. Thibaudeau, 1,500
 St. Isidore—Dme. Celina Leduc et vir vs Jos. Leduc, 500
 Saltfleet Tp—A. L. Maynard vs E. D. Smith, 501
 Southwold—Emma Heard vs Fredk. & Louis Clark, 1,080
 Sturgeon Falls—J. Ryan vs D. M. & J. W. McFarlane, 425
 Toronto—North Amer. Life Ass. Co. vs A. Harris, \$1,200; N. F. Hagel vs John Laxton et al, \$500; Henderson & Small vs Thos. Rae et al, exrs., \$4,554.
 —T. Costello vs Canada Atlantic Ry. (Dmgs), 10,000
 —W. T. Bunnell vs Trusts Corporation et al, 3,000

WRITS ISSUED, MANITOBA & N. W. T.

Oct. 28.

Rapid City—R. Johnson vs R. P. Crookshanks, \$2,000
 Winnipeg—Imperial Bank vs A. & G. McBean, 1,275

Oct. 30.

Winnipeg—North British Can. Trust Co. vs S. A. Ripstein, \$1,356; W. E. Hazley vs D. Scott, \$397 & \$398.

Nov. 2.

Neepawa—J. Robinson vs J. J. Wood, 614
 Winnipeg—Hamilton Prov. & L. S. vs R. H. Christie, 520

WRITS ISSUED B.C.

Oct. 29.

Trail—J. Bouska vs W. E. Blockmer, 1,913

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

Oct. 28.

Lachine—Sincennes-McNaughton Line vs P. Laplante, \$ 312
 Montreal—E. A. Small et al agt H. Bercovitch, \$230; S. Roger et al agt Avila Corbell, \$126; A. Walker agt J. B. McConnell, \$1,000; O. Desmarais agt A. Rouleau, \$100.

Oct. 29.

Beloeil—E. J. Barbeau vs Avila Bernard, 3,120

Oct. 30.

Montreal—C. Lefebvre agt Dme. E. Collette es nom esq., \$150; G. Lamothe agt Theo. Forest, \$188; Montreal Loan & M. Co. agt D. O'Donoghue, \$103; Citizens Ins. of Can. agt E. Parent et al, \$480.
 St. Hyacinthe—W. McNally agt H. N. Bernier, 1,505

Nov. 2.

Montreal—J. Baxter agt Geo. Baillie, \$100; J. Wilkins agt W. Brodeur, \$175.

Nov. 3.

Longueuil—F. X. Moisan agt Dme. Nestor H. Thibault, 13,557
 Louiseville—Anna Beland agt Eug. Vadeboncoeur et al, 1,800
 Montreal—A. Beausnes agt F. Aubry; \$108; E. A. Small et al agt H. Bercovitch, \$230; J. Darlington agt L. J. Tarte, \$102.
 Point Claire—Art Association of Montreal agt Dme. J. H. Oakes et al, \$8,584.

Quebec—A. Gagnon et al agt Hanson & Swartz, 988
 Saguenay—W. E. Duggan agt Luc. Gauthier, 866

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

Oct. 28.

Guelph—A. Hisey agt J. J. Daley, \$1,078
 Innisfil Tp—J. M. Pinkerton agt J. D. & J. McLean, 488
 Ottawa—De. Lucilla J. Osborne et vir agt G. B. Bradley, \$12,594.

Toronto—D. Milloy et al agt C. G. McLean.....	8,549
	Oct. 29.
Clarke—G. Lumsden agt J. A. & W. G. Cowan.....	313
Cobourg—Bank of Toronto agt David Ewing et al.....	325
Markham Tp—C. Murison agt Mary Ramer.....	313
Osnabruck Tp—J. Brassard agt E. Markell.....	480
Vaughan Tp—M. S. Burkholder et al, exrs. agt Eph. Line, \$575.	
Windsor—Empress Gold Mining Co. of Ont. agt D. F. Burk, \$901; Killarney Fish Co. agt Saskatchewan Fish Co., \$3,016.	

	Oct. 30.
Grimsby—W. Palm agt J. W. & J. A. Konkle.....	1,142
Michigan, U.S.—Christian Kloepper agt Hy. Bonner.....	641
	Nov. 2.
Gillies—H. A. Wiley agt Badger Silver Mining Co.....	2,828
Huntsville—M. & L. Samuel, Benjamin & Co. agt Wm. Craddock, \$640.	
Lindsay—W. R. Teskey agt J. A. Gillogly.....	566
Toronto—Dominion Bank agt E. & M. Crickmore, \$1,937; Bristol & W. E. Can. L. & I. Co. agt E. H. Duggan, \$2,938; Union L. & S. Co. agt J. L. Fabian, \$861; A. Cassels agt Wm. Jewitt, \$995.	

	Nov. 3.
Beverly Tp—Acct. Supreme Court agt John Shearer.....	364
Dorchester S—J. J. Teeple agt Randall Cline.....	329
Rat Portage—W. H. Johnson agt W. B. Thibaudau.....	1,500
Sturgeon Falls—Toronto General Trusts Co. agt Theop. Filiault, \$786.	
Woodstock—Imperial Bank agt D. A. McLeod et al.....	328

JUDGMENTS RENDERED B. C.

	Oct. 29.
Ladners—R. E. Walker agt D. B. Grant.....	\$ 790
Vancouver—Bank of Montreal agt M. McHugh.....	561

JUDGMENTS RENDERED, NOVA SCOTIA.

	Oct. 29.
Intervale—John A. Grant, general store, for.....	\$ 311
Yarmouth—L. M. Burns, painter, for.....	927

	Nov. 2.
Halifax—J. & H. W. Mackintosh, builders, for.....	1,194
Rawdon—B. A. Mosher, general store, for.....	616
Wolfville—W. C. Archibald, fruit, &c., for.....	544

JUDGMENTS RENDERED N.B.

	Oct. 29.
Str John—Coles & Sharp, stoves, &c., for.....	\$1,046
	Nov. 2.
Doaktown—H. & F. D. Swim, general store & lumber..	552
Fox Creek—D. A. Bourgeois, general store.....	347

CHattel MORTGAGES, PROVINCE OF ONTARIO.

	Oct. 28.
Barrie—Alfred Swaisland to Toronto B. & M. Co.....	\$4,000
Clinton—Jas. Beattie to Farr. n & Tisdall.....	733
Elmwood—Elmwood Lumber & Manufacturing Co. to McNally & Adams, \$616.	
Hamilton—Simon Lawry to Ada Laidlaw, \$690; Simon Lawry to G. Hunter, \$954.	
Kingston—Patk. Walsh to B. W. Folger et al.....	7,000
Toronto—R. G. Trotter to H. S. Mara.....	565
Windsor—C. J. McArthur to J. Ferguson.....	650

	Oct. 29.
Brantford—Beemer & Co. to G. D. Heyd.....	1,000
Galt—D. T. Ray to J. G. Ray.....	800
Petrolia—John A. Johnson to J. H. Fairbank.....	733
Toronto—J. F. McConnell to F. J. Dunbar.....	6,870
Waterloo—Jos. Westfall to H. Henrick.....	500

	Oct. 30.
Arthur—S. G. Neil to A. Buschlen.....	830
Chatham—R. T. Phillips to D. A. Gordon.....	700
Dundas—John, Alex., & Hy. Bertrand to M. S. Wilson..	5,063
Harriston—Hy. Brooks to A. Robertson.....	805
Ottawa—Miles Birkett to G. S. May.....	4,000
Staynor—Patk. McSherry to Bank of Commerce.....	749
Toronto—Jas. Cole to W. Butterfield, \$600; Mrs. Mary C. Thompson to E. Gegg, \$1,892.	

	Nov. 2.
Bridgeburg—Mrs. Janet Hart to J. Edgar.....	700
Lindsay—F. O'Neill & W. H. Simpson to E. D. Orde..	3,623
London—E. Smart to P. McPhillips.....	776
Lutterworth—Jas. Bryant to A. R. William & Co.....	815
Newmarket—Chas. Lundy to W. J. Wilson.....	4,600
Toronto—Rolston Laundry Co. to E. Rolston, \$1,410; Rolston Laundry Co. to W. Rolston, \$2,170.	
Walkerton—Geo. Grasser & wife to G. Bradley.....	597
Wlarton—J. F. Campbell to A. McNeill.....	1,350

	Nov. 3.
Hawkesbury E Tp—Saml. O'Reilly to J. Constantineau..	900
Sydenham Tp—Geo. Campion to J. Armstrong.....	790
Toronto—Mrs. Jane Hall to Hattie L. V. Hall.....	742

CHattel MORTGAGES, B. C.

	Oct. 28.
Lansdowne—Susan G. Wallace to Bank of Montreal....	\$1,201
	Oct. 30.
Moose Jaw—B. Annable to S. S. Ross.....	3,000
Swift Current—Wm. Milburn to N. McDonald.....	1,169
Winnipeg—Wm. Vineberg to J. Sutherland.....	1,100

	Nov. 2.
Calgary—Alberta Transfer Co. Ltd. to H. Symond.....	2,000
Lethbridge—Lethbridge Drug Co. to Martin, Bole & Wynne Co., \$617.	

BILLS OF SALE PROVINCE OF ONTARIO.

	Oct. 28.
Colchester—Richard Secord to D. Secord.....	\$1,200
Hamilton—Ada Laidlaw & Geo. Hunter to Simon Lawry..	1,644
Seaforth—D. Tracksell to W. J. Clark.....	1,300
Toronto—W. N. Irwin to Jennie N. Irwin.....	750
Windsor—C. W. Stewart to C. Williams.....	3,857

	Oct. 29.
Berlin—John R. Eden to C. N. Huether.....	2,800
Parry Sound—T. W. Whalley to C. Sarney.....	900
	Nov. 3.
Windsor—Oliver R. Scott to W. A. Maricle.....	1,125

BILLS OF SALE, N.B.

	Oct. 29.
Hartland—R. W. Richardson, planing mill, for.....	\$2,000
Woodstock—J. S. Tabor, hotel, for.....	2,000

BILLS OF SALES, B. C.

	Oct. 30.
Gambrier Island—W. Airey & W. E. Dickenson to Hisson & Irving, \$1,000.	

BILLS OF SALE, MANITOBA & N.W.T.

	Nov. 2.
Calgary—H. E. Sibbald to R. Sibbald.....	4,000

BILLS OF SALE P.E.I.

	Nov. 2.
Charlottetown—F. C. Rattray, lobsters, for.....	1,000
Dundas—And. Miller, general store, for.....	2,300

	Nov. 2.
Hamilton—H. C. Chappel to A. A. Mathews.....	1,000
Toronto—Mrs. N. Washington to M. Richardson.....	600
Wlarton—Ainsley Megraw to C. F. Campbell.....	800

BILLS OF SALE, N.S.

	Nov. 2.
Halifax—E. C. Haggarty, hotel, for \$1,500; John Naylor, real estate, for \$1,000.	

THEATRE FRANCAIS.

The most ambitious production of the season at Theatre Francais will be made next week when Belasco and De Nille's great society drama, "Men and Women" will be played. This drama has never before been given at popular prices and as it is a late New York success it will doubtless create a strong impression. It deals with the social problem in a strong and fearless way and the characters are all interesting. The play was such a success at its first presentation in New York that it ran for one entire year at one theatre, and it has since met with great success in other American cities. The amount of royalty Mr. Phillips was paid for the rental of this play for one week would astonish the public were the figures to be made known. The scenic effects will be especially worthy of notice, including an interior of a bank directors' office during a conference. The leading role will be played by Mr. Emmett C. King, who has often appeared in it while it was under the direction of Charles Frohman, and Miss Hope will play the leading sympathetic female role to which she is peculiarly adapted. The vaudeville bill will be headed by the Venetian Vocal serenaders, a duo who illustrate pictorially and with song a night in Venice. Then there will be Little May Hoey, soubrette; Hecla and Marba, comedy acrobats, and Pearl Andrews, the great dialect mimic, in imitations of Albert Chevalier, Henry Irving and other celebrities.

