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MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 12.
NEW SERIES.

MONTREAL, FRIDAY, SEPTEMBER 20, 1895.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

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1878—PARIS EXHIBITION—1878.

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We are now producing every description of FUR
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PLUSH CLOTH AND SCOTCH CAPS,
GLOVES AND MITTS of English
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To Manufacturers.—We have a large stock of
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The Most Popular Lines in

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Old Chum,
PLUG and CUT.

Old Virginia,

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Plug Smoking Tobaccos
are sold by all the leading
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White Swiss Spot Muslins,
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Just to hand: Full Assortment.

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CANADIAN COTTON GOODS,
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Full stock PRIESTLEY'S SERGES AND CHAVENNETTES
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Our Travellers are now showing complete ranges
of Full Samples in Imported and Canadian Goods.

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HUDDERSFIELD, Eng.
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BANK OF MONTREAL.

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00
Reserved Fund, 8,000,000.00
Undivided Profits, 815,152.10

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Chatham, " Picton, " Regina, Ass'n.
Cornwall, " Sarnia, " Winnipeg, Man.
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Guelph, " Wallaceburg, " Vancouver, B. C.
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Agents, 59 Wall Street.
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The Union Bank of London.
The London and Westminster Bank.
The National Provincial Bank of England.
Liverpool—The Bank of Liverpool, Ltd.
Scotland—The British Linen Company Bank and
Branches.

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The Third National Bank.
Boston—The Merchants' National Bank.
J. B. Moors & Co.
Buffalo—Bank of Commerce in Buffalo.
San Francisco—The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, June, 1895.

THE BANK OF TORONTO
CANADA.

INCORPORATED 1855.

Head Office, Toronto,
Paid-up Capital, \$2,000,000
Reserve Fund, 1,800,000

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Collingwood—W. A. Copeland,
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Peterboro—P. Campbell,
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Point St. Charles (Montreal)—J. G. Bird,
St. Catharines—G. W. Hodgetts,

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London, Eng.—The City Bank, Limited
New York—The National Bank of Commerce.

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HEAD OFFICE, MONTREAL.

Capital Authorized, \$500,000
Capital Subscribed, 500,000
Rest, 10,000

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Branch at Lacine—C. Langlois,
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Branch at Ste. Therese—M. Boisvert,
Branch at Pt. St. Charles [city]—W. J. Wall,
Branch at Hochelaga [city]—D. P. Ripoll,
Branch at L'Esplanade—J. H. Duesseault,
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The Chartered Banks.

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NORTH AMERICA.

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

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Gaspard Farrer, J. J. Kingsford.
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E. STANGER, Inspector.

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Australia—Union Bank of Australia. New Zealand
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Colonial Bank of New Zealand. India, China and
Japan—Chartered Mercantile Bank of India, London
and China; Agra Bank, limited. West Indies—Colo-
nial Bank, Paris—Messrs. Marcuard, Krauss & Co.
Lyons—Credit Lyonnais.

Issue Circular Notes for Travellers, avail-
in all parts of the world.

80th DIVIDEND.

THE SHAREHOLDERS OF

THE MOLSONS BANK.

Are hereby notified that a dividend of

FOUR PER CENT.
and a Bonus of ONE PER CENT.

upon the capital stock has been declared for the
current half-year, and that the same will be payable
at the Office of the Bank, in Montreal, and at the
Branches on and after the

FIRST DAY OF OCTOBER NEXT.

The Transfer Books will be closed from the 23rd
to 30th September, both days inclusive.
The Annual General Meeting of the Shareholders
of the Bank will be held at its Banking House, in
this city, on

MONDAY, THE 14th OF OCTOBER NEXT.
At Three O'clock in the Afternoon.

By order of the Board,

F. WOLFERSTAN THOMAS,
General Manager.

Montreal, 30th August, 1895.

The Chartered Banks.

THE MERCHANTS BANK
OF CANADA.

Capital Paid-up, \$6,000,000
Rest, 3,000,000
Head Office, Montreal.

BOARD OF DIRECTORS:

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Galt, Napanee, St. Johns, Q.
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Bank; Chicago, American Exchange National
Bank; St. Paul, Min., First National Bank; De-
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Newfoundland—The Bank of Nova Scotia.
Nova Scotia and New Brunswick—Bank of Nova
Scotia and Merchants Bank of Halifax.

British Columbia—Bank of British Columbia.
A general banking business transacted.
Letters of Credit issued, available in China, Japan,
and other foreign countries.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital Paid-up - \$1,200,000
Reserve, 600,000
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Nova Scotia—Bank of Nova Scotia.
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New York—National Bank of the Republic.

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Hanover—National Bank.
England—The Alliance Bank, Limited, London.
France—Le Crédit Lyonnais, Paris.
Letters of Credit and Circular Notes for Tra-
vellers issued available in all parts of the world.

Imperial Bank of Canada.

Capital Authorized \$2,000,000
Capital Paid-Up 1,954,525
Rest 1,152,252

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Robert Jaffray, T. Sutherland Stayner,
Hon. John Ferguson,

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R. JENNINGS, Asst. Cashier. E. HAY, Inspector.

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Fergus, Rat Portage, Welland,
Galt, St. Catharines, Woodstock,
Ingersoll,
(Cor. Wellington St. and Leader Lane,
Toronto Yonge and Queen Sts. Branch.
Yonge and Floor Sts. Branch.

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Calgary, Alta. Prince Albert, Sask.
Edmonton, Alta. Winnipeg, Man.

AGENTS—London, Eng., Lloyd's Bank, Ltd. New
York, Bank of Montreal.
A general banking business transacted. Bonds
and debentures bought and sold.

THE QUEBEC BANK.

Incorporated by Royal Charter, A. D., 1818.
PAID-UP CAPITAL \$2,500,000

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Directors—R. Rinfret, S. J. Shaw, J. T.
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Montreal, Que. Thurold, Ont. Three Rivers, Q.
Agents in New York: Bank of British North
America. Agents in London: The Bank of Scotland.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO.
 Paid-up Capital, 86,000,000
 Rest, 1,200,000
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*Head Office, 19-25 King St. W. City Branches: 712 Queen St. E.; 450 Yonge St., cor. College; 791 Yonge St.; 263 College St.; cor. Spadina; 846 Queen St. W.; 416 Parliament St. and 128 King St. E.
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 Commercial credits issued for use in Europe, East and West Indies, China, Japan and South America. Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Travellers' letters of credit issued for use in all parts of the world.
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 Hamilton, Bermuda—The Bk. of Bermuda.
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THE ONTARIO BANK.

Capital Paid-up.....\$1,500,000
 Reserve Fund.....40,000

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HEAD OFFICE, OTTAWA.

Capital (fully paid up).....\$1,500,000
 Rest, 925,000

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 GEO. BURN, General Manager
 D. M. FINNIE, Local Manager.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

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The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid).....\$1,250,000
 RESERVE FUND.....675,000

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 Collections effected at all parts of the Dominion of Canada at lowest rates. Careful attention given and prompt returns made.

THE DOMINION BANK.

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

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

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 R. D. GAMBLE, Gen. Manager.

MERCHANTS' BANK.

OF HALIFAX.

Capital Paid-Up.....\$1,100,000
 Reserve Fund.....650,000

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 Collections made at lowest rates and promptly remitted for.

Telegraphic transfers and drafts issued at current rates.

La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL.

Capital Paid-up.....\$500,000
 Reserve Fund.....235,000

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 Reserve Fund - - - - - 600,000

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 Capital Paid-Up.....1,499,905
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OF CANADA.

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 Capital Subscribed.....500,000
 Capital Paid-Up.....372,400
 Reserve.....100,000

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Incorporated 1886.

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Reserve, 25,000

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Reserve Fund, .. 320,000.

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in all parts of the world. Interest on Deposits
allowed in Savings Department.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

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

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Incorporated 1872.

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

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Loan and Savings Company of Ont.
TORONTO.

Notice is hereby given that a quarterly dividend
of one and one-half (1½) per cent. for the current
three months, being at the rate of six per cent.
(6 p.c.) per annum, has this day been declared upon
the Capital Stock of this institution, and that the
same will be payable at the Offices of the Company,
in this City, on and after

TUESDAY, THE FIRST DAY OF
OCTOBER NEXT.

The transfer books will be closed from the 20th to
the 30th September, 1895, both days inclusive.

By order of the Board,

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. PURDON, Barrister, Inspecting Director.

N. MILLS, Manager.

THE HAMILTON

Provident and Loan Society

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

Capital Subscribed, \$1,500,000 00
Capital Paid-Up, 1,100,000 00
Reserve and Surplus Profits, 330,037 80
Total Assets, 3,730,575 85

DEPOSITS received and interest allowed at the
highest current rates.

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

Banking House—King Street, Hamilton.

H. D. Cameron, Treasurer.

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Trust Co'y., Ltd.

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[Manager La Banque du Peuple.]

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trustee, receiver, committee of lunatic, guardian,
liquidator, assignee, etc., etc., also as agent for the
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All manner of trusts accepted; moneys invested;
estates managed; rents, income, etc., collected;
bonds, debentures, etc., issued and countersigned;
highest class of securities for sale.

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ALLAN LINE
ROYAL MAIL STEAMSHIPS.



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From Liverpool.	Steamships.	From Montreal.	From Quebec.
15 Aug.	Parisian	31 Aug. ..	1 Sept. ..
23 "	*Mongolian	7 Sept. ..	7 " ..
29 "	Numidian	14 " ..	15 " ..
5 Sept.	Sardinian	21 " ..	22 " ..
12 "	*Laurentian	28 " ..	28 " ..
19 "	Parisian	5 Oct.	6 Oct.

The Steamers of this service carry all classes of
Passengers.

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.

Steamers are despatched from Montreal at day-
light on the day of sailing. Passengers go on board
between 8 and 11 o'clock the previous evening (Fri-
day.)

Steamers marked thus * proceed directly from
Quebec after embarking passengers at 3 p.m. Satur-
day and do not stop at Rimouski or Londonderry.
Other Steamers sail from Quebec at 9 a.m. Sunday,
and from Rimouski at 9 p.m. Sunday, calling at
Moville (Londonderry) to land Mails and passengers.
The Laurentian carries First Cabin passengers
only on the East bound passage.

The Saloons and Staterooms are heated by steam

RATES OF PASSAGE.

CABIN—Per S.S. Parisian, \$50, \$60, \$70 and \$80.
By other Steamers, \$50 and \$60.
A reduction of 10 per cent. is made on Round Trip
Tickets except on the lowest rates.

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To or from Liverpool, Glasgow, Belfast or Derry, \$30
Round Trip, \$55.

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(Late State Line of Steamers.)

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15 Aug.	State of California	31 Aug. 8.00 a.m.	
30 "	State of Nebraska	14 Sept. 11.30 a.m.	
13 Sept.	State of California	28 " 12.30 p.m.	
27 "	State of Nebraska	12 Oct. 10.00 a.m.	
11 Oct.	State of California	25 " 11.00 a.m.	
25 "	State of Nebraska	9 Nov. 9.00 a.m.	
8 Nov.	State of California	23 " 8.30 a.m.	
22 "	State of Nebraska	7 Dec. 8.00 a.m.	

And fortnightly thereafter.
Rates: First Cabin, \$40 to \$60. Second Cabin, \$25.
Return, \$50. Steerage to Glasgow, Belfast, London-
derry or Liverpool, \$10.

Outfit for Steerage passengers furnished free.
The Steamships State of California and State of
Nebraska are not surpassed for their excellent ac-
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Saloons are forward, Staterooms near the centre of
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Vessel, and two-thirds of her length. Electric lights
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No cattle carried.

Glasgow, Quebec and Montreal
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16 Aug.	Buenos Ayrean	3 Sept. ..
23 "	Norwegian	10 " ..
30 "	*Siberian	17 " ..
6 Sept.	*Pomeranian	24 " ..
13 "	*Sarmatian	1 Oct. ..
20 "	Buenos Ayrean	8 " ..
27 "	Norwegian	15 " ..
4 Oct.	*Siberian	22 " ..

And weekly thereafter. These Steamers do not
carry passengers on voyage to Europe.

*The Siberian and Sarmatian carry passengers
West bound. The Siberian carries First Cabin pas-
sengers only on the East bound voyage. Rate \$40
and \$45.

London, Quebec & Montreal Service

From London.	Steamships.	From Montreal on or about
17 Aug.	Monte Videoan	4 Sept. ..
24 "	Greclan	11 " ..
31 "	Brazilian	18 " ..
7 Sept.	Rosarian	25 " ..
14 "	Austrian	2 Oct. ..
21 "	Monte Videoan	9 " ..
28 "	Greclan	16 " ..

And weekly thereafter. No passengers carried by
this service.

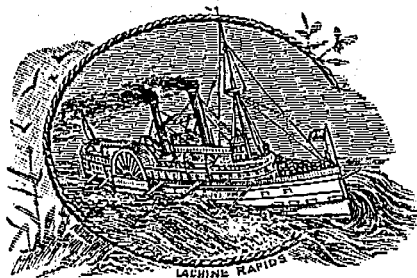
For tickets or further information apply to any
Local Agent or to—

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Aug. 7th, 1895.



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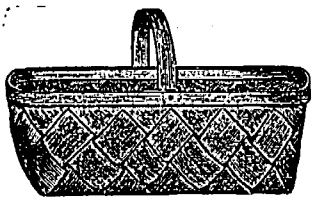
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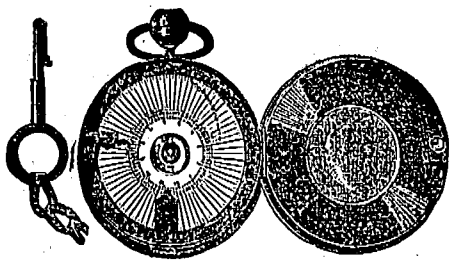
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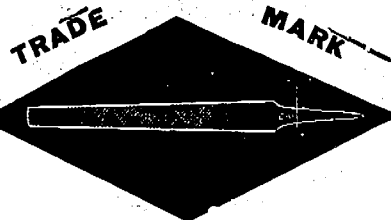
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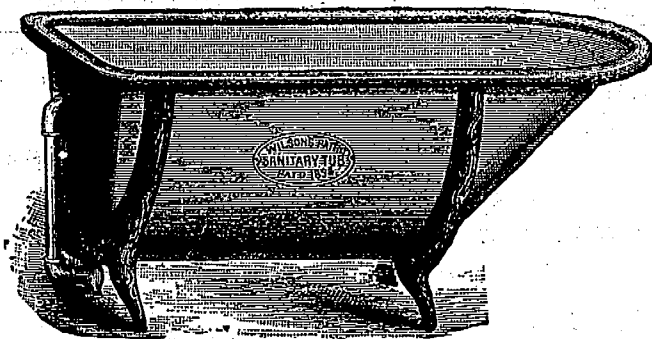
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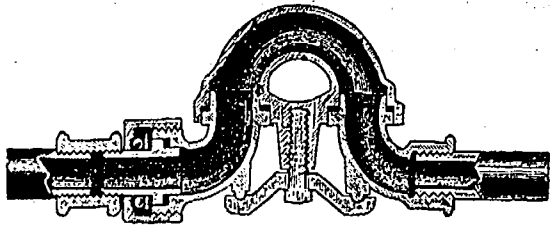
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WHAT IS THIS FLEXIBLE JOINT ?

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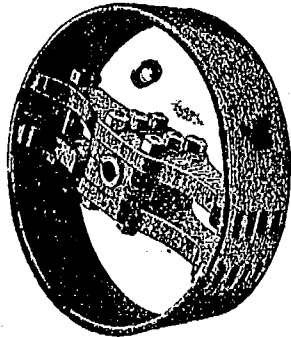
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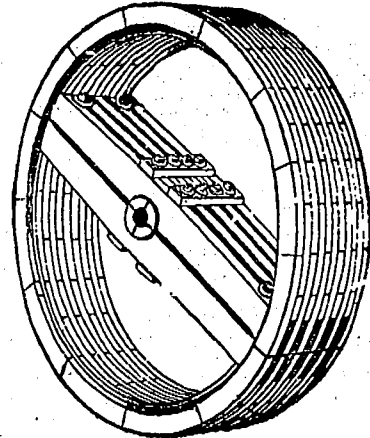


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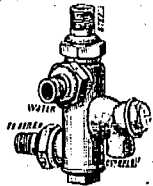
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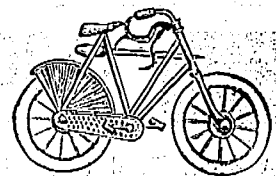
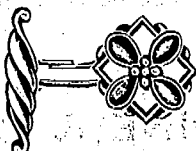
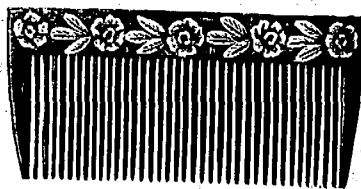
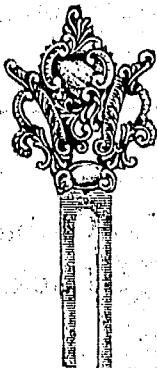
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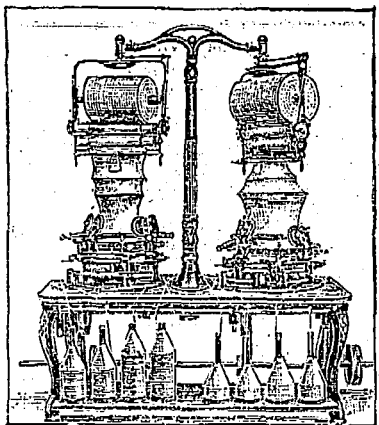
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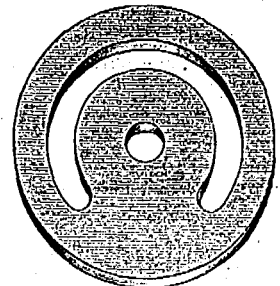
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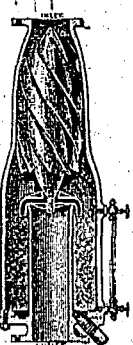
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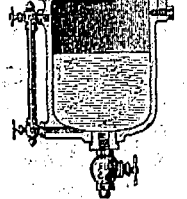
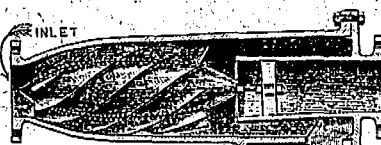
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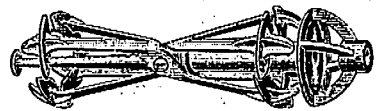
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TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

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Newest Styles for Gentlemen. Ladies' Tailor-made Costumes.

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—INSTEAD of 5,000,000 boxes of oranges which is Florida's usual crop, only 100,000 boxes will be shipped. These will come chiefly from the Manatee region on the Gulf of Mexico.

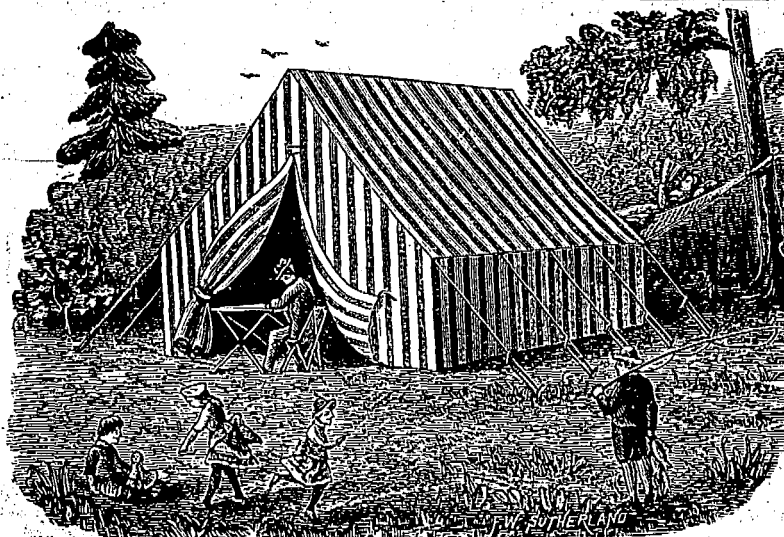
—It is estimated that the Carnegie Company has contracts on hand at present aggregating almost 1,000,000 tons of structural material. No orders for delivery in less than three months can be accepted.

—ELECTRICIANS say that the safest place of refuge during a thunder storm is a trolley car, and that no instance is known of one having been struck by lightning. The wires and car pole are a far better protection than any lightning rod.

—IN California it has been found that peach stones burn as well as the best coal, and give more heat in proportion to weight. The stones taken out of the fruit that is tinned or dried are collected and sold at the rate of \$3 per ton.

—THE New York Central sent out a special flying train coupled to one of their monster engines to beat the English record for speed, and of course, succeeded. The distance between New York and Buffalo, four hundred and thirty-six miles and a half was covered in six hours, fifty-four minutes, and twenty-seven seconds.

—SARDINE fish have never been more plentiful on the Maine coast, but the strike in the factories, not to speak of the low prices prevailing in consuming markets, prevents the packers from taking advantage of this one circumstance in their favor.



Tents, Flags, Awnings, Camp Furniture, Horse Covers, Window Shades, Laces, Fringes, etc., Embroidered Piano Scarfs, Table Covers, Baby Carriage Robes, Eton Jackets, etc., etc.

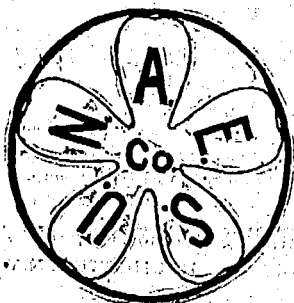
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North American Electric Seal Unhairing Co.

241 to 249 CENTRE STREET,

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

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

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

ALL ORDERS PROMPTLY ATTENDED TO.

To the Trade—

Just Purchased.

60 Barrels
Cod Liver Oil,

10 Tons

*** Glycerine ***

And can offer special quotations for present and forward delivery.

EVANS & SONS, (Limited)

Wholesale Druggists, etc., Montreal & Toronto.

FALL 1895.

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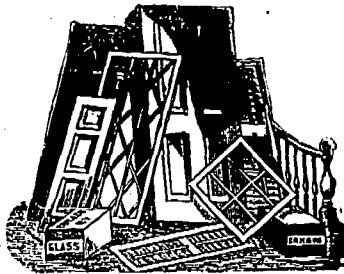
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All kinds of Building Materials, Fittings for Banks, Stores, etc., a Specialty.
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WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

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

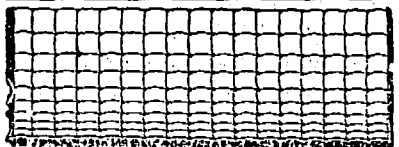
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Catalogue Free

Send for Illustrated Circular of Novelties.
N. Y. SPECIALTY CO., 253 Broadway, N. Y.



THAT FARM OF YOURS

needs a good fence and the neatest and best fence is the **PAGE**. Used by all the leading railroads and by farmers everywhere. Send for circulars and our illustrated monthly paper.
The Page Wire Fence Co. of Ontario Ltd.
WALKERVILLE, Ont.

—TOTAL abstainers in England have proven a very good risk, the experience showing that the cost of insuring such lives was 56½ per cent. of what was expected.

—THE creditors of John A. Squance, the absconded furniture dealer of St. Thomas have decided to sell the stock by tender. The liabilities are about \$6,000, and the assets nominally about the same.

—CIRCULARS are being received by the unfortunate policy holders of the late Empire State Lloyds, stating that if they will send in their policies for cancellation the return premiums will be sent them.

—AS had been anticipated Mr. Frank H. Moseley, the leather merchant, whose failure was the topic of the trade last week was arrested on a capias by his New York creditors on the usual grounds. Bail was furnished by Messrs. A. A. Ayer, E. J. Savage, C. F. Smith, and Edwin Thompson.

—THE Ontario Undertakers' Association met in annual convention in Toronto, and appointed a committee to confer with the Provincial Board of Health regarding regulations to govern the transportation of bodies by railway. Mr. S. Maynard Rogers, of Ottawa, was elected president for the ensuing year.

—THE fire loss of the United States and Canada for the month of August, amounted to \$9,929,000. The comparison shows the total loss of the year to date to have been \$85,511,600 against \$87,453,000 similar period of 1894, and \$111,324,000 in the year before

—THE completion of the south extension quay of the new sea wall at Southampton is another important addition to the facilities of the port. Vessels of the greatest draught can approach and leave this quay at any state of the tide, and two of the largest vessels can be accommodated at a time. The North Ger-

LENOX SCOTCH CAP CO.,

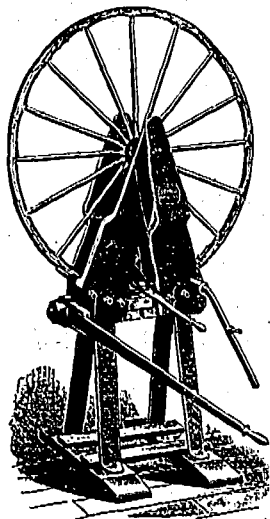
MANUFACTURERS OF

FINE SCOTCH CAPS.

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

—UTICA, N. Y.—

West's Hand Tire Setter.



A truly wonderful and efficient machine for setting tires "cold" BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1¼ x ¾, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine. If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty five years' experience in the business of Setting them Cold. If you have heavier tires to set, get one of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish. Mail address, 105 Meigs Street.

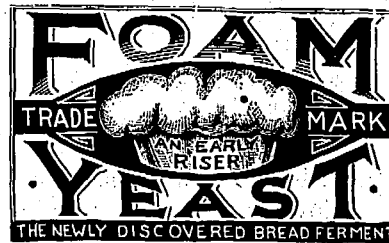
J. B. WEST,

Factory, Eagle Foundry,

Brown's Race, - Rochester, N.Y

THE BEST IN THE MARKET.