A FIFTY-DOLLAR PRIZE.

A prize of \$50.00 will be given by the editor for the best history of a \$2 "bill," to contain not less than 17,000 words. The writing should be quite legible or type-written. The autobiographical treatment preferred, that is the "bill" should be made to tell its own story.

Partner Wanted.—With from Four to Five Thousand Dollars, to take an active interest in a profitable and long established Clothing, Furnishing and Hat and Cap business. Turn over last year, \$35,000. A young man with practical experience preferred.

Apply to John Calder & Co.,
Hamilton, Ont.

El Padre Needles,

W
10 cents.

Varsity,

5 cents.

The Best ←

CIGARS

that money, skill, and nearly half a century's experience can produce.

Made and Guaranteed by

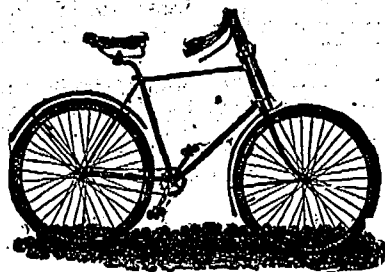
S. DAVIS & SONS

Financial.

Thursday Ev'g, Nov. 5th, 1896.

Early in the week business on 'Change was simply quiet, and fluctuations were few and small. Brokers, investors and speculators alike were apparently awaiting the news from the United States, and when the result became known, considerable excitement arose. Buying became brisk and on Wednesday, saw the heaviest day's trading known in a long time. Prices were advancing; Cable gained 10 points and Postal nearly 6. Other stocks were correspondingly active and strong. During the week the annual meeting of the Montreal Street Railway Co. was held and the former board of directors was re-elected with Senator Forget at the head. The statement submitted was satisfactory, showing net earnings of about 11¼ per cent. Besides paying a dividend of 8 per cent for the year and a bonus of 1 per cent, over \$100,000 was carried forward. Money shows no change locally, bankers quoting 5 per cent for call money, although some brokers claim to be borrowing all they need at 4½ per cent. In outside markets the result of the election was most gratifying. Cable messages told of unusual excitement on the London stock exchange, and prices of American securities went up with a rush. In New York the excitement was no less and advances in prices prevailed. Judged in the light of the events of the week, the following from the *London Statist*, as confirming what we wrote over a fortnight ago, will be of interest. It said, "Should the elections result in returning the gold party by an overwhelming majority, and make it certain that the currency will be seriously coped with, the outlook will be promising. The country will greatly benefit from the deficient harvest in Russia, India, and Australia. Further, the Indian cotton crop

OUR STOCK OF '96 WHEELS IS ALL SOLD



However we still offer machines made to order in

"Wolff American"

High Art Cycles.

"McCune" Cycles

Highest Grades and Great Values.

DORKEN BROS. & CO.,

140 McGill St., - - MONTREAL.

Commercial Cycles good Machines just coming in we offer at \$50.00.

is small while the American crop is reported to be very much larger than was considered probable some time ago." Exchange, locally, is now quoted as follows: Between banks—New York funds, par to 1-10 discount; sixties, 8½ to 8¾; demand, 8¾ to 9; and cables, 9 to 9¼. Counter rates are—New York funds, par to ½ premium; sixties, 8½ to 8¾; demand, 9¼ to 9½; and cables, 9½. Appended is the usual comparative table of quotations as compiled by C. Meredith & Co. :-

BANKS.	Shares.	Highest	Lowest	Average Last Year
Montreal	47	225½	225½	224½
Commerce	800	130½	130	141¼
Eastern Towns'p	41	143	143	.....
Merchants	21	177	177	170½
Molsons	20	183	180	.....
Ontario	12	80	80	.....
MISCELLANEOUS.				
Cable	4960	158	145¼	163¼
Can. Pacific	125	60½	60	57¼
Gas	990	170	176	203¼
Mt. St' Ry.	4882	219½	215½	208¼
Toronto Ry.	660	71	68¼	73½
Bell Tel.	25	156½	156½	158½
R. & O. ex-div. .	100	80	80	93
" " Bonds. \$5000		108	108	.....
Telegraph	105	165	164	164¼
Duluth prfd.	100	12	12	6½
Duluth com.	100	5¼	4¾	.....
Postal	2915	87¼	80¼	.....

MONTREAL CLEARING HOUSE.

Total for Week Ending Nov. 5, 1896.	Clearings.	Balances.
	\$13,242,917	\$1,970,955
Corresponding		
Week of 1895.	12,015,285	1,810,392
" " 1894.	14,196,298	2,378,293
" " 1893.	12,292,151	1,255,344

MONTREAL WHOLESALE MARKETS.

Thursday Ev'g, Nov. 5th, 1896.

Merchants, locally, have been paying much attention to the course of events in connection with the election in the United States, and consequently there is very little new or of interest to note. The result of the election, signifying as it does the maintenance of the gold standard was received generally with undisguised pleasure, and it is believed that the States will now enter upon comparative prosperity which can hardly fail to be felt in Canada.

It is not considered likely that Mr. McKinly's influence will lead to much tariff change. The Canadian Winter freight rates went into effect last Monday despite the protests of merchants. It is believed the matter will be revived elsewhere. Locally the changes in prices have been few in number and of little import. Some few lines of hardware have been advanced full particulars of which can be found in our market reports and prices current. An advance in linseed oil and the firmness of Castor oil were the features of Paints and oils. In groceries the tendency of dried fruit is still higher, and stocks here are still small. During the week, the last direct steamer, the *Bellona* arrived. The cargo had been mostly disposed of "to arrive." Sugar has advanced for yellows and is firm for granulated in sympathy with firmer markets for raws. Collections are admittedly fair, particularly in dry goods, although in hardware and paints and oils there is still room for improvement. Renewals are disproportionate. Trade in other lines has been steady, calling for no particular comment.

ASIEN—Receipts have been much lighter the past month, but owing to heavy advance in ocean freight, the market tends downward. Sales have been made at \$3.50 to \$3.55 for first and \$3.05 to \$3.10 for seconds, but the inside figures are now the best obtainable. Received since 1st January 1758 brls. pots, 271 brls. pearls; delivered, 1770 brls. pots, 258 brls. pearls. In store 4th November, 6 p.m., 148 brls. pots, 66 brls. pearl.

BOOTS AND SHOES—Manufacturers are not doing very much at the moment, but are apparently awaiting reports from travellers who are mostly on the road with spring samples. A few sorting orders are coming in and prices hold easy. A number of the manufacturers are preparing for stock-taking and will not do much until this is completed. The receipt of spring orders is expected to put a little more life in the market.

CEMENT—Arrivals this week were light and with a good demand, prices hold firm. The arrivals included 1,000 barrels English cement, no Belgian, and 48,000 fire-bricks. Present quotations are \$1.80 to \$1.90 for Belgian cement, \$1.90 to \$2.00 for English and \$15.00 to \$21.00 per thousand fire-bricks.

DRY GOODS—A lull has been experienced in the demand this week, most merchants having made up their minds to await the result of the American elections before placing orders in any quantity. A small amount of sorting business has been put through but wholesalers report trade as very quiet. A gratifying feature is that

collections keep up very satisfactory, a marked improvement in this regard being noticeable during the past few weeks. City and suburban retailers report a fairly good business in heavy goods and are looking forward to an increased trade during the next few weeks. A report from New York had the following: "About the entire attention of the dry goods trade is being given to the election. Customers come into both commission and jobbing houses and, after a few questions and answers as to the state of trade, political discussion and prospects are immediately taken up. A prominent jobber remarked yesterday that a customer would say three words about goods and give a half-hour to weighing political prospects and opinions. It is certain that the dry goods trade is stirred up as it has never been stirred up before, on the importance of the sound money election, and the amount of anxiety in that direction has drawn attention from the trade. But the situation is really very firm on cotton goods, with a good deal of trade promising as soon as the election is settled, and settled in the right way. Some classes of cottons are firmer, with prices advanced."

FISH—For salt fish the market wears a firmer tone, but prices are not much changed from last week. Green cod is selling at \$4.00 for No. 1, while N. S. salt herring at \$4.50 are also enquired for. Smoked fish is more active and finnan haddies sell at 6½c to 7c; Yarmouth blotters at \$1.10; and St. John at 90c. For fresh fish there is less demand and prices are a little easier. Pike at 5c to 6c and dore at from 7c to 8c are principally dealt in. Oysters are only moderately active at \$3.00 to \$4.50 for Malpeques and \$1.30 for Standard in bulk. Some mackerel in kits have changed hands at \$1.60.

FLOUR—Although very firm in sympathy with the advances in wheat, flour prices are not quotably changed. A good trade is being done and some further sales have been made on Australian account. Local orders come in freely and it is possible that a further advance might be made if the present high prices of wheat at country points are maintained. The meal market is fairly active and prices hold steady, while in feed the market is only quiet, but prices show no change.

GRAIN—The election of the Sound Money candidate for President in the United States had the effect of again starting a boom in wheat and kindred lines in Chicago, and this was not without its effect on matters locally. In Chicago, May wheat advanced as high as 82c and closed to-day at 78½c, a decline of 3½c. from the highest. Locally, Manitoba wheat is very firm, and there appears to be quite a little competition among millers to get supplies even at the high prices that are being paid, which are equal to 67c at 18c freight points. Oats have sold at 28½c, while peas and buckwheat are steady with a fair amount of business passing. Cable advices to the Board of Trade were as follows: Cargoes off coast, wheat nothing doing, 6d to 1s 6d higher; buyers unwilling to speculate, maize nothing doing; cargoes on passage, wheat strong, 6d to 1s 6d higher, buyers unwilling to speculate, maize firm; English country markets, wheat partially 6d to 1s higher Liverpool spot wheat and maize firm; Minneapolis first bakers' flour, 23s.

GREEN FRUIT—A steady business is being done in most lines but the bulk of the trading is still in apples. Of these, good sized shipments are going forward to the other side continually. Prices, generally, range as follows:—Lemons, \$3.50, to \$4.00 per box; bananas, \$2.25 to \$2.75 per bunch; apples,

75c to \$1.50 per bbl.; Famense apples, \$1 to \$1.50 per bbl.; cocoanuts, bags, \$4 to \$4.25 per hundred; California pears, \$3; Canadian pears, \$3 to \$4.50 per bbl.; California peaches, \$2.25; sweet potatoes, \$2.50 bbl.; Cape Cod cranberries, \$6 to \$6.50 bbl.; new chestnuts, 6 to 7c lb.; Jamaica oranges, \$5 to \$6 bbl.; Malaga grapes, \$5 to \$6 per keg; quinces, 25c basket, \$2.50 bbl.; new figs, fancy, 13 to 17c; choice, 10 to 12c, and Spanish onions, in crates, 65 to 70c.

GROCERIES—The sugar market which we reported as strong last week steadily gained in strength and two separate advances in yellow sugar of ¼c each have been noted. Refiners now quote their cheapest yellow at 3½c and say that they will not sell at less although it is believed that orders for round lots might induce them to shade. Granulated is steady at 3½c for small quantities with round lots changing hand at ¼c less. The market for raws continues firm. A New York report had the following:—Cables quote the market firm and unchanged on European sugars. Domestic refined are firm, with a good demand. The American is quoting at: Cut loaf, crushed, 6c; granulated, 4c¼; yellows, 3½c to 3¾c. The Revere quotes: Extra quality granulated, 4 3/16c; fine, 4¼c; Belmont A, 4c. Small bbls, 1-16c. more. In dried fruit, increasing strength is shown, and latest quotations on Californian raisins are 3½c, 4½c, and 5½c, for 2, 3, and 4 crown respectively f.o.b. California. This is equal to nearly 2¼c. higher laid down in Montreal. The first car of California prunes arrived this week and were distributed to jobbers at about 7c to 9c, as to grade. The SS. Bellona which arrived this week is the last direct fruit steamer to arrive this season and her cargo has been almost all sold to arrive on private terms. Late cable advices from Denia reported a still advancing market and gave the following figures as now ruling in Europe., Fine 19s.; Off-Stalk, 17s.; Selected, 22s. 6d.; and Layers 24s. 6d. Tea during one week has been only moderately active although prices have held steady with no material changes in either Blacks or Japans. Coffee holds steady at advance already noted while rice, molasses and canned goods have met with a fair demand with no feature of more than ordinary importance to note. Canned vegetables are steady while canned salmon is not offering by jobbers very freely and is held firm by wholesalers.

HARDWARE AND METALS.—Business generally is more active and prices firm. Winter freight have now gone into operation and this with the near approach of the close of navigation has stimulated the demand somewhat, merchants making the best use they can of the boats while they still run. Zinc is again firmer and has advanced to \$4.75 to \$5, while Tin Plates are steady and have met with a good demand for round lots from the West. Canada Plates are active and firm while in Pig Iron there is a steady business at in some cases higher prices. Summerlee is now quoted at \$20.50 to \$21. Carnbroe at \$18.50 to \$19; and other lines unchanged. During the week, wire manufacturers have reduced the price of Barbed Wire which is now quoted at 3c. for Province of Quebec; and \$2.85 for Province of Ontario. In sympathy Staples have been reduced to the same price. Collections are still very slow, a number of renewals being asked for, although they are a little better than they have been.

HAY—The local market is decidedly firmer, although in the country supplies are apparently as large as ever. Transportation is, however, more difficult and this keeps local supplies on the light side, owing to a reported scarcity of cars. No. 1 is selling, locally, at about \$10 and No. 2 at about \$9 per ton.

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods
Merchants.

SPECIALTIES:

COLORED
AND BLACK

CASHMERE

SILKS

AND

DRESS
GOODS,

Mantles and Jackets.

Carsley, Sons
& Co.,

113 St. Peter Street,

—MONTREAL.

Substitution

the fraud of the day.

See you get Carter's,

Ask for Carter's,

Insist and demand

Carter's Little Liver Pills.

Winter's Coming!

'Tis best for you to know the facts about heating apparatus if you are considering about a plant for your home. "Safford" Radiators are the only heating apparatus in the world that has imitators; and why? Because they are the simplest and best in construction and durability.

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They NEVER burst,
Break or Wear out.
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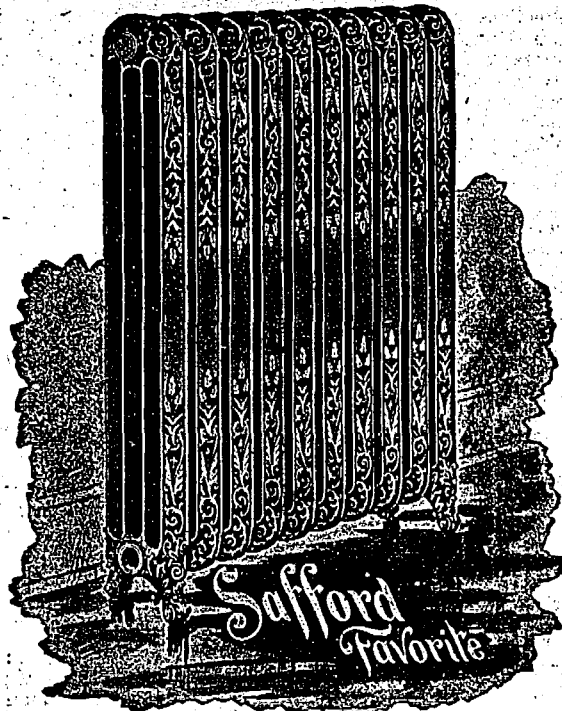
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The TORONTO RADIATOR MFG. CO., Limited,

Toronto, Ont.

AND H. McLAREN & CO.,

Montreal.



Children's Bazaar.

On Friday, 11th Dec. there will be held at Stanley Hall corner of Stanley and St. Catherine Sts., a "Children's Bazaar" in aid of the Montreal Homeopathic Hospital, on McGill College Ave.

A great many children are making useful and fancy articles for sale and there will be exhibitions of fancy dancing and various entertainments to amuse the little ones.

The bazaar will be open from 2.30 to 10 p.m., tea and refreshments will be served. Admission is only five cents.

It is hoped that all the friends of the hospital will patronize the bazaar, and help the children in their good work.

Donations of material, work, home-made candy, cake, etc., and subscriptions may be sent to the secretary, at 433 Elm Avenue, Westmount, at any time, or to Stanley Hall on the morning of 11th December.

HIDES AND TALLOW.—The market for hides shows no change from a week ago a fairly good business being done at firm prices. Beef hides are quoted a 7c, 6c, and 5c, respectively for Nos. 1, 2, and 3. Tallow is still very firm and prices range about the same as we quoted last week. A report from New York said the market continued steady, with a good demand from tanners.

HONEY.—Supplies of all kinds are still ample to meet all enquiries, though with a fair demand prices hold steady at about the range given below: dark buckwheat, 8c to 9c per lb., and for bright, 10c to 11c per lb., in the comb.

LEATHER.—The local demand for leather shows little or no change from last week. Some small lots are being sold but manufacturers appear to be awaiting reports from their travellers before ordering very extensively. Prices, however, continue very firm and with an upward tendency, although no quotable change is reported. The export trade keeps quite brisk and good sized shipments of sole and black are being made week by week. The English markets are said to be as firm as ever and prices satisfactory.

PAINTS AND OILS.—An advance of 1c in linseed oil is one of the features of the week. This makes the quotation now 50c for boiled and 47c for raw. Turpentine shows no change but is steady, while castor oil is very firm at the advanced price 8 1/2c.

E. G. Chamberlain,

PARKHILL, Ont.

EXPORTER OF

Raw Furs & Gensing Root.

Gensing Root a Specialty.

In leads, dry is firm, while in other lines there is a fair business at steady figures. Glass is very firm and likely to go higher in the near future. Other lines show no change. Collections are still on the slow side, a good many renewals being asked for.

PETROLEUM.—The market continues very brisk and prices hold firm at about the following range: W.W., 20 1/2c to 21 1/2c; American benzine, 21 1/2c to 25c; Canadian benzine, 14c to 15c; astral, 22 1/2c to 23 1/2c. Refined in Petrolia is quoted at 10c in bulk, and 12 1/2c in barrels, in car lots, f.o.b. there. Market very firm.

PRODUCE AND PROVISIONS.—The past week has been a somewhat quiet one in the cheese market particularly in business on local account. Prices, however, have held steady, and for export some good sized lots have been sold and the shipments to the other side this year are already far ahead of what they were at the same period last year. Sales of September stock have been noted at 10 1/2c and a shade more has been paid in one or two other cases. The cable price was advanced during the week to 51s for both white and colored stock. Far butter there is a fair demand. Creamery selling at 19 1/2c to 20c., while prices on Western and Township's dairy are well maintained. The demand for eggs is good and prices are firm, while in provisions, there is a moderate demand for Canada short cut pork. Canned and smoked meats are fairly active and despite some speculative fluctuations in Chicago prices in the local market for provisions keep very steady. The closing price for cash pork in Chicago to-day was steady, at \$6.90 as compared with \$6.90 last week.

HAYES' PATENT
MANUFACTURED BY
METALLIC ROOFING CO.
TORONTO
ILLUSTRATED CATALOGUE FREE

STEEL LATHING

WOOL.—There is still a small business in progress but no material change from a week ago. Now that the suspense with regard to the American elections is over however, it is expected that there will be an improvement not only in the volume of business but in prices, which are considered low.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

TORONTO, Nov. 5, 1896.

There is little change in the trade situation. The weather is unfavorable for the sale of winter goods, and the volume of business is not up to expectations. Prices of leading staples of merchandise are firm and collections are reported slightly better. The advance in wheat is a factor of some importance and the general feeling is that business is on the mend. Money market unchanged with prime commercial paper discounted at 6 to 6 1/2 per cent. Sterling exchange is slightly weaker. American stocks traded in here are higher but the extreme advance was not maintained. Cable sold up to 158 1/2 on Wednesday and closed at 156. Postal went to 88 and closed at 85 1/2, Western Assurance sold at 158, British America at 119 1/2, Gas at 199, Toronto Ry. at 70 1/2, C.P.R. at 58 1/2, Bank of Commerce 131, Imperial at 181, and Building & Loan at 60.

BUTTER, &c.—The butter trade is quiet and featureless. Prices the same as last week. The best tub is jobbing at 14 to 15c, and medium at 10 to 12c. Large rolls are quoted at 12 to 13c. Creamery unchanged, with tub

Leboeuf & Hurtubise.

Accountants, Real Estate Agents
and General Brokers,

Room 54, Montreal Street Railway Bldg.

MONTREAL.

JAMES BAXTER,

NOTE BROKER,

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

157 St. James Street,

MONTREAL

H. S. PHILLIPS & CO.,

61 St. James Street,

Commercial Paper Bought,

Advances made on

MONTREAL.

Warehouse Receipts.

Romeo Prevost & Co., accountants
auditors, curators and commissioners
Liquidation of Insolvent Estates a speciality. Money to lend.

Offices Nos. 41 & 42 Montreal Street
Railway Building, Montreal.

quoted at 18 to 19c, and rolls at 20c.
Eggs sold in case lots at 14 to 15c per doz.
Cheese 9½c to 11c the latter for late
makes.

DRESSED HOGS — Offerings are limited
as yet and prices rule steady. Choice
light \$5.00 to \$5.25 and heavy \$4.50 to
\$4.75.

FLOUR AND GRAIN — Flour quiet and
firmer, with straight rollers quoted at \$3.00
to \$4. Ontario patents \$4.10 to \$4.20.
Manitoba patents \$5.20 to \$5.25 and
strong bakers \$4.75. Bran unchanged at
\$7 to \$7.50 West. Oatmeal higher at \$3.15
to \$3.25. Wheat in demand and higher,
with holders disinclined to sell. Red and
white sold at 80 to 81c outside and No. 1
Manitoba hard at 91c Toronto freights,
and at 82c afloat, Fort William. No. 2
hard 80c Toronto freights. Barley quiet at
86c for No. 1, 80 to 81c for No. 2 and 25c for
No. 3. Oats firmer at 20½ to 21c for
white and at 19½ to 20c west for mixed.
Peas steady at 43 to 43½c north and west,
Rye 35c east, corn 27c and buckwheat
32c outside east.

GROCERIES — There is a quiet trade
with prices generally steady. Granulated
sugars are selling at \$4 to \$4.10 and yell-
ows at \$3.15 to \$3.65. Rio coffee 15 to
16c. Canned goods steady; tomatoes
65 to 70c, peas, 65 to 75c; corn, 50 to 70c;
salmon, Cohoes \$1.20. Valencia raisins,
off stalk 6c, and selections 6½;
Prunes 6½ to 6¾c. Currants, 5c.

LEATHER — Trade is fair with the gen-
eral tone of prices firm.

HIDES AND SKINS — Hides are firm
with cured selling at 7¼ to 7½c
Doulers are paying 6½ for No. 1
Green, 5½c for No. 2 and 4½c for
No. 3. Sheepskins 60 to 70c. Cal-
skins unchanged at 6 to 7c for No. 1,
and 4c for No. 2. Tallow unchanged at
3½ to 4c per lb.

LIVE STOCK — The trade in export
cattle is quiet and prices are unchanged.
Choice shippers bring 8¾c, and others

STOCKS AND BONDS.