Ask your Wholesale Grocer
for it

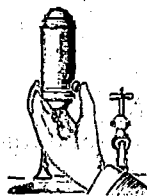


The Foam Yeast Co., Ltd.,

TORONTO, Ont.

79 Esplanade.

Sanitary Soap Vase



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

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

SANITARY SOAP VASE CO.,
Aqueduct Bldg., ROCHESTER, N.Y.

THIBAUDEAU BROTHERS & CO
 IMPORTERS OF ENGLISH
 FRENCH AMERICAN & GERMAN GOODS
 No 332 St Paul St. MONTREAL

THE Woodburn IMPROVED Pulverizer.

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

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

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

Best in the market, sells at eight. Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one ending fifty cents gets four samples and the exclusive agency for one city. Agents wanted in every city. Will pay large commission. Address

PHILIP KRON,
 Beehive Building, ROCHESTER, N. Y.

Watchman's Improved Time Detector, 12 and 24 Different Keys with Safety Locks Attachments.

U.S. Patents: Nov. 30, 1875; Jan. 25, 1876; Dec. 5, 1876; June 28, 1877; Reissued Sept. 28, 1880; Trade Marks, Aug. 30, 1881; March 18, '82.

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

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

Schaffer & Budenberg.
 Manufacturers of
 Pressure Gauges for all purposes, Injectors and Ejectors, Thermometers and Pyrometers, Tachometers and Speed Indicators, Burd's Control Watches, etc.

Works & General Offices:
 BROOKLYN, N. Y.

Offices & Salesrooms:
 No. 66 John St., No. 22 W. Lake St.,
 NEW YORK. CHICAGO.

man Lloyd and Hamburg-American steamers will use these new quays.

—THE storm which passed over Kingston last week did an unusual amount of damage. A portion of the cotton mill, including 3,000 spindles, was completely destroyed, involving a loss of about \$80,000. The erecting shop of the Kingston and Pembroke car works is a complete wreck. At Cape Vincent the people on the wharf fled for shelter to the station, which collapsed, two young men being killed, and several seriously injured.

—THERE is a movement on foot at Cardiff toward a mutual understanding among ship-owners in regard to outward freights. The object of this movement is to put an end to the cutting of rates which now exists. At present no very definite steps appear to have been taken, though the Cardiff ship-owners have

William A. Rosenbaum,

ELECTRICAL EXPERT and PATENT SOLICITOR.

177 Times Building, - - - NEW YORK CITY.

gone the length of meeting in conference to consider how they may best put an end to the present ruinous competition.

—THE outlook for supplies of foreign mackerel does not appear to be very bright. There have been a few lots of Irish and Norway received of a quality much superior to that so far received this season. This stock sold readily at full prices. Larger

ALWAYS THE BEST

Softer and Cleaner Batting.

NORTH STAR, CRESCENT, PEARL, PATENT ROLL COTTON BATTING.

A marked improvement in the quality of

Will make these goods sell unusually well in 1895-96. Baled or Cased in 4, 6, 8, 12 or 16 oz. Rolls.

We are taking orders "to arrive" for following Canned Goods:

Tomatoes, Corn, Peas, Wax Beans, Pork and Beans, Salmon, Mackerel, Lobsters, Pears, Strawberries, Raspberries, Peaches, Apples, etc.

All of Best Known Brands on Market. Our Prices are Exceptionally Low. Write for quotations before you buy elsewhere.

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

PURE OAK BELTING

The J. C. McLaren Belting Co.,
 Montreal and Toronto
 Tel. No. 369. Tel. No. 475

ROBERT LINTON & CO.

IMPORTERS OF

British and Foreign Dry Goods

Woollens and Tailors' Trimmings a Specialty
 Canadian Woollens and Cottons from all the different mills.

No. 2 St. Helen St., MONTREAL

SPECIALTY IN

Men's Goods

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

Representatives in all Provinces.

Glover & Brals

184 MCGILL STREET,

Montreal, Canada

Established 'in 1877.

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**FINLAYSON & GRANT,
CUSTOMS BROKERS,**

413 to 417 St. Paul Street, Montreal.

□ Bell Telephone 9087.

P. O. Box 684.

Curtain Stretchers!!

WHOLESALE & RETAIL.

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

MONTREAL, CANADA.

HENRY PORTER,

Tanner and Manufacturer of

**Leather Belting, Fire Engine
Hose, Harness**

Moccasin, Lace, Russet and

Oak-sole-Leather

Office and Manufactory:

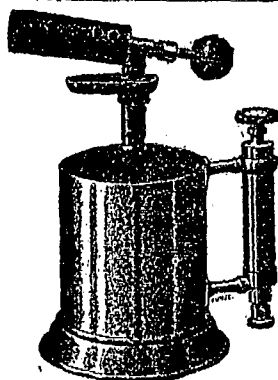
436 Visitation St., - MONTREAL

**To Architects,
Builders and Owners.**Attention is called to Fire-Proof
and Vermin-Proof**Mineral Wool,**As a Lining in Walls and Floors for preventing the
ESCAPE OF WARMTH
AND THE DEADENING OF SOUND.

Sample & Circulars Free.

U.S. Mineral Wool Co., 2 Cortlandt St., N. Y.
Western Mineral Wool Co., Cleveland, O. & Chicago.**\$5,000 WANTED,**

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

Office, "JOURNAL of COMMERCE,"
Montreal, Que.**"Imperial" Hot Blast Blow Pipe**

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to
30 pounds pressure.

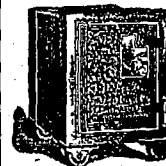
Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

White Manufacturing Co.,

40-42 State St., Chicago, Ill.

**E. D. COLLERET,**

522 1/2 Craig St.,

MONTREAL.

**Asbestos
Lined Safes**

for homes, offices, etc.,
etc., from \$15.00 upwards.

Catalogues and all information furnished upon
application.

arrivals of Irish are expected but supplies of Norwegian are likely to continue light. The Irish fishery is improving, but the latest advices from Norway are to the effect that the catch continues extremely small.

—The market for French sardines has been disturbed by some unusually low cable offers to sell. The weather has been hot in France and on some days large fares have been brought in by the boats, which when packed, were not of desirable quality, and the packers were willing and even anxious to sell them at much below regular market rates for choice brands. This is believed to be the cause of the break in prices.

—The Central Traffic Association has recommended that the special iron tariff be abrogated October 15 and that the rates on articles named therein be restored to official classification bases; that pig iron rates be advanced to a basis of \$4.20 a ton and billets to a basis of \$4.75. Chicago to New York: rates to be ad-

vanced between all points in Central Traffic Association territory on pig iron and billets based on the rates of \$2.50 and \$2.85 respectively, from Buffalo, Pittsburg and Wheeling to Chicago.

—A NEW shoe lace fastener has been put upon the market which is practically adaptable to all articles that are laced. The inventor has provided a device for holding the lace end without tying or using springs, jaws, etc., the fastener being more especially designed for use with flat laces. A body piece adapted to be fastened to the shoe or corset has a narrow slit for the passage of the lace, the slot being arranged in alignment with the back-pull so that the latter passes over the body-piece and twists on entering the slot. Only the lace end has to be passed through the slot to fasten the lace in place.

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

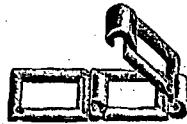
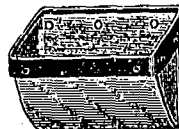
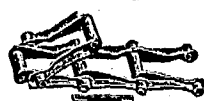
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Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.

China Cuspidors, Tea Sets,
Toilet Ware, Fruit Jars.Metal, Bronze, Piano and Tahl
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
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* IMPORT ORDERS A SPECIALTY

**Mohawk
Valley Cap
Factory,**

Manufacturers of

Scotch Knitted
Caps,

Tam O'Shanter's,

Toques, Cloth Caps,

All Styles Sweaters

for Men, Women

and Children, &

Specialties in Knit Goods.

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

UTICA, N. Y., U. S. A.

THE CANADA ACCIDENT INSURANCE CO'Y

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

... REINSURERS OF ...

The Mutual Accident Ass'n Ltd., (being the Accident Department of
The Palatine Insurance Co. Ltd., of Manchester, Eng.)The Citizens Insurance Company of Canada, Accident Branch, and
The Sun Life Assurance Company, Accident Branch.

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents
and get good contracts.

LYNN T. LEET!

Manager for Canada

LYMAN'S FLUID COFFEE

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

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

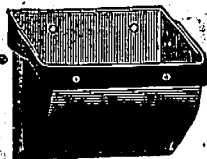
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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

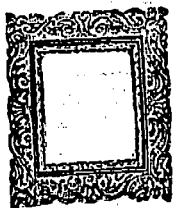
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ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by . . .

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



W. M. TERRIBERRY & CO.,

Manufacturers
White and Orna-
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Corner
FULTON and GREEN STS.,
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Ornamental Mouldings a Specialty.
Phone Main 3723.

JAMES GUEST & CO., Commission - Merchants

— AND —
GENERAL AGENTS.

27 and 29 St. Sacramento St. Montreal
AGENTS FOR

George Sayer & Co., Cognac, France.
Chas. Coran & Co., Cognac, France.
Central Society, Vineyard Proprietors.
Wisdom & Warter, Jerez de la Frontera Sherries.
Warter & May, Oporto Ports.
Hair & Co., Taragona Ports.
A. Houtman & Co., Rotterdam, Holland Gin,
Ind, Coops & Co., Burton-on-Trent, Ales.
Seibert & Sons, Trinidad, Genuine Angostura Bit-
ters.
Dublin City, Distillery Whiskey.
Bangher, Irish Whiskey, on the Green Banks of
the Shannon.
Escheneaur & Co., Bordeaux, Clarets, Sauternes, &c.
Joseph Guzol, Fils & Co., Bordeaux, Clarets, Saut-
ernes, &c.
Neven, Raphael & Co., St. Hilaire, Sparkling
Saurmur.
Faye & Cople, Macon, Burgundies and White Wines.
Royal Hungarian Government Wines of Budapest,
Hungary.
James Watson & Co., Dundee, Scotch and Irish
Whiskey.

—It is said that the experiment of tea-growing in the Cauca-
sus has been very successful, and it is expected that in course of
time Russia will be able to grow a large portion of her own tea,
instead of importing this product from China and Ceylon. A
Russian tea merchant in Charkoff only recently paid 70,000
roubles to a tea merchant near Batoum, on condition that he
could have all the tea grown by the planter for a period of ten
years. It is said that the tea grown in the Caucasus is of excel-
lent quality.

—AN investigation into the causes of suicide, based upon the
record of 7,190 suicides in London, showed that 1,416 were the
result of poverty and 605 of reverse of fortune; domestic
grief accounted for 1,252 cases of suicide, drunkenness and mis-
conduct for 495, gambling for 296, disappointed ambition for 532,
grief from love 254, women largely predominating in the two
last named causes, and envy and jealousy for 147, the men out-
numbering the women in this case. Other causes produced
minor results. Poverty appears to be the strongest incentive to
suicide, but love and jealousy with kindred passions are respon-
sible for a considerable proportion of this class of crime.

—THE heavy receipts of wheat at Duluth from North Dakota
and the northwestern part of Minnesota are causing comment
among the grain men, especially those who a short time ago
were predicting a sudden increase in price. The receipts are
the largest in the history of the Northwest at this time of the
year and over 70 per cent. of the new grain is of contract grade.
The grain which is below grade has been damaged by smut,
which will, before the crop is all in, be found to have done con-
siderable damage. Grain men predict that unless new seed in

obtained the next crop will be worse, as the smut keeps increas-
ing year by year. The only way to stamp out the trouble, which
now threatens to do great damage next year, is to procure seed
from fields which have not been contaminated.

—APPLICATION has been made on behalf of 300 policyholders
of the Mutual Fire Insurance Co. of Chicago for a receiver for
the company. The company was organized less than a year
ago, and it is alleged that since its organization it has received
\$40,000, while the expenses have amounted to nearly \$80,000.
It is charged that \$11,903 was paid for commissions, \$2,200 to
the president, \$1,000 to the secretary for salary, beside \$2,500 paid
for cancelling a contract with the secretary, \$2,147 for promoters'
fees and \$1,275 for attorney's fees, some of which items it is
claimed are fraudulent. It is further charged that commissions
paid to the insurance brokerage firm of F. C. Taylor & Co., com-
posed of the president and secretary of the company and to E.
H. Sniffen, amount to \$7,256. The greater part of this payment
is alleged to be fraudulent. The fire losses amount to \$15,200
and miscellaneous expenses to \$5,000. According to the books
of the company it appears that it has paid out over 27 per cent.
of the net premiums received from the policy holders and that
more than 75 per cent. of all the premiums so received were paid
over to officers of the company in the form of commissions, pro-
moters' fees, salaries and other mysterious items.