NAME.	Par Val's.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6-Ms	Dates of Dividends.	Per Cent Price Nov 5.	Cash value per 8.
British North Am.....	243½	4,866,666	4,866,666	1,388,838	2	Apr. Oct.	100	213 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3½	June Dec	139¼	64 75
Commercial, Windsor...	40	600,000	288,640	95,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	225	112 50
Du Peuple.....	40	.....	.....	.....	.....	.....	6	3 00
Eastern Townships.....	50	1,500,000	1,499,905	750,000	3½	Jan July	142	71 00
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	155	155 00
Hochelaga.....	100	800,000	800,000	345,000	3½	June Dec	124	124 00
Imperial.....	100	1,988,600	1,982,370	1,158,175	4 & 1	June Dec	181	181 00
Jacques Cartier.....	25	500,000	500,000	235,000	3½	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	8,000,000	4	June Dec	170	170 00
Merchants' Halifax.....	100	1,500,000	1,500,000	975,000	3½	Apr. Feb	167	167 00
Molson's.....	50	2,000,000	2,000,000	1,400,000	4 & 1	April Oct	183	91 50
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	224½	449 50
Nationale.....	30	1,200,000	1,200,000	30,000	2½	Jan July	70	21 00
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,000,000	1,000,000	50,000	2½	June Dec	80	80 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	Jan Dec	.....	.....
People's of N. B.....	150	180,000	180,000	116,000	4	Jan July	155¾	158 75
Quebec.....	100	2,500,000	2,500,000	500,000	3	June Dec	117¼	117 75
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	3	June Dec	163	163 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	238	238 00
Traders.....	100	700,000	700,000	85,000	3	.....	97	97 00
Union Halifax.....	50	600,000	600,000	160,000	3	Jan July	123	61 50
Union Can.....	100	1,200,000	1,200,000	305,000	3	Jan Dec	101	101 00
Ville Marie.....	100	500,000	479,620	10,000	3	Jan Dec	73	73 00
Western.....	500	500,000	377,238	105,000	3½	Apr. Oct	.....	.....
Agri. Sav. and Loan Co.....	50	320,000	326,000	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	600,000	4½	Jan Quarterly	150	156 60
Brit. Can. Loan & Inv. Co.....	100	1,820,000	398,400	112,000	3½	Jan July	100	100 00
Brit. Mortg. Loan Co.....	100	450,000	811,978	75,000	3½	Jan July	.....	.....
Building and Loan Assoc.....	2	750,000	750,000	124,975	3	Jan July	.....	.....
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	60	40 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3½	Jan July	105¼	105 25
Can. Perm. Loan and Sav.....	5	5,000,000	2,600,000	1,450,000	5	Jan July	130	65 00
Can. Sav. & Loan Co.....	50	750,000	722,000	195,000	3½	Jan Dec	130	54 50
Central Can. Loan & Sav. Co	100	2,500,000	1,250,000	325,000	3	Jan July	120	120 00
Dominion Sav. and Inv. Co.....	50	1,000,000	932,412	10,000	3	Jan Dec	76	38 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1½	Jan-Qtly	123	61 50
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	85	85 00
Farmers' Loan and Sav. Co.....	50	1,057,250	611,430	146,195	3½	May Nov	95	47 00
Freehold Loan and Sav. Co.....	100	3,223,500	1,319,100	659,550	4	Jan Dec	103	113 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	389,895	3½	Jan July	110	110 00
Home Sav. and Loan Co.....	100	2,000,000	200,000	190,000	3½	Jan July	165½d	165 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,337,000	670,000	4½	Jan July	161	82 50
Imperial Loan and Inv. Co.....	100	840,000	703,558	104,051	3½	Jan July	160	160 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	4	Jan July	113	113 00
Land. & 'an. Loan and Ag.....	50	5,000,000	700,000	405,000	3	Jan Sep	94	47 00
London Loan Co.....	50	679,700	639,050	74,000	3	Jan July	102	51 00
London and Ont. Inv. Co.....	100	2,750,000	552,000	160,000	3½	Jan July	99¼	99 50
Manitoba & North-W. Ln Co	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	164	65 60
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	177	70 80
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	216¼	108 80
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	118	118 00
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	90	90 00
Montreal Loan and Mortg.....	25	600,000	500,000	300,000	3½	Jan Sep	134	38 50
Ont. Indus. Loan and Inv.....	100	466,800	314,816	190,000	3	Jan July	30	30 00
Ont. Loan and Deb. Co.....	50	2,750,000	1,200,000	463,000	3½	Jan July	123	61 50
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	.....	Jan July	25	12 50
Real Est. Loan Co.....	40	681,000	321,880	50,000	2	Jan July	60	30 00
Richelleu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	80	80 00
Toronto Electric Light Co.....	10	500,000	.....	20,000	2	Quarterly	130	130 00
Toronto Street Railway.....	100	6,000,000	.....	.....	N11	.....	70	70 00
Union Loan and Sav. Co.....	50	1,000,000	679,645	260,000	4	Jan July	95	47 50
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	4	Jan July	130	65 00
Western Loan & Trust Co.....	50	1,000,000	275,000	18,000	13¾	June Dec	98	49 00

Windsor Hotel 50-55

4 St. Lawrence St. Room 9 and 15 Fabre Bldg.

J. O. R. FRAPPIER,
Electrical Contractor, and
Experimentalist in Electrical Works.

S. FRAPPIER,
Architect, Measurer and Valuator,
Mechanical Designing a Specialty.

N.B.—Patents Agency for all Countries,

¾ to 3½. Choice bulls for export 3c to 3¼c. Butchers' cattle unchanged, the best selling at 3 to 3¼c, medium 2½ to 2¾c and inferior 2 to 2¼c. Milk cows firmer at \$25 to \$40 each the latter for choice. Calves \$8 to \$7.00 per head. Sheep sell at 2¾c to 3c for choice exporters and 2½c for butchers. Lambs at \$2 to \$3.00 each. Hogs steady, the best bacon lots selling at 3¾c; thick fats 3¼ to 3½c, and light 3½ to 3¾c. Sows 2¼ to 3c, and stags 1¼ to 2c per lb.

PROVISIONS. — Trade quiet and prices steady. Mess Pork is quoted at \$11 to \$11.25 short cut at \$11.25 to \$11.50, shoulder mess \$10. Bacon 5½ to 6c for long clear. Breakfast bacon 10 to 10½c and backs 9 to 9½c. Smoked hams 10 to 11c. Lard 6½ to 7½c per lb. the latter for pails. Dried apples 2 to 2½c, and evaporated 4 to 5c. Beans 60 to 70c per bushel. Potatoes are quoted at 30c per bag.

WOOL — Market is firm. Fleece is worth 20 to 21c. Pulled wools firm at 20 to 21c for supers and 22 to 23c for extras.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.												
Brogans or Cobourgs	\$0 60	\$0 80			Binder Twine.	\$ c.	\$ c.	Soda Ash	\$ c.	\$ c.		
Split Balmorals	0 90	1 40			Good mixed	0 00	0 06	Soda Bicarb.	2 30	2 50		
Kip	1 00	1 50			Pure manilla	0 07	0 07	Sal. Soda	0 70	0 80		
Buff or Congress	1 60	2 00						" Concentrated	1 50	2 00		
Split Boots	1 40	2 00			Brooms.							
Kip	2 00	3 00			Rose 4 varn. hand heavy	2 60	0 00	Dyestuffs.				
Grain \$2.00 to \$3.00, Felt Sox	2 25	3 00			Pansy 4 " " medium	2 40	0 00	Archil. con.	0 27	0 29		
Felt Boots, half fox	\$1 60	\$2 10			Thistle 4 " " "	2 10	0 00	Cutch	0 07	0 08		
do full \$1 75, \$2 50												
Women's.												
Split Batts or Bals	0 70	1 00			Map Leaf A 4 stgs.	2 60	0 00	Ex. Logwood	0 10	0 15		
Kip Pebbled or Buff Bals	0 80	1 10			" B 4 " stained	2 15	0 00	Chips	2 00	2 50		
Pebbled Button, Machine Sewed	0 90	1 25			Shamrock A 4 " varn han	2 10	0 00	Indigo (Bengal)	1 50	1 75		
Glazed Buff Button	1 00	1 25			" B 4 " stained	1 95	0 00	Indigo Madras	0 70	1 00		
Goat	1 25	2 00			Daley A 4 stgs varn handle	1 05	0 00	Gambler	0 07	0 08		
Pollah Calf	1 25	2 00			" B 8 " stained	1 70	0 00	Madder	0 10	0 15		
French Kid	1 35	3 50			Tulip No. 1 3 stgs	1 55	0 00	Sunac	62 50	70 00		
Dongola Kid	1 00	2 00			" 2 " " "	1 30	0 00					
					Curling 4 " "	2 40	3 20	Fish.				
Mens' Calf, Bals. Cong or Butt, Goodyear Welt												
					Drugs & Chemicals							
					Acid Carbolic Cryst medl.	0 80	0 85	Distributors prices.				
					Aloes, Caps.	0 18	0 15	Cape Brit. Herring	3 25	0 00		
					Alum	1 50	2 00	Labrador Herrings	0 00	0 00		
					Borax, xtls	0 07	0 08	Sea Trout No. 1 split p.b.	0 00	0 00		
					Brom. Potass	0 60	0 85	" half brls.	0 00	0 00		
					Camphor, Eng. Refoz. ck	0 80	0 85	No. 1 Shore Herrings	4 75	5 00		
					" Ref Rings	0 05	0 75	" Nova Scotia	4 25	4 50		
					Citric Acid	0 40	45	Mackerel No. 1, kitts.	10 00	0 00		
					Copperas, per 100 lbs	0 75	1 00	" " 1/2 barrel	6 50	0 00		
					Cream Tartar	0 23	0 30	Green Cod, No. 1	0 00	4 00		
					Glycerine	1 50	1 75	Green " large	0 00	0 00		
					Gum Arabic per lb.	0 24	0 27	Draft " "	0 00	0 00		
					" Trag.	0 50	1 00	No. 2 " "	0 00	0 00		
					Morphia	1 75	1 85	Largedry " per quintal	0 00	0 00		
					Opium	4 00	4 25	Salmon No. 1 brls Lab.	12 00	12 50		
					Oxalic Acid	0 10	0 12	Salmon, (terces)	17 50	18 00		
					Phosphorus	0 65	0 75	" Brit. Col brls.	0 00	0 00		
					Potash Bichromate	0 11	0 15	Boneless Fish	0 02	0 02		
					Potash Iodide	3 90	4 00	" Cod	0 05	0 00		
					Quinine	0 35	0 45	Finnan Haddies	0 06	0 00		
					Strychnine	0 75	0 90	Flour.				
					Tartaric Acid	0 35	0 40	Winter Wheat	4 80	5 00		
					Tin Crystals	0 20	0 25	Manitoba patent brands	4 80	5 05		
					Heavy Chemicals.							
					Bleaching Powder	2 25	2 75	Straight roller new wheat	4 50	4 75		
					Blue Vitriol	5 00	6 50	do bags	2 15	2 40		
					Brimstone	1 75	2 25	Extra	0 00	0 00		
					Caustic Soda 60	1 90	2 25	Supertine	0 00	0 00		
					" 70	2 15	2 50	Manitoba Strong Bakers	4 50	4 75		
								Standard oatmeal, brl.	3 30	3 40		
								Bran	10 00	10 50		
								Shorts	11 00	12 00		
								Mouille	15 00	18 00		

Name of Article.	Wholesale.	Name of Article.	Wholesale
Canned Goods.			
Lobsters	\$ c. \$ c.	Corn Beef 1-lb	\$c. \$ c.
Sardines	9 50 11 00	" 2-lbs	1 15 1 35
Canadian Sardines	7 00 13 00	" 4-lbs	2 00 2 35
Mackerel	4 75 5 00	" 6-lbs	4 15 0 00
Salmon	1 50 0 00	" 14-lbs	14 50 16 75
Clams, 1-lb tins, per doz.	1 10 1 75	Lunch Tngs 1-lb per doz.	3 30 0 00
Oysters	1 80 1 40	" 2-lbs	6 50 0 00
Tomatoes, 3s, per doz.	0 60 0 67	Soups, 2 lbs	0 00 2 00
Peaches, 2-lb. yellow	2 00 2 25	3 lb Baked Beans	1 35 2 10
" 3-lb.	2 50 2 75	Deviled Tong's 1/2 lb.	1 20 0 00
Bartlett Pears, 2-lb, tins, per doz.	1 75 2 00	Ham, 1/2-lb.	1 20 0 00
Strawberries, Pres'd 2s.	1 75 2 00	Chicken, 1/2-lb.	2 00 2 20
Raspberries 2s.	1 75 2 00	Turkey, 1/2-lb.	2 00 2 20
Pineapples, 3-lb tin, p. doz	2 30 2 40	Ox Tongue, 1/2-lb.	7 20 0 00
Gooseberries Pres. 2s.	2 00 0 00	" 2-lb.	8 55 0 00
Gr'n Gages, 2-lb. tins, p. d.	1 65 2 00	" 3-lb.	11 00 0 00
Corn, 2 lb. tins.	0 65 0 70	" 3 1/2-lb.	13 00 0 00
Peas, 2-lb tins.	0 70 1 00	Finnan Haddies	0 07 0 07
		Roast Chicken 1-lb tins.	2 25 0 00
		Roast Turkey, 1-lb tins.	3 25 0 00



SHERIFF'S SALES.

A. F. F.—No. 1900.—WILLIAM FRANCIS et al, es-qual. vs. JOHN LAR-MONTH.

These six certain lots of land situate in the former village of Saint Gabriel, county of Hochelaga, now Saint Gabriel ward, forming part of the city of Montreal, and known on the official plan and in the book of reference of the municipality of the parish of Montreal, by the numbers three thousand one hundred and one (3101), three thousand one hundred and two (3102), three thousand one hundred and three (3103), three thousand one hundred and four (3104), three thousand one hundred and five (3105), three thousand one hundred and six (3106); bounded in front by Mullins street—with the buildings thereon erected, together with a steam boiler and engine, and also all the machineries contained in said buildings and on aforesaid described premises forming but one block.

To be sold at my office, in the city of Montreal, on the THIRTEENTH day of NOVEMBER, instant, at TEN o'clock in the forenoon.

V. E.—No. 24.—Wm. K. ROBINSON vs. CHARLES CHEVRIER

1° A lot of land situate on the east side of the Côte Saint Charles, in the parish of Saint Lazare, district of Montreal; bounded in front by the road of said Côte Saint Charles, known as number five hundred and ninety-one, of the official plan and book of reference of the said parish of Saint Lazare, in the

county of Vaudreuil—with the buildings and dependencies thereon erected. 2° Another lot of land situate on the said east side of the Côte Saint Charles, said parish of Saint Lazare, said district of Montreal; bounded in front by the road of the Côte Saint Charles, known as number five hundred and eighty-six, of the said official plan and book of reference of the parish of Saint Lazare, in the county of Vaudreuil—with the buildings thereon erected.

To be sold at the parochial church door of the parish of Saint Lazare, on the TENTH day of NOVEMBER, instant, at ELEVEN o'clock in the forenoon.

V. E.—No. 25.—WILLIAM K. ROBINSON vs. GASTIEN SEGUIN.

A land situate in the parish of Saint Lazare, district of Montreal, in the concession Saint Francois, known as number ninety-two (No. 92), of the official plan and book of reference of the parish of Saint Lazare, in the county of Vaudreuil; bounded on the east by the boundary line of the parish of Saint Michel de Vaudreuil—with a house and outbuildings thereon erected; reserving from the said land the public road which crosses it, and subject to the charges in favor of the representatives of the late Antoine Chartier de Lotbinière Harwood, of all the reservations, charges and servitudes stipulated in a deed of sale of the 8rd of May, 1892, passed before Maitre F. D. O. Turcotte, N. P., and made by Charles Chevrier to the said Gastien Seguin, said deed being registered on the 18th March, 1896, under number 26697, as follows, to wit: 1° of all the mines, minerals and ores of all kinds which are or may be found on the said land; 2° of all the water powers, gulleys, ravines and water courses which are or may be found thereon, with ten feet of land on each side; 3° of the peat which is found

on the said land, without reservation or exception; 4° lastly, of the right to work the said mines, minerals and ores and the peat-bogs which are or may be found on the said land from now and henceforth forever, and to communicate therein for the above mentioned purposes, without any indemnity to the purchaser and possessor of said land.

To be sold at the church door of the parish of Saint Lazare, on the TENTH day of NOVEMBER, instant, at TWO of the clock in the afternoon.

Sheriff's Office, { J. R. THIBAudeau, Montreal, 4th Nov., 1896. } Sheriff.

INSTEAD OF GLASS.

The translucent fabric recently brought out by a New England firm to take the place of glass skylights has, after a continuous experimental service of seven years, been pronounced to be in as good condition as when first put in place. The material has many advantages claimed for it, chief of which is that by its employment in train sheds, freight houses and similar buildings having skylights of large areas, the light weight of the material permits of a simple, inexpensive and light form of skylight construction. The joints are made water-tight by a special form of construction employed with this material. The fabric is said to have marked advantages over glass in being practically unbreakable, and for this reason leaks on account of breakage or cracking are not experienced. The translucent fabric consists of a transparent material spread over steel wire cloth, with twelve meshes per inch, which gives the panels a flexible and elastic property, permitting

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.
Farm Products.											
Butter, Creamery,	0 10 1/2	0 20	Barley, malting.....	0 43	0 45	Molasses (Barbados) 1mg..	0 29	0 30	Vermicelli, Canadian.....	0 05	0 06
Townships, dairy,	0 15	0 17	" feed afloat.....	0 34	0 34 1/2	Porto Rico.....	0 27 1/2	0 30	Macaroni,	0 05	0 06
Western.....	0 00	0 00	Peas, per 60 lbs, afloat new	0 56 1/2	0 57	Trinidad.....	0 00	0 00	" Italian.....	0 10	0 13
Lower grades.....	0 00	0 00	In store.....	0 00	0 00	Cuba.....	0 00	0 00	Peel—Citron.....	0 18	0 20
Holls.....	0 00	0 00	Rye No. 2.....	0 43	0 43 1/2				Orange.....	0 13	0 15
			Corn, in bond.....	0 00	0 00				Lemon.....	0 12	0 15
			" duty paid.....	0 00	0 00						
CHEESE:											
Finest Ontario Sept.....	0 10 1/2	0 10 1/2	Groceries.								
Finest Ontario Oct.....	0 10	0 10 1/2	Tea, (Hf.-Chest & Cad.)..	0 12	0 15						
Quebec Sept.....	0 13	0 10 1/2	Japan, com. to med., lb.	0 17	0 19						
Quebec Oct.....	0 10	0 00	" good med. to fine..	0 22 1/2	0 25						
			" choicest.....	0 26	0 35						
			" fancy.....	0 08	0 00						
			" dual.....	0 11	0 20						
			Y. Hyson, com. to good..	0 30	0 45						
			" fine to finest, lb	0 17	0 20						
			Gunpowder, Moyune.....	0 25	0 35						
			" good.....	0 11	0 13						
			Pinganey, med to good..	0 22	0 23						
			" fine to finest.....	0 23	0 42						
			Oolong.....	0 11	0 13						
			Congou, common.....	0 15	0 20						
			" good common.....	0 23 1/2	0 27 1/2						
			" med. to good.....	0 32	0 35						
			" fine to finest.....	0 17 1/2	0 20						
			Indian.....	0 35	0 45						
			Darjeelings.....	0 16	0 35						
			Ceylon.....								
			Coffees, Mocha (green)—								
			Java.....	0 23	0 28						
			Maracatbo.....	0 18	0 20						
			Jamaica.....	0 17 1/2	0 18 1/2						
			Hilo.....	0 15	0 20						
			Plantation Ceylon.....	0 27	0 30						
			Chicoory.....	0 06	0 11						
			Canadian do.....	0 05	0 06						
			Sugars.								
			Ex Granulated, brls.....	0 03 1/2	0 03 1/2						
			Of grade gran'd.....	0 00	0 00						
			Ex Ground, in brls.....	0 04	0 00						
			" in brs.....	0 04	0 00						
			Powdered, in brls.....	0 04	0 00						
			Paris Lump, in brls.....	0 04	0 00						
			" half brls.....	0 04	0 00						
			" 100-lb brs.....	0 04	0 00						
			" 50-lb brs.....	0 04	0 00						
			Branded Yellows.....	0 03 1/2	0 03 1/2						
			Syrup.....	0 01 1/2	0 02 1/2						
			Grain.								
			Hard Man. No. 1 Ft. Wm.	0 82	0 84						
			" No. 2.....	0 00	0 00						
			Calc. No. 2.....	0 26	0 27						

SUGARS.—Refiners prices to the wholesale trade ; jobbers would have to pay 1/2c additional.

A Moment with the Thoughtful.

Several manufacturers of house heating boilers are vying with each other in an attempt to see how cheaply their products can be made, and give no thought to their endurance, efficiency or economy.

INFERIOR GOODS ARE DEAR AT ANY PRICE.

We ask that you compare the excellence in construction and finish, arrangement and quality of heating surface, large grate areas, ease in cleaning, and amount of space with maximum power as embodied in the



OXFORD

HOT WATER

HEATER.

After a careful investigation of these features we feel safe in leaving the decision to our best judgment.

NOT HOW CHEAP, BUT HOW GOOD.

The Gurney-Massey Co., Ltd., - - - Montreal.

adjustment to any shape that the roof structure may take, owing to the expansion and contraction of the frame work. The manufacturers state that the skylights mentioned as having been in use for over seven years have never leaked during that time, nor have they cost anything for repairs. Several large modern industrial establishments have been fitted up with this material. The fabric is strong and in panels 18 by 36 inches in size, has carried a weight of over 400 pounds per square foot. The amount of light transmitted is equal to that of ribbed glass, one-quarter of an inch in thickness. The material will not burn unless set fire to at the edges, when it will burn very slowly. Brands or coals dropped upon it will not set fire to it. Its cost is much less 20 to 30 per cent, than that of ordinary glass skylights.—*Phila. Record.*

ADVANCES IN QUININE.

The recent advances in quinine have led to some speculation, in the drug trade particularly, as to the causes for the advance. In this connection, the *Drug Review* says: While the general belief is that the two recent declines in the quinine market were due to a desire on the part of manufacturers to "squeeze" second hand holders and regain control of the market, or that there was a leak somewhere in the manufacturers' combine that needed mending by that process, there is another explanation emanating from London that is worthy of consideration, the gist of which is that the bark growers of Java were the ones the combine are endeavoring to "squeeze" into subjection to a plan that has for its object the control of the cinchona bark plantations of that island.