—THE Restigouche lumbermen have had a fairly good season.
Much less shingle manufacturing was done this year than last
as owing to the collapse of the U. S. shingle market the mill
owners turned their attention more this year to the pro-
duction of deals for the British markets.

M. & L. Samuel, Benjamin & Co.

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL
AMERICAN AND CANADIAN

SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,
Tinnerns' Plumbers' & Steam Fitters' Supplies
Gas Fixtures,

LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

SAMUEL, SONS & BENJAMIN,

104 Fenchurch St., London, E. C.

Shipping Office: 1 Rannford Place Liverpool, Eng.

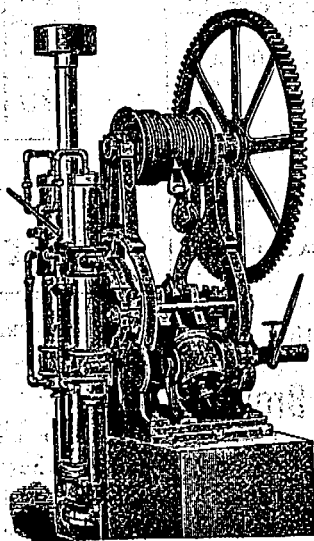


MENEELY BELL CO'Y.,

Troy, N.Y. & New York City.

Manufacture Superior

Church, Chime and Peal Bells.



Diamond Pointed Core Drills

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

A Large Stock Of Machines and Supplies
constantly on hand.

Diamonds, Carbon & Bort a Specialty.

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

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, - - - - - \$39,500,000
Investments in Canada, - - - - - 11,300,000

1895 Bonus Year.

[World Wide Policies.]

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

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

UNION ASSURANCE SOCIETY
OF LONDON, G. B.

Established A. D. 1714.

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

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

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion. T. L. MORRISEY, Resident Manager.



LANCASHIRE

INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

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

J. G. THOMPSON, Manager.

WHOLESALE MEN

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

JOURNAL OF COMMERCE,

171 and 173 St. James Street, MONTREAL.

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

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

JNO. W. MOLSON, Resident Manager, MONTREAL.

Note.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1895.

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,

General Insurance Agents and Brokers

ESTABLISHED 1865.

* 11 HOSPITAL STREET, *

MONTREAL.

Telephone 1277.

P. O. Box 2081.

Insurance.

PHENIX

FIRE INSURANCE CO'Y.
LONDON.

Established in 1783. Canadian Branch
Established in 1801.

No. 35 St. Francois Xavier St.

MONTREAL, P. Q.

PATERSON & SON

Agents for the Dominion,

RAYMOND & MENDOU,

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 Inter-lachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 23 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Inter-lachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to M. S. FOLEY,

"Journal of Commerce," Montreal.

Municipal Debentures, Government & Railway Bonds, Investment Securities,

BOUGHT and SOLD.

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

R. WILSON SMITH,
British Empire Building, MONTREAL.

September.

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
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29	30	::	::	::	::	::

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, SEPTEMBER 20TH, 1895.

CURRENT EVENTS.

It will be a subject of regret to business men in both countries that the international yacht race should have ended as it did. No one impugns the propriety of Lord Dunraven's position. It has been endorsed so emphatically, not only by the English press, but by the broader minded of their American confreres as well,

.....TO.....

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

Insurance Companies,

TRUSTEES, EXECUTORS and INVESTORS
GENERALLY.

We are authorized to offer for sale at a moderate price
that magnificent

St. James St. Property,

Known as the TEMPLE BUILDING.

The site is undoubtedly one of the very finest in the city, ad-
joining the new building of the Canada Life Assurance Company.

At a small cost for interior improvements this can be made the
best revenue producing property on the street.

We will be pleased to furnish full particulars and estimates.

J. CRADOCK SIMPSON & CO.,

181 ST. JAMES STREET, MONTREAL.

that it may be regarded as impregnable. The attitude of the committee of the New York Yacht Club is more open to criticism. It is now generally admitted that some official reply to Lord Dunraven's letter should have been formulated, and that in awarding the second race to the Defender they strained the letter of the law to the uttermost. Possibly they thought that in Mr. Iselin they would find a yachtsman of the Sir Richard Sutton type who would refuse to accept any decision in his favor and insist upon having the race sailed over again. But in this they were mistaken. Mr. Iselin promptly accepted the race, and thus rendered it impossible for Lord Dunraven to comply with his offer to sail again after the decision was officially recorded. As to the action of the excursion steamers and pleasure craft there can be only one opinion. It seems evident from the reluctant testimony of the press that they persistently obstructed the course, even if they did not actually jockey the Valkyrie, and that they rendered the task of the challenger as difficult as they dared. Should the America Cup be ever sailed for again—which certainly seems doubtful at the moment—it will require to be contested for at some point so far distant from any great city as to avoid the crowd of excursion steamers, and other ultra-patriotic craft of the pilot boat No. 16 type, which in these days of cheap and rapid intercommunication it may be somewhat difficult to find. In the meantime we can only regret the unfortunate termination of an event of world-wide interest and deplore the feeling of irritation it is bound to arouse between the two great sections of the English-speaking race.

The announcement that the Belgian government will construct a ship canal from Heyst to Bruges in order to convert the latter town into a sea-port, is a striking illustration of the fact that the cost of constructing and operating modern steamships is so great that time is a matter of vital importance to them. Ten years ago Antwerp was considered to be admirably located for a business port. To-day she is unable to compete with ports like Havre, Copenhagen, Cuxhaven and

Mutual Reserve Fund Life Association

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1881. THE ELOQUENCE OF RESULTS, 1895

No. of Policies in Force, over.....	98,000
Interest Income, annually, exceeds.....	\$ 185,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	*3,923,000
Death Claims Paid, over.....	22,000,000
New Business received in 1894, over.....	\$1,000,000
Insurance in Force exceeds.....	300,000,000

*Not a single dollar of the accumulated or invested Reserve Fund has ever been used or required either for the payment of death losses or for any other purpose.

F. A. BURNHAM, President.

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

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

AGENTS WANTED.

others either situated upon, or directly accessible to the sea. Steamships nowadays cannot afford the time necessary to steam up to an inland port, together with the increased expenditure for pilotage, etc., unless (as in the case of our own city), it happens to be the head of ocean navigation. They seek the nearest points where they can be unloaded with economy of time and labor. Hence the sums of money which are being spent by the ports of Northern Europe, hence the improvements in the port facilities of Liverpool and Southampton, and hence, as in the present instance, the construction of new ports. Competition in terminal points is as marked to-day as it is in every other line, and the port that can offer the cheapest and most improved traffic facilities is the one that gets the trade.

A good deal of indignation has been manifested by Newfoundland vessel owners over what they term the unwarranted seizure of trading vessels by Capt. A. L. Howard on the Labrador coast, and as that officer receives no salary but is recouped solely by the result of any seizures he may make, there are certainly grounds for belief that he may have exceeded his duty, and these are accentuated by the prompt release of the seized vessels by the authorities at Ottawa. But before we condemn what appears at first sight to be a harsh and arbitrary exercise of power, we must bear in mind that these trading schooners which frequent the little-known harbors of the Gulf are often legitimate objects of government suspicion. With the Miquelon islands as a base many an innocent schooner, with a cargo of whiskey and tobacco, and a few nets artistically draped over it, has succeeded in defrauding the revenue and thereby injuring honest traders who pay duty on every barrel and pound they import. The smuggling scandal now being so industriously covered over by the Newfoundland government is a case in point, and every dealer in liquors is aware how persistently the guileless Newfoundland skippers land alcohol along the Gulf. The vessels in question were in Bradore, an out-of-the-way harbor at the extreme point of the Province of Quebec, ostensibly with supplies for fishermen; but the pre-

sumption that some infraction of Canadian revenue laws was intended was certainly strong enough to justify Captain Howard's inspection of them, and the fact that their papers were not in order may have seemed to him sufficient warrant for their detention. At all events it will be well to await his explanation before we pronounce judgment in the matter.

THE BANKERS AT QUEBEC.

The visit of the Bankers' Association to Quebec was a very pleasant event as a summer excursion. In a business aspect it was not quite satisfactory to the more sedate members. What with receptions, lunches, dinners, and trips here and there of a picnic character, there was a continual round of most enjoyable festivities. The citizens of Quebec seem to have regarded the bankers as guests whom it was their hospitable duty to entertain, and right royally they fulfilled this gratuitous and self-imposed duty. Whether it is in the best interests of the Association to devote so much time to enjoyment and leave so little for business is a question, although there is no doubt many of our principal bankers would be all the better for a more frequent holiday than they seem to find time for. Those present at Quebec report having had a thoroughly "good time"; but the example of the Ancient Capital, if followed by other cities, would be likely to detract from the usefulness of the Association.

The most important topic discussed was the issue of a special form of Dominion Notes, to be used exclusively by the banks for Clearing House purposes. Such notes would not be current among the public, nor negotiable by them, so in case of their being lost, they would be useless to the finder. The issue of such notes presents a number of difficulties legal and otherwise. These were thoroughly canvassed, and we understand a form was devised which the Government will sanction. It is not proposed to increase the total of Dominion Notes by the amount of this Clearing House currency. There would simply be a withdrawal of an equal amount of the present large notes, and a substitution of the new ones. Whether these new notes would be convertible into gold by the banks is a moot question. If they would not be, then their cash reserves would be weakened to some extent. The point will of course be considered; and the convertibility into gold of the Clearing-House notes ought to be established.

Another matter discussed was the regulating the interest on deposits so as to have a uniform rate all over the Dominion. If with this there followed uniformity in discount rates it would be a great relief to some sections where the current rates are much higher than what prevail in this city and in Toronto. If, however a minimum rate for Deposits is enforced all over the Dominion while the rate for Discounts is subject to such local conditions as make money much dearer than elsewhere, there will be widespread and just dissatisfaction. A proposal was made by Mr. Farwell to convert a portion of a bank's Deposits into a kind of debenture stock. While much could be said in its favor, the scheme was not well received, as it would commit banks to a fixed rate of interest for a long term of years on the one hand, and, on the other, give depositors a bond subject to depreciation and non-convertibility instead of a Deposit Receipt by which their money is practically at call.

The discussion of the competition among banks was rather desultory, and scarcely worthy one of the most serious questions which bankers could consider. The subject, we fear, is not a pleasant one to some members of the Association; hence, doubtless, an indisposition to discuss it seriously.—The JOURNAL OF COMMERCE was on the table throughout. The article in our issue of the 6th inst. was thoroughly discussed, and, we were glad to see, generally in the spirit in which it was couched and submitted.

Mr. Z. Lash, Q.C., read an able treatise on partnerships as affecting bankers which will be published and prove most useful.

The speeches at the annual dinner were unusually excellent, the one made by Mr. George Hague, showing that Canada had made as much of her opportunities and resources in this century as the United States, being greatly appreciated. The meetings were all presided over by Mr. B. E. Walker, General Manager of the Bank of Commerce, with all that ability he is well known to possess.

It is to be regretted that a more complete report of the discussions is not available. In future meetings it would be well to arrange for a thoroughly reliable report to be published in the local press.

SIR CHARLES H. TUPPER AT NORTH SYDNEY.

Sir Charles Hibbert Tupper is rapidly rising to the foremost place among Canadian public speakers. We do not regard him as an "orator" in the conventional sense, for that implies gifts of imagination and fancy of which his speeches have no trace, but in the classical sense, meaning one endowed with gifts as a speaker whose language is marked by argumentative force and rhetorical propriety. As one who has the power to move audiences by his impressive diction and reasoning, Sir Charles is in an eminent degree an orator. We rather suspect his having Hibernian blood in his veins, for he revels in wielding a shillelah and bringing it down pitilessly on the head of some unfortunate victim. Like his father—like, indeed, many of the greatest speakers of all ages—he shines most when making a dashing onslaught on an opponent. He reminds us in this respect of the late Mr. John Bright, who used to spring upon a political enemy and soon make him a piteous spectacle.

Sir Charles opened his address at North Sydney by a few graceful allusions to his colleagues, the Premier, the Finance Minister and Solicitor General. He then plunged at once into an attack upon the opponents of the National Policy. He showed how in the life time of the three Johns, Sir John Macdonald, Sir John Abbott and Sir John Thompson, they had been accused of every crime from pitch-and-toss to manslaughter; they had been sneered at, belittled and maligned until they died; then they were recognized as statesmen.

Sir Charles, after ridiculing the abortive efforts to break up the ranks of his party when its great leaders were removed, and satirising the habit of using personalities in political discussions, said that "Parties must be judged by their public acts," an aphorism worth recording and remembering. He then took up the declarations of the Liberal leader that "all raw materials should be free" and that "the duty on iron is equal to a tax of 63 per cent. ad valorem," and "on coal is equivalent to 40 per cent." These two taxes on imports,

Sir Charles showed by quotations from their speeches, are regarded by Mr. Laurier and Sir Richard Cartwright as "absurd," "indefensible," and as most obstructive to the free development of Canadian industries. Sir Charles's answer to the charge that the coal duty increased its price proportionately, quoted Sir Henry Tyler's report at the Grand Trunk meetings in 1882 and 1884, in which he said, there had been great economies effected in coal contracts following upon the imposition of the duty on coal. He quoted also Mr. Seargeant, general manager of the Grand Trunk, who had informed him "that while coal decreased in value at the pit's mouth by 7 cents between 1873 and 1893, this very coal decreased in cost at the International Bridge at Buffalo by no less than 90 cents a ton." This he regarded as a proof of the Canadian duty's being paid by American colliery owners and not, as alleged by Sir Richard Cartwright, by the consumers in Canada.