It is stated that the quinine manufacturers have for some time feared a decline in bark production, and believed it the part

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 5 1896

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 35 0 00	IX Charcoal.....	Usual	No. 1, ordinary sole.....	0 20 0 21
NEW CUT NAIL SCHEDULE.		3/4 and 2 3/4 inch.....extra..	1 50 0 00	IXX ".....	Trade	No. 2 " ".....	0 19 0 20
Base—50d and 60d, f.o.b.....	2 75 0 00	2 and 2 1/2 " " " " " "	1 85 0 00	D C ".....	Extras.	No. 3 " ".....	0 17 0 18
Cut Nails.....per keg.....	2 75 0 00	1 1/2 and 1 3/4 " " " " " "	2 50 0 00	DX ".....		Buffalo Sole, No. 1.....	0 00 0 00
Steel nails.....	2 75 0 00	1 1/4 " " " " " "	3 00 0 00	DXX ".....		Buffalo Sole, No. 2.....	0 00 0 00
Cut nails, fence and cut spikes.—Hot cut.		Horse Shoes.....	3 50 3 75	Terne Plate 10, 20x28..	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 0 10	Slaughter. No. 1.....	0 22 0 24
30d.....	0 10 0 00	"—solid S.....		Anchor, per lb.....	0 04 0 05	Slaughter. No. 2.....	18 0 21
20d. 16d and 12d.....	0 15 0 00	Coil Chain—1/2 chain.....	2 50 0 00	Lion & Crown tin'd sh'te	0 05 0 06	Harness.....	0 25 0 33
10d.....	0 20 0 00	Coil Chain—3/4.....	0 00 4 50	22 and 24 gauge.....	0 06 0 00	Upper, heavy.....	0 27 0 30
8d and 9d.....	0 25 0 00	5-16.....	3 50 0 00	26 gauge.....	3 15 3 25	Upper, light.....	0 28 0 32
6d and 7d.....	0 40 0 00	7-16.....	3 25 0 00	Lead Pipe, per 100 lbs..	5 55 5 75	Grained Upper.....	0 32 0 31
4d to 5d.....	60 0 00	1/2.....	3 00 0 00	Sheet.....	4 00 4 25	Scotch Grain.....	0 25 0 32
3d.....	1 00 0 00	Galvanized Iron:		Shot, per 100 lbs.....	5 09 0 00	Kip Skins, French.....	0 60 0 75
2d.....	1 50 0 00	Morewoods Lion, No. 28.	5 00 5 25	Lead Pipe, per 100 lbs..	5 09 0 00	English.....	0 50 0 70
4d to 5d, cold cut not pol. or bl'd.	0 50 0 00	Queen's Head, or equal..	4 25 4 50	Zinc Sheet.....	4 75 5 00	Canada Kip.....	0 50 0 60
3d.....	0 90 0 00	Common.....	3 75 4 00	Spelter per 100 lbs	4 25 4 50	Hemlock Calf.....	3 50 0 60
Fine blued nails—		Pig Iron: Siemens No. 1.	16 75 00 00	Scrap Iron—		Light.....	0 50 0 60
3d.....extra.....	1 50 0 00	Summerlee.....	20 50 21 00	Machinery scrap.....	0 00 1 30	French Calf.....	1 05 1 40
2d.....	2 00 0 00	Gartsherrle.....	00 00 00 00	Wrot Iron.....	0 00 1 00	Splits, light and medium.	0 16 0 20
Casing and box, flooring, shook, and tobacco box nails—		Carnbroe.....	18 50 19 00	Powder "Canada Blastng	2 00 0 00	heavy.....	6 14 0 18
12d to 30d.....extra..	0 50 0 00	C.I.F.T. Riv. Charcoal Iron	26 50 28 00	F F to F F F.....	5 00 5 25	small.....	0 14 0 16
10d.....	0 60 0 00	No. 1 Ferrons.....	0 00 0 00	Wine:		Leather Board, Canada..	0 06 0 10
8d and 9d.....	0 75 0 00	Bar Iron, per 100 lbs.		Bright No. 7, per 100 lbs	2 60 0 00	Enameled Cow, per ft.	0 15 0 17
6d and 7d.....	0 90 0 00	Ord. Crown.....	1 45 1 50	Annealed No. 7.....	2 65 0 00	Pebble Grain.....	0 10 0 13
4d to 5d.....	1 10 0 00	Best Refined.....	2 25 2 50	"oiled " ".....	2 65 0 00	Glove Grain.....	0 10 0 12
3d.....	1 50 0 00	Norway.....	3 00 0 00	Galvd. No 6.....	3 15 0 00	B. Calf.....	0 11 0 13
Finishing nails—		Sheet Iron 16 G & heavier.	2 30 0 00	Trade discount on above		Brush (Cow) Kid.....	0 10 0 11
3 inch.....extra.....	0 85 0 00	" " 17, 18, 20 G " " "	2 00 0 00	20 per cent.		Buff.....	0 11 0 16
2 1/2 to 2 3/4 " " " " " "	1 00 0 00	" " 23, 24 " " " "	2 05 0 00	Barbed Wire—		Russette, light.....	0 35 0 40
2 to 2 1/2 " " " " " "	1 15 0 00	" " 26 G " " " "	2 15 0 00	2 and 4 barbs.....	3 00 and 3 25 Ontario.	heavy.....	0 28 0 30
1 1/2 to 1 3/4 " " " " " "	1 35 0 00	" " 28 G " " " "	2 25 0 00	Plain Twist 2 and 3 wrs.	1000 lbs deld	No. 2.....	0 20 0 25
1 1/4 " " " " " "	1 75 0 00	Boiler plates, iron, 3/4 in.	0 00 1 75	Staples.....	up to 25c	Saddlers'.....	3 00 0 00
1 1/2 " " " " " "	1 75 0 00	" " 3-16 in.....	0 00 0 25	Wire Nails Ont. 70x12 p.c	freight.	Int. French Calf.....	0 70 0 76
1 " " " " " "	2 25 0 00	Boiler Heads, steel.....	0 00 0 03	10 kegs up to 25c p t for		English Oak.....	0 38 0 42
Slatng nails—		Hoops.....	2 15 0 00	ght. Que. 70 10&5pc f.o.b		Rough.....	0 20 0 22
5d.....extra.....	0 85 0 00	Band Imported.....	0 00 2 00	Montreal witha special		Dongola, extra.....	0 30 0 32
4d.....	0 85 0 00	" Canadian.....	1 80 1 85	allowance of 5 c. per		No. 1.....	0 20 0 25
3d.....	1 25 0 00	Canada Plates:		kegs.		ordinary.....	0 12 0 20
2d.....	1 75 0 00	Good Brands.....	2 25 2 35	Hides and Tallow		Colored Pebbles.....	0 15 0 16
Common barrel nails—		Wrot Iron pipe, 1/2 to 2 in	0 00 0 00	Montreal Green Hides		Calf.....	0 20 0 23
1 inch.....extra.....	1 50 0 00	70 p.c., over 2 in 67 1/2 p.c.	0 00 0 00	No. 1 per 100 lbs	0 00 7 00	Oils	
3/4 " " " " " "	1 75 0 00	Imported iron pipe, 1/2 3/4	1 75 0 00	No. 2.....	0 00 6 00	Cod Oil, Newfoundland..	0 35 0 38
1/2 " " " " " "	2 25 0 00	1/2 inch, 65 & 5p.c. 3/4 to 2 in	0 00 0 00	No. 3.....	0 00 5 00	Gaspe.....	0 32 0 35
Steel nails 10c extra.		70 & 75 p.c.	0 07 0 00	Fanners pay \$1 extra for		S. R. Pale Seal.....	0 45 0 46
Clinch nails—		Steel, cast per lb.....	0 07 0 00	sorted, cured & inspect'd		Straw Seal.....	0 33 0 35
3 inch.....extra.....	1 00 0 00	" Spring, 100 lbs.....	2 50 0 00	Sheepskins.....	0 70 0 75	Cod Liver Oil, Nfld.....	1 00 1 10
2 and 2 1/2 " " " " " "	1 15 0 00	" Tire.....	1 90 0 00	Clips.....	0 60 0 00	" Norwegian	
1 1/2 and 1 3/4 " " " " " "	1 35 0 00	" Sleigh shoe, 100 lbs..	1 85 0 00	Lambskins.....	0 50 0 00	Process.....	2 00 0 00
1 1/4 " " " " " "	2 00 0 00	" Machinery.....	2 25 0 00	Calfskins, No. 1.....	0 06 0 00	Castor Oil.....	0 00 0 04
1 " " " " " "	2 50 0 00	Tin Plates:		No. 2.....	0 04 0 00	Lard Oil, Extra.....	0 60 0 65
		IC Coke.....	2 50 2 75	Horse hides west., each.	0 00 1 50	" No. 1.....	0 50 0 53
		IC Charcoal.....	5 00 3 50	" City.....	0 00 0 00	Linseed, raw.....	0 47 0 00
				" rough.....	4 50 2 50	" boiled.....	0 50 0 00
				Leather		Olive, pure.....	0 85 0 90
				No. 1 B. A. Sole.....	0 23 0 24	" Extra, qt., per case.	3 00 3 70
				No. 2 " ".....	6 20 3 23	" do, do.....	2 40 2 50
				No. 3 " ".....	0 17 0 18	" 1/2 pts. do.....	2 70 3 60
						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 mos. or 3 per cent. off in 30 days.

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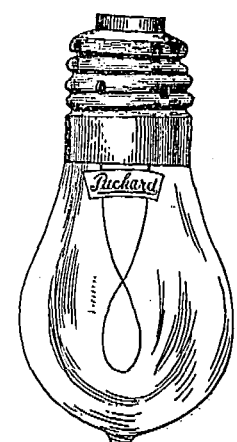
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of wisdom to provide against a failing source of supply. Low prices in bark have so discouraged the growers in South America and Ceylon that little dependence can be placed on those countries. At present Java produces an abundance, but no one can tell how long this will last. The combination of manufacturers, therefore, set out to acquire at least three-fourths of the bark plantations of that country thus freeing themselves of the uncertainties of production, aside from protecting themselves against the power of the growers to combine and dictate terms to them. Accordingly several emissaries were deputized to visit Java, look over the plantations because the planters will not dispose of their holdings at the syndicate's price. Then came the coercive movement resulting in the two sharp declines in the market for quinine, followed by corresponding declines in the price of cinchona bark. It is predicted that "the end is not yet," and further cuts may be resorted to until the planters capitulate by selling out their interests at what they have heretofore regarded as an unwarranted estimate of values.