Answering the assertion that the National Policy had been tried in prosperous times, Sir Charles said "The world had known its most financial disturbances since 1878." This he proceeded to prove by reciting the succession of financial panics which in that period had followed each other until they culminated in the American panic of 1893-1894. He then grouped the period from 1874 to 1894, and gave an elaborate statistical table which shows that during the years up to 1879, when the National Policy was established, the foreign trade of Canada was depressed, and diminishing, the debt increasing, the interest thereon per head enlarging, and the public savings decreasing; while after that date when the N. P. had come into force, there had been an expansion of foreign trade; a decrease in the rate of interest on the debt, an enormous increase in the savings of the people, and a decrease in failures. Between 1873 and 1878 the coal output in Cape Breton fell from 1,050,467 tons to 770,600 tons. In that district work was found only three months in the year. In 1878 the total consumption of coal in Canada was 2,000,000 tons; in 1893 it reached 7,000,000. In that period, since 1878 coal at Cape Breton had gone down from \$9 to \$5. These striking facts were adduced as demonstrating, first, the enormous expansion of native coal consumption since the coal duty was imposed and its reduction in price, and, second, the enlargement of interprovincial trade by the policy of interprovincial reciprocity, the protection of the Nova Scotia coal producers having given them so large a trade, they were able to buy more of the production of the western provinces.

Sir Charles made the striking remark, "If reciprocal concessions were fair between nations, surely they are between the various provinces of Canada." He gave a statement showing that while Canada had been increasing her foreign trade in recent years, Great Britain, France, Germany, the United States and Australia, had been decreasing this branch of their trade, a manifest proof of the fiscal policy of this country having really protected us from the evils which have befallen other countries. As a defence of the protective policy adopted in 1879, Sir Charles's data and his skilful marshalling of them were remarkably effective, and proved his possessing a faculty for statistical argument, which will cause the Finance Minister to look to his laurels, as he has a powerful rival in the Minister of Justice. With characteristic boldness Sir Charles wound up his

very able speech by a plucky declaration on the vexed question of Manitoba schools. He said "We made a bargain with an unknown minority in 1870; we intend to keep it with the known minority of to-day. It is not a question of the best school system. It is a question of protecting the rights of a minority, and the government of Canada stands or falls fighting for the establishment of promises made to the weaker party." Without committing ourselves to any judgment of this most difficult question, we must express our admiration for the manly frankness of Sir Charles Tupper's utterances. He has bravely nailed his colors to the mast and will either fall in their defence, or see them waving over a fallen foe. His policy may be right, or may be impolitic, but however men differ on that point, they will universally admit that Sir Charles fights in the open like a gallant, brave, chivalrous knight.

INCREASING GOLD SHIPMENTS.

The heavy shipments of gold last week from New York, and the fact that one of the firms forming the bond syndicate was compelled to inform its associates that it would be obliged to resume its shipments of specie, has naturally caused a feeling of unrest in Wall Street. During the past week \$7,000,000 in gold has been shipped to Europe, which practically breaks the record, but as the bulk of it was sent by regular shippers and bullion houses, but little importance was attached to it until it became known that Lazard Freres, who are interested to the extent of \$1,000,000 in the syndicate, had withdrawn \$2,500,000 in gold for shipment to England. This at once led to the rumour that the syndicate was broken; since Lazard Freres were clearly bound by the compact not to ship gold during the continuance of its contract with the government. Unfavorable comment followed, and when it became known that the firm had refused to accept a cable transfer from the remainder of the syndicate for the amount, the feeling of unrest deepened.

Lazard Freres' position it is easy enough to understand. They have been drawing freely upon England for some time past, expecting to be able to cover their drawings with grain, cotton and other commercial bills. In other words they had been selling exchange short. When the amount began to reach the limit of safety, and there appeared no prospect of purchasing exchange at as cheap a rate as gold, they were naturally compelled to ship the latter, and after duly notifying their associates of their position, they did so. Whether they will be compelled to do so again remains to be seen. Certainly the prospects of an ample supply of bills in the near future are not bright. Comparatively little grain is leaving the country at present, and the low prices tend to still further diminish the amount of exchange drawn against it. The cotton crop, which usually furnishes the bulk of sterling bills, is not yet moving across the Atlantic, and, to cap the climax, London is selling more securities in the American market than it is buying, and is likely to do still more selling in the future if the Treasury reserve shows further signs of depletion. From this it is evident that the self-imposed task of the syndicate of maintaining the gold reserve at \$100,000,000 is likely to be an onerous one. The heavy imports under the revival of business activity, and the unusually small volume of exports of staple products, coupled with the low prices ruling for them, render the adverse balance of

trade abnormally heavy. The syndicate had a right to expect, from precedent, that the current of trade would turn in favor of the United States during the present month. But it has not; and, in consequence, the commercial demand for exchange has maintained the limited supply of bills offering at a price above the gold shipping point, and has thus forced even its own members to demand gold from the Treasury with which to cover their drafts.

Their hope is now in the co-operation of the banks. According to the latest reports to the Comptroller of the Currency the National banks hold \$177,000,000 in gold, and, with a view of attracting this to the Treasury, the department announces that for deposits in gold coin in amounts or multiples of \$500 small denominations of currency will be shipped at government contract rates of 20 cents per \$1,000 to any destination the day following the deposit of the gold at the Sub-Treasury. As the demand for currency for moving the crops is now springing up, and bankers' rates for shipment run from 50c to \$1 per \$1,000, this has already attracted over \$1,000,000 to the Treasury, and in the meantime the syndicate is constantly accumulating gold and will turn it over as fast as any quantity is collected. But the outlook for the Treasury reserve is not a bright one, and the question of another bond issue is rapidly approaching the form of a foregone conclusion. In fact it is difficult to see how it can be avoided, unless the present current of trade should be reversed by conditions which are not yet apparent on the commercial horizon.

OUR ADVERTISERS.

It is possible that not all of the many who scan the advertising columns of this paper in search of appliances or opportunities of value to them in their respective branches of trade, realize what a record of labour (stored* and otherwise), skill and ingenuity they present, or how complete a testimony they bear to the energy and enterprise of those who use them as a means to bring before the commercial community the results of their inventive genius. They are equally as valuable as a record of the progress of mechanical invention as they are as a factor in bringing buyer and seller together, and from this standpoint they may be said to give a succinct yet comprehensive history of the march of mechanical science as well as of commercial progress. He who reads them attentively has the satisfaction of knowing that he is thoroughly posted on the very latest improvements in every line of machinery, and even a cursory glance will show to the average merchant facts that will be of advantage to him, no matter what his particular branch of trade may be.

To say nothing of the displayed signs of houses who carry the latest products of the foreign and domestic loom, the refinery, the hardware manufactory, let us take the one line of machinery. This present issue contains short but full accounts of Blackman's patent power ventilating wheels, Hahn's watchman's time detector, the Black Diamond files, Jardine's taps and dies, Snyder's flexible metal pipe joints, the Reid and Reeves patent wood split pulleys, the Penberthy specialties, the Etna and Monarch boilers, the Kendrick valves, the Frontier patent lever flue cleaner, the Wood-

burn pulverizer, Schaffer and Budenberg's steam gauges, the J. C. McLaren Co.'s belting, the Imperial hot-blast blow-pipe, Radigan's elevator buckets, the O. K. patent adjustable can opener, Beatty & Sons steam dredges, Caverhill, Learmont & Co.'s shelf-hardware, the Wheeler Condenser and Engineering Co., the Rider Engine Co., Gregg's stove jointers and veneering knives, the Rochester Wheel Co., Brautigam's hat machinery, the Baldwinsville centrifugal pumps, the Angle and Dietz tubular lamps, E. J. Woods power measuring machinery, Tompkins Bros. knitting machines, the Straight Line separators, Hirliman's, the Brush patent, and American batteries, the Gurney-Massey heaters, and those of Clare Bros., McColl's cylinder and engine oils, the Beaver files and rasps, the Anti-slip horseshoe, Smith's car-lamps and headlights, the Ranton and the Kingsley boilers, the Buhring water purifying machines, Wilson's solid copper baths, the Gate City soldering furnaces, Mosher's steam separators, Anderson's automatic letter copyers, Keeler & Cook's machinery springs, the Monarch bicycles, Hanson's hydraulic rams, the James McMillan smokeless furnace, the Kay constant potential dynamos, the Cherry-Younglove, Excelsior, and Fleming dynamo brushes, the Swinging-ball lightning arresters, the American Copper Co., the Niagara gas burner, the Star Headlight Co., the Shipman Engine Co., the W. J. Newton Co., Patterson and Corbins electric street cars, Peckham's cantilever trucks, James E. Thursby's cars and locomotives, the Kennedy wire-nail machine Co., Bryce's electric works, the Tuerk water motor, the Duplex boiler tube scraper, the Globe valve repairing tools, the L. & I. J. White machine-knives, the Stevenson boiler shops, Farrar & Trefts engines, the Western Electric Co., the I. X. L. tempered copper, Layman's pneumatic boats and the Consumers Cordage Co.

Here is a list in one branch alone of our advertising patrons that forms almost a complete directory of the trade. And in the other lines the record is almost equally complete. All the leading banks and insurance companies are represented. The legal directory contains the principal forensic talent which is gradually being encroached upon to supply the bench and senate of the country; and the miscellaneous list is full of the principal up-to-date novelties. We might cite among them the Globe Chimney Rack, Newwitter & Rosenheims jewellery novelties, the Westphal revolving screw cases, the Electric seal unhairing process, the Page wire fence, Goodyear welted shoes, the Bell pianos and organs, Royal Scalp food, Caw's safety fountain pen, Cahill's adjustable seats, the Star Safety Razor, the Rochester Wheel Co., Oscar de Long's perfect hook and eye, the Lehigh Valley creosoting process, Hutchinson's canopy top fringes, the American type writer, the Dominion Suspender Co.'s braces, Taylor's real tortoise shell hair combs, Vin Mariani, the Lovejoy electrotypes, the Canadian Trading and Shipping Co.'s specialties, Wagner and Sandfords billiard tables, the Lineograph, the Camera Exchange, Ford Fuchs & Bros. sterling silverware, the Willard triplicate mirror, Houchins wax-tapers, J. A. Stern & Co.'s ostrich feathers, Sniggs beading attachment, Imperial Oil Co., Syracuse salt, and many others. In addition to these there will be found the permanent advertisements of most of the principal firms in every line of business in the Dominion. In fact, it may

* Capital has been well defined as Stored Labour.

fairly be said, without incurring the charge of vain-glory, that the advertising columns of the *JOURNAL OF COMMERCE* form a compendium of commercial and mechanical enterprise, and, as such, their careful perusal will well repay the shrewd and enterprising man of business. In them he will find the cards of the men who lead in their respective lines of trade or manufacture, and as these are the men with whom he desires to do business, their value in bringing him in contact with them can be readily estimated. These are the men, the firms, who keep their signs well before those of the reading public, the business of the Dominion, who in every issue of the *JOURNAL OF COMMERCE* simply say, "We are well equipped to serve you with every thing in our line, and that you may not forget it, we send this reminder to greet you every Friday or Saturday."

LEGAL DECISIONS.

The action taken by Dame J. Haas against J. C. Wilson & Co., paper manufacturers of this city and Lachute, for the value of 372 bales of rags delivered to them in October last has been dismissed with costs by Mr. Justice Loranger. The rags were badly damaged by water and the plaintiff stated that J. C. Wilson & Co. agreed to take them at a 15 per cent. reduction on that account. In reply J. C. Wilson & Co. stated that when the bales were opened the rags were found to be so impregnated with sulphur and other chemicals as to be absolutely unfit for the purpose for which they were bought, and hence they were rejected. The learned judge upheld this view and dismissed the contention of the plaintiff.

Chief Justice Sir Alexander Lacoste and Justices Baby, Bosse, Blanchet and Hall, sitting in the Court of Queens Bench in Appeal, have confirmed the judgment of the Court of Review in the case of Baldwin vs. Turnbull which reversed a judgment of the Superior Court. The Court of Review held that a certain purchase of stock on the New York market for the account of Turnbull by the firm of McIver & Barclay, now represented by the appellants, was not a real sale in which delivery was ever contemplated, but merely a gaming contract, on which the Code denies all right of action whatsoever. The first court held that the transaction was not fictitious but real, and that the shares in question were really bought on behalf of the respondent by the agents in New York of McIver & Barclay, and were really delivered by the sellers to the said agents, and were afterwards sold on the express order of respondent for his account. It was contended for the appellants that the transactions were not gaming contracts, and that the stocks were actually bought and sold as set forth in the declaration; and that even if they were gaming contracts they were intended to be carried out in the state of New York and were valid by the laws of that state. Reference was made to the case of Forget vs. Ostigny, in which the Judicial committee of the Privy Council recently held that similar speculations in stocks were legitimate, and that the customer was liable to the broker for the balance due on speculative transactions. On the part of respondent it was contended that McIver & Barclay never purchased or sold the shares, or obtained and gave delivery thereof; they never paid or received the price; they simply allowed the appellants to apply from the balance which they had with them an amount sufficient to cover the margins. It was submitted that the judgment of the Court of Review should be confirmed. Judgment confirmed.