—L. S. Proctor of Sheffield, Ala., has patented a reversible rail. The idea is a rail the life of which will be doubled. With this design it is proposed, when one of the wearing surfaces has been pounded out of shape by the passage of heavy trains the rail is simply released from the bed plates and reversed. A new surface is then presented.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:		Salt.		Porter—		Scotch Whiskies—	
Car Lots Store, [2. p.c. off]	0 16 1/2 0 00	Liverpool per bag	0 40 0 45	Dublin Stout... qts	2 40 2 45	Kilty	9 00 9 50
1 to 20 bbls.	0 16 1/2 0 16	Canadian, in small bags.	2 10 3 00	do do pts	1 57 1 62 1/2	Morning Dew	9 00 0 00
American P.W.	0 31 0 30	Canadian, Quarters.	0 25 0 50	Spirits Canadian—per gal.		And. Usher	9 25 10 25
do W.W.	0 30 1/2 0 21 1/2	Factory Filled per bag	0 85 1 00	Alcohol... 65. O.P.	4 25 0 00	Houses of Common	9 25 12 00
Astral	0 23 1/2 0 23 1/2	do Quarters	0 25 0 30	Spirits... 50. O.P.	3 71 0 00	Sheriffs	8 90 4 00
Benzine American	0 21 1/2 0 25	Special Dairy, per brl.	2 00 2 50	do 25 U.P.	2 00 0 00	do cases	9 75 0 00
do Canadian	0 14 1/2 0 16	quarters	0 45 0 50	Rye Whisky... 25 U.P.	2 01 0 00	Glenfalloch, High'd... gal	8 90 4 00
Class.		Spl Cheese Salt p bag 200lb	1 25 1 50	Corby's IXL Rye, qrts	8 00 8 50	Walkers Kilmarnock...	10 00 15 25
United inches, 00 to 25	1 25 1 35	Turk's Island per bush	0 30 0 35	" XTC " "	6 00 6 50	Mitchell's Scotch...	6 50 12 50
do 25 to 40	1 35 1 45	Tobacco duty paid.		Port—		do Irish	6 50 12 50
do 41 to 50	2 80 2 90	No. 1 Black Chewing, cada	0 46 1/2 0 51 1/2	Burmeestes	2 10 4 00	Jas Watson & Co. Dundee	
do 51 to 60	3 00 3 10	No. 2 do	0 45 0 60	Tarragona	1 10 1 50	3 star Glenlivet, per case.	9 50 10 00
Paints, &c.		Old Chum br't do sol. 3s.	0 55 0 60	Sandeman	2 00 6 00	1 do do	8 50 9 00
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	Navy, Bright Smoking 3s.	0 55 0 57	Warter & Mj's Ports gal.	2 10 6 50	Old Glenlivet... per gal	4 00 6 00
do No. 1	4 50 4 75	do do do 5s.	0 55 0 55	Wisdom & Warter's Sher-	2 00 5 50	Watson's Old Scotch qt. ca	6 50 7 00
do No. 2	4 25 4 50	do do do 7s.	0 50 0 00	ries... per gal	2 00 6 50	do do pts, per ca	7 50 8 50
do No. 3	4 00 4 25	do do do 3s.	0 50 0 00	Clarets—		Gin—	
White Lead, dry	5 00 5 25	Myrtle Navy Plug Smkg sol. 12s.	0 60 0 00	St. Juliens	2 60 2 65	De Kuyper red cases	11 00 11 00
Red Lead	4 00 4 25	Old Chum Plug Smkg sol 4s	0 67 0 00	Mis.	2 10 6 00	do green do	5 75 0 00
Venetian Red Eng'h	1 50 1 75	do do do 7s.	0 50 0 00	Mackenzie	2 10 6 00	do h'ds	2 80 0 00
Yel. Ochre, French	1 25 3 00	do do do 3s.	0 67 0 00	Wisdom & Warter's Sher-	2 00 5 50	Blankhenn & Nolet, Key	
Whiting, ordinary	0 45 0 50	do do do 7s.	0 67 0 00	ries... per gal	2 00 6 50	gin, red cases	9 50 9 75
do Gliders	0 60 0 70	do do do 3s.	0 67 0 00	Champagnes—		Green cases	4 75 5 00
do Paris, do	1 00 1 10	Can. Chewing, Plug...	0 85 0 35	Pommery, Fils & Co.	23 00 30 00	Ponies	2 50 2 75
English Cement, cask	1 80 2 00	do Smoking Sol.	0 67 0 00	G. H. Mum	23 00 30 00	Irish Whisky—	
Belgian Cement	1 80 1 90	do Cut Smoking 9s.	0 67 0 00	Perrier, Joutet & Co.	23 00 30 00	Bushmills	9 50 0 00
Fire Bricks per 1000	15 00 21 00	Myrtle do do 9s.	0 70 0 00	Brandies—		Mitchell's Irish	6 50 12 50
Fire Clay	1 50 1 75	Can. Chewing, Plug...	0 85 0 35	Hennessy gal.	6 50 8 00	Geo Roe & Co. 1 star, qts	9 50 0 00
Rosin	2 40 4 50	do Smoking, Plug...	0 85 0 35	1 Star cases	12 00 0 00	do do 3 stars, qts	9 70 10 50
Glue—		Wool.		Martell gal.	6 00 0 00	John Jamieson & Co.	9 50 11 50
Domestic Broken Sheet	0 11 0 14	Fleece comb. ord.	0 18 0 21	Barnett & Fils, V.S.O.P.	12 25 0 00	Dunville & Co.	7 50 7 75
French Casks	0 10 0 12	do clothing	0 00 0 00	Cases (one star)	14 75 15 00	Angostura Bitters, per	14 50 15 00
do brls.	0 09 0 13	do Combing	0 00 0 00	Bisquet Dubouche, one star	9 50 10 50	case of 2 doz	14 50 15 00
American White, brls.	0 15 0 20	Pulled	0 21 0 23 1/2	V.S.O.P.	16 00 16 50	Banagher Irish Whisky, qts	9 50 10 00
Coopers' Glue	0 18 0 24	North West	0 00 0 00	Renault & Co.	10 00 36 00	do do do per gal	3 75 4 00
Golden Ochre	0 04 0 04	B. A. Scoured	0 25 3 34	E. Puet, V.V.O.P.	0 00 23 00	Watson's Old Irish, qts, pr ca	6 50 7 50
Brunswick Green	0 04 0 10	Natal	0 00 0 00	do 1840	0 00 29 00	do do pts per ca.	7 50 8 50
French Imperial Green	0 11 0 15	Cape	0 13 1/2 0 15	Boutelleau Fils	9 00 20 00		
Vermillionette	0 12 0 40	Australian	0 14 0 16 1/2	DeLaage	9 00 24 00		
Genuine Quicksilver	0 75 0 90	Wines, Liquors, &c.		Richard V.S.O.P.	12 00 00 00		
No. 1 Furnit'e Varn'h, pr. gl	0 60 0 65	Als—English	2 50 2 55	do V.S.O.	10 00 00 00		
Extra do	0 75 1 00	Ind Coops & Co, Rom-) qts	2 10 0 00	do V.O.	8 50 0 00		
Brown Japan	0 55 1 20	ford Ales) pts	1 45 0 00	Geo. Sayer & Co's			
Black Japan	0 50 1 00			Brandy, do	4 50 6 50		
Drange Shellac, No. 1	1 90 2 00			do cases 1 star do	11 50 12 00		
do do Pure	2 00 2 25			do do do V.S.O.P do	16 50 17 00		
White do	2 25 2 40						

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 It will tone up your system, and restore the appetite.
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MIXED CANDY — Well Mr. Krautze how's the candy business? — Och, Peezness vas rotten! If it iss so padt day pehind gesterday ass it vas der morrow, I am a sohn of a gun; dot's vot I vish!

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 St. John's, Nfld., Sept. 29th, 1895.
 (From *The Lancet*, London, March 28th, 1896.)
 Cod Liver Oil (Cold Drawn). E. B. McDougall, St. John's, Newfoundland. "The feature of this preparation consists in its having been expressed from the liver in the cold. It is a clear and brilliant oil of a pale straw color and its specific gravity was found to be 0.929. To test paper it is neither acid nor alkaline. Whatever may be the particular method of its preparation it is certainly as free from disagreeable flavor as cod-liver oil pure and simple can well be. It is well borne, without the unpleasant eructations which follow the ingestion of oils of a less degree of refinement.

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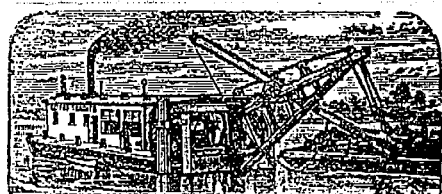
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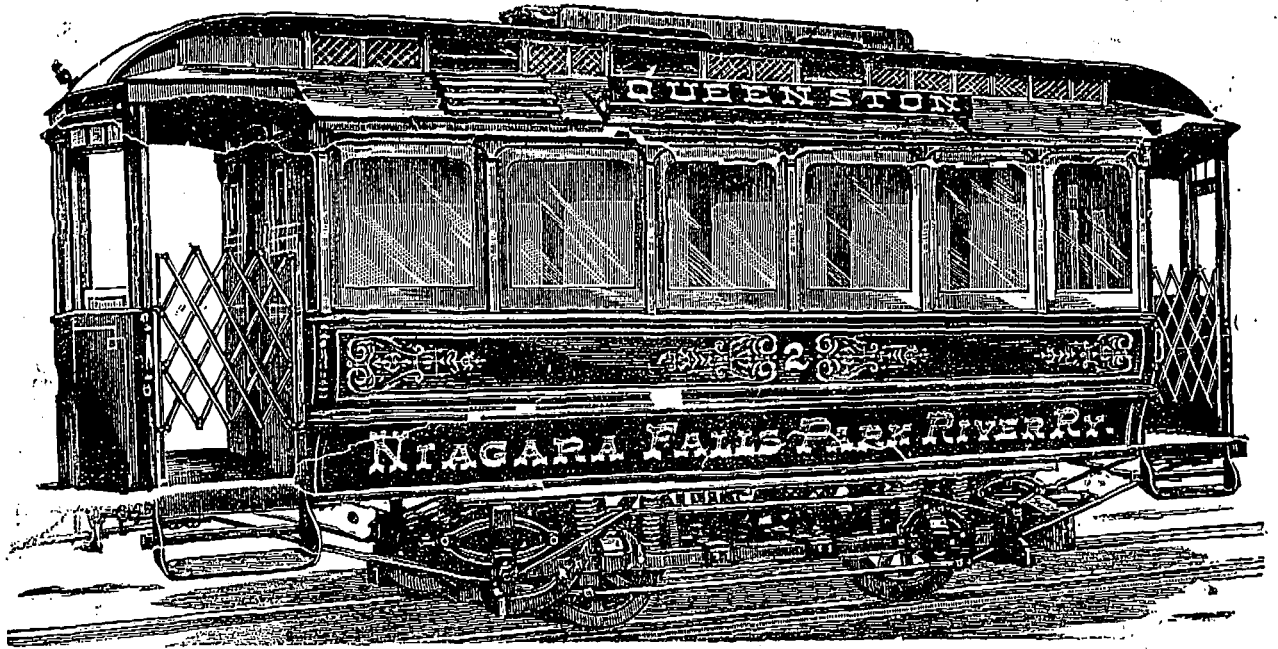


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Were known throughout Canada,
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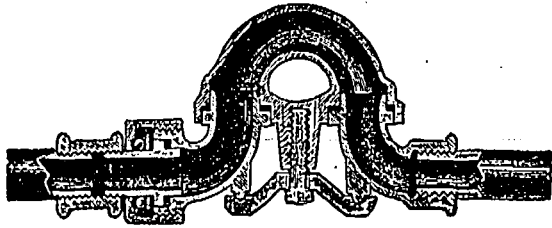
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SUYDAM FLEXIBLE METAL PIPE JOINT



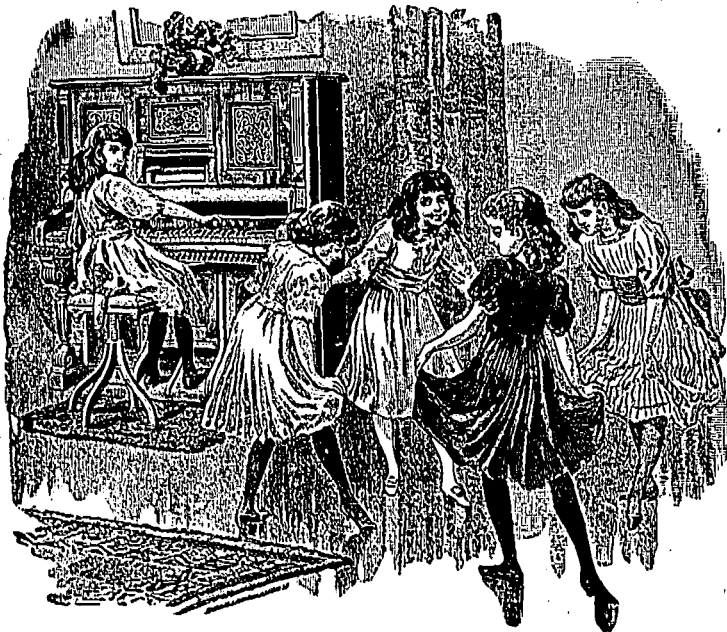
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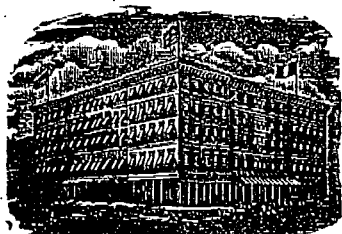
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ONTARIO.