A CONFERENCE of Eastern and Western window glass manufacturers, held at Chicago, decided to advance the prices of window glass 5 and 10 per cent. to cover the advances in wages and in raw material.

MUCH TRAVELLED GOODS.

The gentleman with a German name, who is one of the syndicate indicted for arson by the Grand Jury, appears to be of a frugal and ingenious turn of mind. It is stated that it was his practice to purchase fire damaged goods, and store them. When one of his own little fires took place these goods were carted down to the scene and figured as part of the damaged stock. They were bought in, and taken round to another fire, where they again masqueraded as part of the stock. In this way the insurance companies paid, three or four times over, good prices for what was really only damaged stock at the start, and his frugal mind rejoiced greatly thereat. At last, however, the adjustors became wearied at meeting the same familiar goods in every portion of the city, and ordered him peremptorily to take them away. He was much grieved, and shed a number of tears over the cherished goods which he had carted around and sold to the insurance companies for so long that he had become really attached to them. But the stony-hearted adjustors would not listen to his expostulations. They said that goods which had gone through so many fires were practically incombustible, and hence could not be paid for by the companies, and they made sarcastic comments on his ingenuity and frugality which brought fresh tears to his eyes but no shekels to his pocket. Slowly and sadly he took his much travelled goods away, and they are now resting, preparatory to a tour through the provinces, while their owner is in the strong, but uncomfortable, clutches of the law.

FAST RAILROAD TIME.

The contest for speed between the English railways in which the London & Northwestern carried off the palm by running 540 miles in 505 minutes spurred the New York Central up to emulation. So far it has held the distinction of running the fastest train; its Empire State Express making the distance between New York and Buffalo, 440 miles, in 3½ hours or 520 minutes. On Wednesday of last week a special train was run with the view to seeing whether this time could be materially reduced. The train made the run to East Buffalo, 436½ miles, in 411 minutes and 6 seconds, or deducting stops, which consumed 4 minutes, in 407 minutes and 6 seconds. This latter is at the rate of 64.848 miles per hour. The London and Northwestern or West Coast train in running 540 miles in 505 minutes averaged 64.158 miles per hour. The difference in favor of the New York Central, it will be seen, is very slight, but the Americans are proud of the achievement since it shows that on their best roads they can make as good time as the English roads, which for solidity are unexcelled in the world. A point in favor of the Central is that its train was very much heavier than the English train, weighing 280 tons, whereas the West Coast train seems to have weighed hardly half as much as this. It is further to be stated that the physical characteristics of the New York Central line make its record particularly noteworthy, there being no less than 515 curves in the 440 miles between New York and Buffalo.

HONEST "MARK TWAIN."

The *Saturday Review* of London thus comments on the bankruptcy of the great American humorist, S. L. Clemens, who is better known by his cognomen as above:

"Mark Twain has been holding forth about his recent bankruptcy in a strain that might puzzle the simple. He says: 'A merchant who has given up all he has, may take advantage of the laws of insolvency and start free again for himself. But I am not a business man, and honour is a harder master than the law. It cannot compromise for less than a hundred cents on the dollar, and its debts never outlaw.' 'I had a two-thirds interest in the publishing firm whose capital I furnished. If the firm had prospered, I should have expected to collect two-thirds of the profits. As it is, I expect to pay all the debts.' Mr. Samuel L. Clemens protests too much. It is a matter of simple honesty to pay one's debts in full, and the obligations of honour

run further than Mr. Samuel L. Clemens seems to imagine. Curiously enough, the first and only time we met Mr. Samuel Clemens he dwelt at length upon the dishonesty of a contemporary writer, a compatriot of his, to whom all English readers owe many delightful hours, in such a way that we confess to but scant sympathy with him in his monetary troubles. He talks of hoping to make 'a fresh add unencumbered start in life a sixty-four years of age.' There is too much self-pity here, and too much self-applause. Mr. Mark Twain would have us believe that to be honest deserves a martyr's crown. The explanation probably is that when a man has only one virtue he is inclined to overrate its importance."

CEMENT FOR VAULTS.

A practical test of a fire proof safe composed of cement with wire netting between, has been held by order of the German government in order to decide whether safes of this character were sufficiently fireproof to be used by the Reichsbank. The safe was placed in the midst of a pile of logs saturated with petroleum, which after being fired kept the safe for half an hour exposed to a heat of 1,800 degrees Fahrenheit; that is, a heat in which iron melts. Two hours after, the safe was opened, and the contents—silk paper, draft blanks and a maximum thermometer—were found to be absolutely uninjured. The maximum thermometer showed that within the safe the temperature at no time during the test arose above 85 degrees. This seems to prove that cement safes within burglar-proof steel vaults fill all the requirements that can possibly be expected. Such evidence as this should tend to the increased use of cement in fireproof construction. It shows the material to be not only fireproof, but an excellent non-conductor, so that its capabilities in protecting iron work against the effects of fire are great—a matter of the first value. In many cases where fires arise in this class of buildings this quality would prevent fire spreading, and at the same time maintain the temperature of iron or steel supports at a point at which they would retain their normal strength, and support the loads imposed upon them, one of the most important features in modern fireproof structures.

SMALL SUITS.

It is estimated that the Circuit Court here is about four months behind in its work. Is there not some anomaly in having but two judges in this Court, while the Superior Court has nine? If the tardiness or its cause is intended in any degree to restrain small suits, it evidently fails in this respect, for the number seems to be rather on the increase. Some of the cases are for the merest trifles. One of the smallest to come to our notice lately was for 76 cents, and the costs footed up some \$17, and it occupied a good part of the day. It would probably be unwise to make any limit as to the amount that may be sued for. Fifty persons in town may run a little account or leave a balance—say of less than a dollar—at one shop which could not afford to lose the aggregate of a number of such trifles, which they were liable to if they could not be sued for. It is deplorable to consider the amount of time and money spent on the endeavor to collect accounts so small that they seldom or never pay for the cost of either.

THE B. C. SALMON PACK.

The fishing season for sock-eye salmon ended on the first of the month and the latest estimate of the salmon pack of British Columbia places it at 512,197 cases as against 494,371 cases last year. For an "off-year" this result more than satisfied the canners so far as the run of fish went, but while the season has been an unusually profitable one for the fishermen, it has not been as good for the canners, the price of fish having ruled higher than usual. This was the case on the Fraser River—with, perhaps, one or two days' exception, when the big "rush" of fish demoralized the business for a short time—throughout the season. The canners commenced buying at 20 cents per fish, expecting only a very moderate

run and, therefore, being anxious to get as large a supply as possible. Some canners on one or two days, in their anxiety to be assured of a supply sufficient to fill the cans provided, are reported to have paid as high as 25 and 30 cents per fish. The run of fish commenced earlier than last year, continued fairly good, and more even than usual, with two very strong "rushes" about a week apart. It is estimated that something like \$600,000 to \$700,000 has been paid out to the fishermen, which will show how important the canning interest is among the industries of the Province, especially when the fact that the season only extends over a few weeks is remembered. The number of fishermen this year was larger than ever before, 2,100 licenses having been issued. The number of canneries in operation was also greater than in any previous year.

BAY OF QUINTE NOTES.

Wells all over the district are running dry—An Anglican church will be built at Yarker—The gate receipts at Kingston fair amounted to \$2,351—John R. Kerr, boot and shoe merchant, Newboro, has assigned—W. H. Cadman, Adolphustown, has purchased the McBride farm for \$7,000—Farmers around here complain of the prevalence of milk weed and blue burrs—A firm in Gananoque will manufacture 15,000 snow-shovels for the coming season—Kingston is reducing its water-rates fifteen per cent.—Mining speculation in Marmora continues quite brisk—A sanitarium may be built near the mineral springs, Belleville—The recent drouth has done much damage in Prince Edward County—Kingston grain men state that the quantity of grain raised in this district is steadily decreasing year after year—Overton Ball, of Bath, has sold his grocery and baking business to Fred. Valteau, of Sillsville. Mr. Ball moves to Moorhead, Minn.—Kingston on one side, and Brockville and Belleville on the other are calling each other hard names because each wants to monopolize the G.T.R. works—Hops continue to move slow from 5c to 8½c for old and at 10c to 15c for new, according to quality—A. E. Banyard has leased the flour mill at Yarker from J. Richardson & Son, of Kingston—There was a great rush in the Deseronto door factory this week to turn out a large consignment of doors wanted by a particular date—Two new match machines are being constructed for the Deseronto match factory, which added to the ten now in use will make twelve machines in that rapidly extending establishment—The local shipping and dressed lumber yard department of the Rathbun Company at Deseronto, have been very busy all season filling orders chiefly for Central and Eastern Ontario. There is no let up and the prospects for a good fall trade are very bright. There is a good deal of building in the small villages and country districts—The Deseronto Cedar Mill is cutting away steadily. In the tie department, with one circular, about 1,000 railway ties are daily turned out together with a large quantity of cedar posts and shingle material. The big circular in the west wing is cutting from 20,000 to 27,000 feet of lumber per diem, while in the shingle department from 70,000 to 80,000 shingles are manufactured every day. The mill has recently shipped about eight car lots elm plank to the Montreal Transportation Company, Kingston—The cyclone on Wednesday evening did \$80,000 damage to the cotton mill in Kingston and also wrecked the car-works—McAllister & Co., Napanee, have assigned—Hay brings \$13 per ton in Kingston—The government dredge is at work in Belleville harbor—Kingston is agitating for a huge creamery to be erected near that city—Joseph Prindle, Tweed, has purchased sixty acres of land from Wm. Blakely of Huntingdon, for \$2,300—The Belleville canning factory is putting up 19,000 cans of tomatoes per day in addition to great quantities of corn and apples—A woollen factory may be started in this district—Reuben Harrington has leased the Luke Carscallen farm, South Napanee—During August Kingston registered 17 births, 11 marriages and 10 deaths—Thomaspburgh is bidding for notoriety. It has more dogs than any other place of its size on the continent.

—Exports of tinplate from Great Britain to the United States have been exceptionally heavy during the past month. They amounted to 28,581 tons and compared with August 1894 show an increase of more than 23 per cent. They were 36 per cent. above those of August 1893. The figures for last month were the largest since December, 1894, and have been equalled only twice in the last two years.

LA BANQUE DU PEUPLE.

We are authorized to say that the paragraph which appeared yesterday on the first page of our neighbor the *Gazette* (from its Quebec correspondent) wherein it is said that *L'Evenement* of that city "claims to have positive information that La Banque du Peuple will only resume operations in the event of the heavy depositors subscribing 10 per cent. of their deposits to the new capital of the bank," etc., is wholly without foundation.

The report of the inspectors or liquidators, which the directors were assured would be ready on the 7th instant as stated in our columns, at the time, was deferred owing to a subsequent agreement among them that the ordinary inspection of the bank's branches, especially those at a distance from the city, should be verified by Messrs. Chipman and DeMartigny before they submitted their final report. These gentlemen have not as yet finished their work, but from all that can be learned, the directors are no less sanguine of being eventually able to open the doors of the bank and resume business. The liquidation is going on apace. Over two-thirds of a claim for \$300,000 in Quebec has lately been discharged; the balance will be forthcoming as soon as due. Mr. Grenier and his fellow-directors, as well as the gentleman in charge, are deserving of all praise for the manner in which they are working to save everything possible from the wreck, and however sanguine they may be they have the sympathy of the entire business community and of the banks substantially in their endeavors to place this old French Canadian institution again upon its feet even though with a greatly diminished capital.

The directors and others interested should not forget the lesson furnished by the president and directors of La Banque Jacques-Cartier, some twenty years ago, when they saw it to their interests and those of the bank to recover and retain for an indefinite period, the services of their imprisoned Managing Cashier, Mr. Honore Cotte, without whose assistance they were greatly in the dark concerning a considerable proportion of the bank's business. Our hale fellow-citizen, Mr. John Crawford of Verdun, will probably not forget the object lesson conveyed by the straight *versus* the crooked poker, a homely illustration that seems admirably to fit the case.

THE BRANDING OF CHEESE.