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

Continued on Page 808

Caverhill, Learmont & Co.,

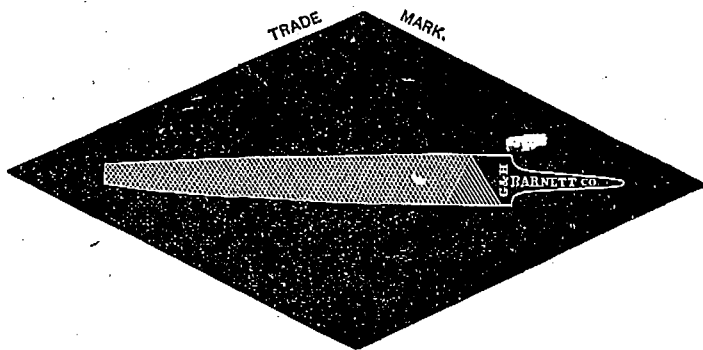
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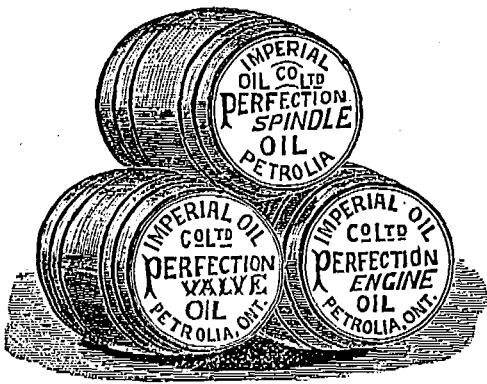
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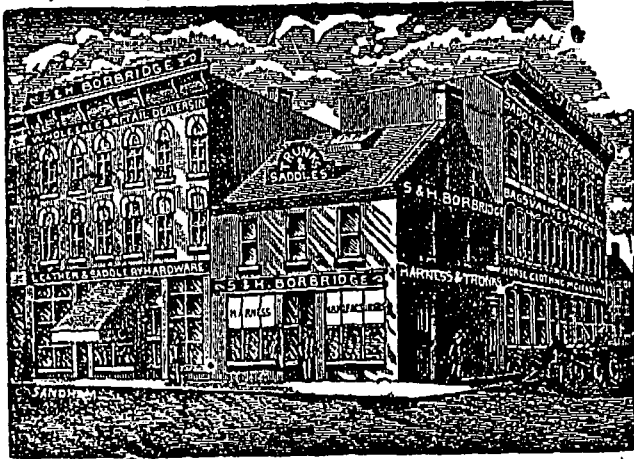
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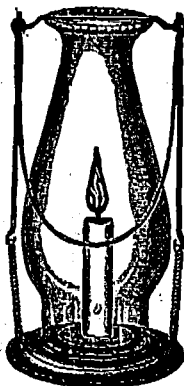
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“Handy Andy” Lantern

(TRADE MARK.)

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It can't be blown out. It is simple, always ready, cleanly and perfectly safe. Candles don't explode. Use any No. 1 Chimney. Weighs 8 ounces. It is for outdoor or indoor use and should be found everywhere. Sent anywhere in the world, by mail, prepaid, without chimney for 15 cents for one, 50 cents for four, cash or money order.

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SECURITIES.		London	Oct. 22
British Columbia, 1877 6 p.c.		121	124
1887, 4 1/2 per cent		117	119
Canada, 4 per cent. loan, 1860		108	110
3 per cent. loan, 1888		100	102
Debs. 1884, 3 1/2 per cent.		107	110
Railway and other Stocks.			Oct. 22
Quebec Province, 5 p.c., 1874		109	114
1876, 5 p.c.		109	114
1880, 4 1/2 p.c.		102	104
1883, 5 p.c.		114	116
Atlantic & Nth. Western 5 p.c. Gua			
1st M. Bds		119	121
Buffalo & Lake Huron £10 shr.		11 3/4	12 1/4
do 5 1/2 p.c. 1st mort.		184	187
do 2nd mort		184	187
Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov.		704	106
Canadian Pacific \$100		58 1/2	58 1/2
Grand Trunk, Georgian Bay, &c.			
1st M.		93	96
Grand Trunk of Canada Ord. stock.		4 1/2	4 1/2
2nd equip. mtg. bds. 6 p.c.		121	124
1st pref. stock		39	39 1/2
2nd pref. stock		17	17 1/2
3rd pref. stock		09 1/2	09 1/2
5 p.c. perp. deb. stock		121	124
4 p.c. perp. deb. stock		79	81
Great Western shares, 5 p.c.		110	113
Hamilton & N.W., 6 p.c.		96	98
M. of Canada Stg. 1st Mort. 5 p.c.		80	82
Montreal & Champlain 5 p.c. 1st mtg. bds		89	92
*Montreal & Sorel, 1st mtg., 5 p.c.			
N. of Canada, 1st mtg., 5 p.c.		93	96
Northern Extension, 6 p.c. pref.		00	00
Quebec Central, 5 p.c. 1st Inc. Bds.		26	30
T. G. & B. 4 p.c. bonds, 1st mort.		107	109
Well. Grey & Bruce, 7 p.c. bds.			
1st Mort		97	99
St. Law. & Ott. 6 p.c. Bds., 4 p.c.		109	111
MUNICIPAL LOANS.			
100 City of London (Ont) 1st pref 5 p.c.			
100 City of Montreal stg. 5 p.c.		104	106
1874		104	106
100 City of Ottawa, 6 p.c. stg.		000	000
redeem 1873		104	106
redeem 1876		111	115
100 City of Quebec, p.c. redeem 1876		117	119
redeem 1878		121	124
100 City of Toronto, 6 p.c.		99	102
6 p.c. stg. con. deb. 1874		99	118
5 p.c. gen. con. deb. 1890			
4 p.c. stg. bonds, 1891-93		106	108
100 City of Winnipeg deb., 1884, 5 p.c.		110	113
Deb. scrip. 1883, 6 p.c.		121	123
MISCELLANEOUS COMPANIES.			
100 Canada Company		18	20
100 Canada North-West Land Co.		30	40
100 Hudson Bay		14	14 1/2

HOTEL DIRECTORY--Continued

PLACE.	NAME.	PROP. OR MGR.
KINGSTON,	The British American,	
LENDAX,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horzaman
MARKHAM,	Tremont House,	Jas. E. Pitts
NAPANEE,	Falsley 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
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnett	
TORONTO,	Brown's Hotel,	Brown Bros.
Trenton, Ont.,	Gilbert House,	T. H. Bleecker
UXBRIDGE,	Mansel House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODBROOK,	Oxford,	Chas. A. Pyne

QUEBEC.

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

NOVA SCOTIA.

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

PRINCE EDWARD ISLAND.

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

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 They also relieve Distress from Dyspepsia,
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 Pain in the Side, TORPID LIVER. They
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 Small Price.**

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STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Nov. 3 1896

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	3¼-6mos.	850	\$50	117 117
Canada Life.....	2,500	5-6mos.	400*	50	610 675
Confederation Life.....	5,000	7¼-6mos.	100	10	272 ...
Western Assurance.....	25,000	5-6mos.	40	20	156¼ 156
Guarantee Co. of North America.....	13,372	8	50	50	... ..

BRITISH AND FOREIGN.—Quotations on the London Market, Oct. 21 1896 Market value p. p'd up s b.

Atlas.....	24,000	22 p. s.	50	6	£37½	£28½
British and Foreign Marine.....	47,000	25	20	4	£34	£25
Caledonian.....	21,500	21	25	5	£30-0-0	£20
Commercial U. Fire, Life and Marin.....	50,000	25	50	5	£28	£20
Edinburgh Life.....	5,000	19s	100	20	56-0-0	00
Fire Insurance Association.....	100,000	5	£10	£2	¾	¾
Guardian Fire and Life.....	200,000	8½	10	5	11¼	11¼
Imperial Fire.....	50,000	20 p. s.	20	5	26	30
Lancashire Fire.....	186,493	5	40	2	43	5¼
Life Association of Scotland.....	10,000	17 6-7 p.c.	25	5½	40-0-0	0-0
London Assurance Corporation.....	35,882	20	25	12¼	£62	63
London & Lancashire Life.....	10,000	10	30	2	4½	5
Liv. & Lon. & Globe Fire and Life.....	245,640	85	85.	2	52	53
National of Ireland.....	40,000	£25	21 p.c.	£3½	44	00
Northern Fire and Life.....	30,000	30	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	5½	36½	37½
Phoenix Fire.....	53,776	23s.	50	5	£43	£43
Queen Fire and Life.....	200,000	30	10	1	7 1-16	£ 18-16
Royal Insurance Fire and Life.....	125,234	53¼	20	3	53¼	54¼
Scottish Imperial Life.....	50,000	8¾d	10	1	1-17-0
Scottish Provincial Fire and Life.....	20,000	15	50	3

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St. Patrick St., Montreal.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1896

Assets, - \$184,935,600.80

Reserve on Policies (American Table, 4 p.c.)	\$168,221,916 00
Liabilities other than Reserve	1,623,051 00
Surplus.....	15,089,632 80
Receipts from all sources	41,958,145 62
Payments to Policy-holders	20,885,472 48
Whole Life Risks assumed and renewed, 219,303 policies.....	637,736,376 00
Risks in force, 273,213 policies, amounting to	\$02,867,478 00

NOTE.—The above statement shows a large increase over the business of 1892 in amount at risk, new business assumed, payments to policy-holders, receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year.

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

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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.

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

H. SUTHERLAND, Manager
Correspondence solicited. Agents wanted.

Scottish Union and National INSURANCE COMPANY.
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

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, Canada Life Building, MONTREAL.

JOSEPH PHILLIPS, President. ALBERT E. NASH, Secretary.
V. ROBIN, Treasurer.

York County Loan & Savings COMPANY.

Head Office: -11 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.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office: 22 to 28 King St. W., - TORONTO, Ont.
President, - John L. Blaikie.

Vice-Presidents,
Hon. G. W. Allan. J. K. Kerr, Q. C.

The great success which has attended the Company from its organization, and particularly during 1895 (its banner year), is duly evidenced by figures taken from the last financial statement:

Cash Income.....\$ 581,478.24
Expenditure including death claims, endowments, profits and all payments to policy-holders 262,284.23
Assets 2,800,518.15
Reserve Fund 1,795,322.00
Net Surplus 403,218.35

WM. McCABE, F.I.A., Man. Dir.
Dr. CHAS. AULT, Man. for Prov. Quebec.
180 St. James St., Montreal, Que.

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

New York, April 29th, 1896.

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

Address all communications,
Montreal Pharmaceutical Journal,
58 St. Sulpice St., MONTREAL.

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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.

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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. CHAMP, Esq.

Head Office, Canada Branch:
MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

GEORGE RANDALL, Esq., President; JOHN SHUH, Esq., Vice-President; C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

MERCANTILE

FIRE INSURANCE COMPANY.

INCORPORATED 1875.

Head Office, WATERLOO, ONT.

Subscribed Capital.....\$200,000 00
Deposit with Dom. Govt..... 50,079 76

All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$15,000,000.

WM. A. SIMS, Pres. JOHN SHUH, Vice-Pres.
JAMES LOCKIE, Man. Dir.
T. A. GALE, Inspector.

"The St. Lawrence" FIRE INSURANCE COMPANY,

Incorporated 1886.

Capital - - \$250,000.

Head Office: 10 Place d'Armes, MONTREAL
J. Gustave Lavolette, Pres. F. Gauthier, Man.

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FOR

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OUR BUSINESS DIRECTORY.

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ONS.
Belleville, Ont. St. Charles & Pringle

NEW YORK LIFE

INSURANCE COMPANY,
JOHN A. McCALL, President.

January 1st, 1896.
 Total Assets, \$174,791,990.
 Actual Surplus, \$24,038,677.
 Insurance in Force, \$800,000,000.

CANADIAN BUSINESS.
 Income in Canada, - - - \$1,008,484.74
 Assets " - - - \$4,311,253.04
 Liabilities, " - - - 3,784,305.75
 Surplus Assets, " - - - 526,947.29
 Insurance in Force, " - - - 20,626,514.00

DAVID BURKE,
 GENERAL MANAGER,
 Company's Building, MONTREAL

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY, OF LONDON, ENGLAND.

ESTABLISHED 1847.

Head Office, - CANADA.
 British Empire Building,
MONTREAL.

Government Deposit, - \$747,207.34
 RESULTS OF VALUATION 1895.

Larger Cash Surplus,
INCREASED BONUS.

Valuation Reserves Strengthened,
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Assets, over - - - - - \$2,320,000.00
 Income for Year ending 31st December, 1895, over - 2,400,000.00

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Geo. Cox, President. J. J. KENNY, Vice-President & Man.-Dir.
 C. C. FOSTER, Secretary.

J. H. ROUTH & Son, Managers Montreal Branch.
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THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.
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ESTABLISHED 1808.

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

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

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Deposit at Ottawa - - - - - \$73,000.00
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