The *North British Agriculturist* has formally withdrawn its statement that "filled" cheese—that is cheese made of skimmed milk and enriched with oleo-margarine—was being shipped from Canada to England. The charge was too absurd, almost, to need contradiction. The manufacture of oleo-margarine is forbidden in this country, and there has never been the slightest suspicion of the honesty of Canadian cheese. Filled cheese is certainly made in the United States, but principally for the southern market. Very little of it ever goes to England, and cheesemen across the border are making vigorous efforts to stamp out what shipment there are for the future. In this connection the bill of Mr. McLennan, M.P., providing that every cheese and package be branded with the registered number of the factory at which it is made, together with the day, month and year of its manufacture, would seem to be particularly timely. Were such a system in force it would be impossible to confound Canadian with American cheese, any sophistication could be promptly traced home to the guilty parties, and thus the consumer would be protected, and the character of Canadian cheese placed above suspicion.

THE BANK STATEMENTS.

The Returns for August, just to hand, show, as compared with July, Circulation increased \$1,000,000; Deposits on demand decreased by \$790,000; Deposits after notice increased by \$1,200,000. Other items in the liabilities are little altered. Specie is less by \$200,000; Dominion Notes less by \$65,000; Loans to other banks secured less by \$520,000; Call Loans are greater by about a million; and Discounts are less by over \$3,000,000. The detailed statements and usual review will appear in next impression.

—WILLIAM WESLEY, a Ridgeway printer, went thither from Walkertown about a year ago. His business did not flourish, possibly because it did not receive the attention it required, and he tried to sell out. He failed to do this, and has had to suspend.—Harris Kert, started a general store in Sudbury four months

ago, and has managed to accumulate liabilities of \$3,000 already. He has assigned—John McKiever, a farmer, started a general store in Calumet about five years ago and has just assigned. He has been working from hand to mouth all along—A. E. Battle, tailor of this city, has assigned owing \$2,089. His stand was not a good one and he had keen competition to face—P. Jubinville, grocer of this city is offering 20 cents in the dollar, cash, on liabilities of \$2,500. He appears to have gradually eaten up his small capital—L. J. Garneau, dry goods, Quebec has assigned.—He was formerly of Matte & Garneau who dissolved in February 1894. His trade seems to have been too limited for success—Thos. Bell started a general store at Fort Francis about eighteen months ago and has just assigned. He did not do enough trade to pay expenses—F. C. Peck, general store, Jénette's Creek, is offering 30 cents on the dollar on liabilities of \$3,400—S. L. Freeman & Son, clothing dealers of Ottawa are now trying to settle at 30 cents in the dollar—Mrs. E. A. Theborge, shoes, Ottawa, took over the business when her husband died in 1892. Unfortunately she has got into difficulties and now assigns owing \$5,000—Caspar Adelson, tailor of this city, got into difficulties in 1891, when he settled at 25 cents in the dollar. This broke up his credit, and he has now assigned with liabilities of \$2,000—Théophile Huard, general storekeeper of Somerset, has assigned owing \$3,700. He appears to have lacked the necessary experience and ability.

—MCALLISTER & Co., tailors, of Napanee, have assigned. They were in difficulties before, in 1885, when they compromised at 62½ cents in the dollar. Of late it has been evident that they were making no headway—Premont & Collin, general storekeepers, St. Felicite, have assigned with liabilities of \$3,200. The business was not sufficiently large to support two partners—Jos. C. Chisholm, tailor of Antigonish, N.S., is a practical man, but lacked means and business experience. As a result, he has assigned after 18 months experience owing \$1,700—C. L. Casselman was originally in the drug business at Chosterville where he failed. He then came to this city and started a grocery store on a small scale. This also proved a failure, and he has now assigned owing \$1,100—D. P. Bedard & Co., general storekeepers of Richmond, have assigned owing \$1,500. Bedard failed in 1891 and recommenced in his wife's name, and the usual result has followed—The widow of the late E. Beliveau, baker of Ibergville, is arranging a settlement with his creditors at 80 cents on the dollar. At his death the business was found to be insolvent—Z. Bernier succeeded his father in his general store at L'Islet in the spring of 1893 and has just made an assignment. It is claimed that of late he has neglected the store and that business has fallen off in consequence—E. J. Healy has sold his business in the Royal Hotel, Picton, Ont., to Geo. W. Waggott.

—THE gross earnings of 134 American railroads, operating over 100,000 miles of line, for the month of August show that the aggregate increase on the whole mileage reaches only \$720,516, or 1.63 per cent. It is admitted that general business was active during August, and hence the fact that this should not be reflected in the returns of earnings may seem strange, the more so as in the month preceding the gain had been as much as \$5,927,588, or 15.97 per cent. But the exhibit for July was entirely exceptional, and furnished no criterion as to the result for future months. It was a comparison with the period of the great railroad strike in 1894, when business on some of the roads was brought almost to a standstill and when the losses as a consequence were tremendous. For August the comparison is on a totally different basis. Instead of comparing with the heavy loss in 1894, it compares with the total that had shown a gain. The gain was small but was very noteworthy, as it was made in face of large losses in passenger earnings by many roads on account of the absence of the Fair travel, which had so heavily swelled passenger revenues in 1893.

—THE sale of the Queen's Hotel, in this city, on behalf of the mortgage holders, the Star Life Assurance Co., was held on Monday last. The property was bought in by Mr. Wm. Hanson, representing the mortgagees for the nominal sum of \$21,000, which covered his own claim for interest, and the civic taxes. This action was rendered necessary to wipe out the claims of the old creditors who refused to take stock in the company as well as those who did. The new creditors under the liquidation will, of course, be paid in full, and a new company will be formed to take over the business.

—DAUTEUIL & LACOMBE, clothiers of this city, started last January succeeding Lacombe Dautenil & Co. They undertook too heavy a liability in buying the stock at the price they did, and this, with the strong competition they had to face, has forced them into an assignment—Henry Owens, printer, of a small trade paper and other job-work in this city, is advertised to be sold out by balliff's sale—J. N. Dillon, grocer of Forest, is offering 85 cents in the dollar on liabilities of \$4,500. As he was supposed to be doing well this offer has come as somewhat of a surprise to his creditors.

—ALEXIS POUPART, a coal dealer in a very small way in this city, has fyled a consent to assign. He could not secure sufficient trade to make it pay—H. Bosner & Co., restaurant keepers on St. Catherine Street East, have assigned owing \$1,700. He had very few prospects of success from the start—F. S. Flynn, dry goods merchant, is one of the victims of the Notre Dame street widening, which practically ruined his business for a while. He is offering 60 cents in the dollar, secured, in four quarterly payments.

—THERE is likely to be some enquiry ere long into the increasing importation of foreign printed labels of the leading brands of wines, pickles, and other condiments. As these, when genuine, are always imported labelled, there is a suspicion that the importation of the labels alone may be for fraudulent purposes. At all events it is a matter of which the government, as well as the agents of the goods, should take cognizance of in the interests of the public.

—ONE of the signs of improvement in trade is shown in the demand of one or two of our smaller capitalized banks upon their larger brethren for bank bills. The circulation of all, except one bank in Nova Scotia, is limited, as is well known, to the amount of their paid-up capital. The smaller banks referred to are obliged, of course, to exchange Dominion notes of the larger denominations for the amount of their requirements. It is probable that one bank will seek to enlarge its capital before long.

—MR. R. Ewart Crane has arrived in this city to take the management of the extensive piano business of Messrs. Willis & Co., of this city. Mr. Crane was formerly assistant manager of the Bell Organ and Piano Co. of Guelph, which is the largest institution of its kind in the Dominion of Canada. Mr. Willis continues his valuable services with the company as usual.

—WE are indebted to the Superintendent of Insurance at Ottawa for copies of his report for the year ended 31st December last. We regret that any extended notice is unavoidably crowded out this week.

—TORONTO'S industrial exhibition is over. The attendance was again very large, and the officials report that the success of the exhibition exceeded all previous records.

MONTREAL CITY DEBT.

The origin of the bonded debt of the city runs back to 1843. By an act of Parliament of that year the corporation was authorized to issue bonds to the amount of \$200,000 to purchase the water works, which had up to that date been in the hands of private parties. In 1851 another loan of \$200,000 had to be floated to extend the old water works. Meanwhile the city undertook to build the present water works, and this necessitated another loan of \$730,000 in 1852, rapidly followed by one of \$250,000 in 1856, one of \$200,000 in 1861, and others amounting to \$375,000 in 1865 and 1866 for the same purpose. Thus it will be seen that the aqueduct early began to absorb large sums of money, which it has not ceased to do.

Immediately after the incorporation of the city the work of improving the streets was begun. Not less than \$205,000 was spent in the first year by the Roads Committee, \$60,000 during each of the next three years, and sums varying from \$10,000 to \$40,000 annually during the next ten years. This expenditure was met partly out of revenue, but also partly by promissor notes and temporary loans. In 1852 this accumulated indebtedness was consolidated. It amounted to \$413,667. The same year the city obtained a loan of \$800,000 from the Government of Canada. The corporation took advantage of it to increase its expenditure on the roads to \$129,464 in 1854, and to undertake many other improvements. By 1860 another consolidation of the floating debt, amounting to \$486,000, became necessary, and at the same time a special issue of bonds amounting to \$48,400 was authorized to be expended on the markets. Bonsecours Market had already been erected at a cost of \$200,000.

During the next decade the city contributed \$400,000 to the Grand Trunk, spent \$400,000 for sewers, \$114,000 to widen Notre Dame Street, from Bonsecours to St. Salpice Streets, and

\$126,000 to acquire the Hay Market and to erect the old Drill Hall.

Up to that time a special act of the Legislature was required to authorize each loan, and the objects towards which the proceeds were to be devoted were always defined.

In 1868 the first issue of bonds became due. Being in no wise inclined to begin the up-hill work of paying the aldermen of that day secured an act consolidating the whole debt of the city, and carrying the borrowing power to \$5,000,000. This was increased in 1869 by a special act authorizing the city to borrow \$350,000 to acquire Mount Royal Park and \$500,000 to enlarge the water works.

The work of expropriation began on an extensive scale at the time, and it was followed by the demand for work in 1874-75, which led the city to undertake the construction of main sewers, of the new reservoirs on the mountain, etc., which caused a rapid increase in the debt.

Under Mayor Abbott the terminable debentures of the city were replaced by permanent stock and the sinking fund was abolished, which reduced the annual charge by over two hundred thousand dollars, but which inaugurated the idea that a public debt is a public benefit.

The following is a comparative statement of the assessed valuation of real estate and of the debt at different periods:

	Assessed valuation.	Funded debt.
1860.....	\$ 27,649,550	\$ 3,122,170
1870.....	50,599,000	5,087,133
1880.....	65,199,200	11,346,886
1890.....	122,860,000	15,309,426
1894.....	170,457,000	23,459,004

Counting the unavoidable obligations which the city must meet out of the loan fund the debt of the city is now at least \$26,000,000, while the value of real estate has increased but little since last year. Consequently it will be seen that the proportion of the debt to the value of property is almost as great as in 1880, and that year was a critical one, when the value of property had fallen to a large extent and revenue was short.

In 1880 the debt was guaranteed almost entirely by saleable property, such as the water works, the parks, the markets and land. To-day over ten millions of the debt are represented only by expenditure on sewers, street pavement, widened streets, railway subsidies, harbor improvements, etc.

The city's property is enumerated as follows with the actual cost to the 31st of December last:

Water Works.....	\$ 8,618,006.12
Mount Royal Park.....	1,033,377.83
Market properties.....	849,972.24
Road properties.....	816,938.14
Fire, police stations and apparatus.....	516,856.34
City Hall.....	524,338.10
McGill street property.....	107,000.00
Civic hospital, disinfectors and incinerators sites.....	184,979.90
Visitation street property.....	7,000.00
House on St. Helen's Island.....	3,771.21
Gosford, Craig and St. Louis streets property....	23,841.48
Mullaly property on Papineau avenue.....	11,820.00
Chateau de Ramezay property.....	10,476.10

\$12,713,377.46

While the debt has increased five-fold in twenty-five years the value of all the real estate in the city has a little more than trebled and the annual expenditure has been quadrupled.

The revenue has increased faster than the value of real estate, which only shows that the rate of taxation has been raised. In 1850 the revenue of the city was \$154,273, in 1860, \$448,732; and in 1870, \$805,656. The expenditure in the latter year was \$723,809. In 1880, the revenue was \$1,514,000, and the expenditure, \$1,502,000. In 1890, the figures were \$2,240,000, and \$2,351,374 respectively. The greatest actual increase in expenditure has been within the last decade 1884-1894. It exceeds a million dollars.

Of course new wards have been added to the city since; but the year 1888 furnishes a fair comparison with 1894. The controllable expenditure of the committees in each of these two years has been as follows:

	1888.	1894.
Finance Committee—		
Salaries.....	\$ 80,720	104,927
Legal expenses.....	34,371	55,175
Miscellaneous.....	21,146	65,859
City Attorney disbursements.....	1,440	3,337
Roads.....	285,500	261,926
Water.....	91,569	104,110
Police.....	185,340	281,778
Fire.....	148,079	199,327
City Hall.....	26,648	29,052
Light.....	83,407	145,000
Markets.....	27,138	27,033
Health.....	76,161	77,292
Parks and ferries.....	6,036	5,500
Mount Royal.....	14,827	7,884
	\$1,032,440	\$1,268,800

The large expenditure on capital account for permanent pavements and sidewalks has naturally reduced the expenditure for maintenance of roads, but this, as seen, is offset by increases in the number and pay of officials, claims for damages and miscellaneous matters.

In the Water Department the salaries of the permanent staff have increased from \$12,836 in 1888 to \$21,771 in 1894, and besides in the latter year \$18,103 were paid for extra employes in the offices. In the Health Department the salaries of officials have increased from \$7,992 to \$14,934, and \$3,520 was paid in the latter year for extras. In the Financial Department the increase is nearly \$25,000. In the Recorder's Court the increase is from \$8,665 to \$12,684. The strictly fixed charges, such as interest school tax, etc., were \$974,786 in 1888, and \$1,366,128 in 1894. The balance available for appropriation was \$1,120,675 in 1888 and \$1,377,297 in 1894.—*Herald*.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Sept. 14, 1895:

	1895.	1894.
Passenger Train Earnings.....	195,481	198,928
Freight do. do.	236,528	230,910
Total do. do.	\$431,974	\$428,838
Decrease 1895, \$6,859.		

LEGAL RECORD, &c.

Week ended Sept. 19th, 1895.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

September 10th.

Montreal—Letourneux Fils & Co. vs. E. Auclair, \$857; J. Langhoff et al vs. J. P. Boyer, \$516; G. Boileau vs. J. B. Dagenais, \$950; A. Desrosiers esq. vs. A. Fisher, \$800; J. Simard vs. J. Jobin, \$262; I. Lemieux vs. P. Jubinville, \$269; D. Legault vs. Dme. Lallemand, \$438; V. Deneault vs. E. Lefebvre, \$700; T. Boisvert vs. J. Martineau, \$395; L. Filteau vs. G. Miron, \$500; J. Rossback et al vs. E. F. Moseley, \$10,532; J. Shaw vs. M. Rudolph, \$500; D. Connors vs. D. Tardif et al, \$350; E. J. Mahon vs. Dme. J. S. Walker et vir, \$2,000; H. Brady vs. Dme. J. S. Walker et vir, \$5,000; Brandon Ptg. Co. vs. Washington Bldg. & Trust Co., \$250; Dme. M. Lillie et vir vs. J. B. Wood, \$307.

Quebec—J. Slessor et vir vs. Elizth. Lirette, \$5,734; A. Gaboury vs. Ed. Lortie, \$264; J. Neilson vs. J. Poitrais, \$2,907; H. Gowen vs. R. S. Tozer et al, \$5,000; R. Turner vs. G. A. Vaudry, \$845.

St. Cyprien—Soc. P. Const. Iberville vs. A. Nolette..... 4,000

September 10.

Chateau Richer—N. Simard vs. L. Filion..... 1,850
Coaticooke—Marie L. Trudeau vs. Est. N. Smith..... 300
Iberville—A. Desrosiers esq. vs. A. Fisher..... 300
Montreal—A. Lafortune esq. vs. P. Ferns et al, \$800; Dme. M. Sheridan vs. W. Henry, \$3,000; Hon. L. F. R. Masson et al esq. vs. Dme. G. Lambert et vir \$12,320; Hon. L. F. R. Masson et al esq. vs. J. T. McPherson, \$256; Dme. E. Potvin vs. Montreal Quarry Co., \$1,000; Dme. C. G. Ridley vs. G. Wells, \$323.

St. Constant—V. Denault vs. E. Lefebvre..... 700

St. Leonard—D. O Connors vs. T. Damase et al..... 350

St. Vincent de Paul—C. Letourneux Fils & Cie vs. E. Auclair, \$351.

September 12.

Acton—J. B. Blanchet vs. H. St. Germain..... \$ 379

Montreal—F. Rochon vs. F. X. Besette (Dmgs.) \$300; J. B. McConnell vs. Dme. J. Davidson et al, \$600; W. Strachan et al vs. M. H. Fraser, esq. et al, \$6,020; J. W. Boucher vs. E. Guay, \$328; Sun Life Assurance Co. vs. Le Club de St. Jean, \$1,420; S. Munn vs. Melburne S.S. Co. \$980.

Outremont—Dme. C. G. Ridley vs. G. Wells..... 323

Quebec—A. Marie H. A. Legare vs. L. P. Legare, \$482; Marie L. L. Gregory vs. L. S. O'Dell, \$2,615.

St. Paul—C. Bouchard vs. F. Langevin..... 300

September 13.

Levis—J. O. Villeneuve et al vs. G. E. Roy..... \$ 400

Montreal—Bank of Montreal vs. A. M. Featherstone, \$980; C. F. Lalonde vs. T. Lanctot, \$820; Banque National vs. Dme. A. Tessier et vir et al, \$450.

Quebec—J. G. Hearn et al vs. Hon. T. McGreevy..... 3,751

September 16.

Levis—British Emp. Mut. Life Ins. Co. vs. H. Paradis et al, \$5,600.

Montreal—W. C. Scott esq. vs. H. J. Beemer, \$3,200; L. Gouin et al vs. J. Campbell et al, \$1,740; A. E. Mallette vs. Canadian Trading & Shipping Co., \$2,309; G. Hogue vs. F. X. L'Ecuyer, \$1,008; J. Reber vs. C. Noel, \$418; C. Devlin vs. A. Poupert, \$875.

N.D. de Portneuf—S. Gignac vs. A. Marcotte..... 582

Quebec—Marie S. Labbe, esq. vs. J. Breakey, \$3,000; British Emp. Mut. Life Co. vs. Marie D. J. Gosselin, \$3,250; E. D. Davidson & Sons vs. J. A. Mapere, \$5,000; R. Talrey et al vs. J. A. Mapere, \$560.

St. Maurice—P. Morin vs. O Lemire et al (Dmgs)..... 500

WRITS ISSUED, PROVINCE OF ONTARIO.

September 10th.

Alfred—J. Alexander vs. O. Dubois..... 1,405

Caledonia—J. W. Frothingham vs. J. M. Clysdale (dmgs) 2,000

Cataract—Toronto B. & M. Co. vs. A. Middleton..... 448

Collingwood—Bank of Hamilton vs. T. O'Callaghan et al 1,782

Elzevir—J. Ducatt vs. M. Damora..... 600

Hamilton—M. E. Livernois vs. H. Collato..... 411

Hastings Co.—North American Litho. Stone & Asbestos Co., \$1,158.

Holyoke, Mass—Prescott Brew. & Malt Co. vs. J. D. Quesnel \$315.

London—E. Milne vs. J. Essex et al, \$276; G. Vader vs. London Mut. Fire Ins., \$1,100; W. Howe vs. G. Smallman, \$1,000.

Lowell, Mass—D. B. McLennan et al exrs. vs. Margery McDougall et al, \$3,179.

Ottawa—Consolidated Plate Glass Co. vs. J. A. Corry et al, \$359; London Furniture Co. vs. J. Erratt, \$341.

Palmerston—Remington, Ford & Co. vs. Canadian Cone Coupler, Carriage Co., Ltd., \$486.

Stratford—W. Davidson vs. Helen Steele et al..... 371

Tecumseth—J. C. Green & Co. vs. P. Perrault..... 476

Toronto—H. R. Frankland vs. E. King Dodds, \$526; Building & Loan Assn. vs. W. Read, \$2,549.

Toronto Junc—A. I. B. Plumb vs. W. & E. Kemp..... 748

Yarmouth—J. A. Parker vs. T. & M. O'Brien..... 712

September 11.

Madoc—Adams & Burns vs. Todd & Co..... 402

Markham—Dominion Brewery Co. vs. J. E. Pitts..... 613

Ottawa—H. N. Bate vs. H. McRae et al..... 1,532

Toronto—Maganetawan Tanning & Elec. Co. vs. D. W. Alexander, \$10,000; N. Allen vs. T. C. Crumpton, \$725; Dunlop Fire Co. vs. T. Fane et al (disputed) \$728; W. J. Thomas vs. W. J. & S. Gibson, \$3,469; E. P. Campbell vs. S. Morrison et al, \$2,933; C. J. Greenwood vs. J. H. & E. Stokes, \$1,208.

Westmeath Tp—W. J. Johnson vs. J. Boyce..... 700

September 12.

Guelph—London & Can. L. & A. Co. vs. J. M. Egan et al, \$3,479; Lehigh Valley Coal Co. vs. J. A. Nellis, \$1,034.

Lucan—R. H. O'Neil & Son vs. J. D. McCosh et al..... 3,386

Magnetawan—Caldicott, Burton & Spence vs. N. McEachren, \$410.

Toronto—London & Can. L. & A. Co. vs. T. Tomlinson.. 2,498

September 13.

Berlin—British Mercantile Loan Co. vs. J. E. Neville, admr., \$2,126.

Carleton Co—Morris & Shaver vs. Central Counties Ry. Co., \$709.

Cambridge—Frontenac L. & I. Co. vs. Delima Aube et al 854

Dundas—N. Jeffrey vs. D. A. Watson..... 680

London—M. J. Kent vs. D. Dodd et al..... 600

South Easthope—M. H. Ogilvy vs. J. Ogilvy..... 1,000

Toronto—Armstrong & Co. vs. H. Cameron, \$4,195; M. E. Hillborn vs. J. E. Kent, \$522; F. Bredin vs. Mary Sexton et al, \$939; F. A. Hogaboom et al vs. G. P. Sharpe, \$541.

September 16.

Belleville—Hastings Loan vs. John & Myra M. McFee.. 2,366

Grantham Tp—J. Calcott vs. J. L. Tenbroeck et al.... 1,137

Markham—H. Moody vs. J. C. & A. Mussen, \$1,252; G. J. Foy vs. J. E. Pitts, \$324.

Niagara Tp—J. E. Hiles vs. A. E. Goring..... 431

Ottawa—Union Bank vs. C. L. Gravelle..... 257

Sarnia—W. B. Forbes vs. W. G. Harkness..... 438

St. Catharines—Quebec Bank vs. Ontario Pure Food Co., et al, \$955; H. A. Carlisle vs. Ontario Pure Food Co., \$726.

Sudbury—Purvis Bros. vs. Elizth. J. Ford..... 498

WRITS ISSUED, MANITOBA.

September 11.

Calgary—E. R. Walker vs. Jas. Walker..... \$3,080 & 1,123

Edmonton—G. D. Fraser vs. D. & R. Holmes..... 1,035

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

September 10.

British Guiana—Dme. G. Pozer agt. Julia Young et al.. 20,000

Montreal—Royal Institution for Advancet. of Learning agt. L. Bergeron, \$7,000.

St. Johns Dist—A. Dubuc agt. J. O. Martel..... 55 1

St. Lazare—J. B. A. Mongenais agt. O. Rozon..... 327

September 11.

Wotton—Vilandre & Freres agt. C. Bissonette..... 294

September 12.

Chicoutimi—J. Coristine et al agt. T. Pedneault..... \$ 408

Upton—C. St. Jacques agt. J. Pilon, \$6,875; C. St. Jacques agt. J. C. A. Pilon, \$6,875.

September 13.

Montreal—J. N. Fulton agt. Dme. A. Brennan, \$715; J. Leduc agt. N. L. Duplessis, \$302; H. Provencher agt. A. Joyal, 487; Banque Jacques Cartier agt. J. E. O. Labadie, \$428; S. G. Waldron et al agt. Dme. C. Lionais, \$500; J. F. Haskell agt. Montreal Silk Mills Co. \$278; D. C. Drysdale agt. Israel Tarte, \$800.

St. Isidore—B. Dupuis, agt. L. A. Gibeault..... 1,405
 St. Martin—M. Bigras, agt. A. Barbe..... 1,057
 St. Zotique—Dmc. M. Jasmin esq. agt. F. Methot..... 1,222

September 16.

Absent—F. Gelinus, agt. H. Milot..... \$ 300
 St. Flore—I. Giguere, agt. O. Desaulniers..... 528

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

September 10th.

Toronto—A. Gardiner & Co. agt. Geo. Clatworthy..... 364
 Windsor—Chiera & Vior, agt. J. Maisonville..... 528

September 11.

Palgrave—J. O'Conner, agt. M. Nagle..... 335
 Rodney—London Loan Co. agt. J. Bale..... 265
 Thamesford—T. Dignan, agt. J. McCartney et al..... 948
 Toronto—G. J. Foy, agt. G. Brown, \$608; A. C. Gibson, agt. J. Gorrie, \$899.

Tottenham—W. M. Walker, agt. Brown Bros & Son..... 1,180
 Victoria Harbor—W. H. Gillard & Co. agt. Sweet & Co. & Bridget Sweet, \$1,396.

September 12.

Milford—Sarah E. Boyle, agt. R. A. Knox..... \$ 990
 Toronto—Webber Johnston Printing Co. agt. W. Dixon, \$2,053; Duobor Watch Case Co. agt. F. S. Taggart, \$18,805.

September 13.

London—A. Clement & Sons, agt. Webb & Hutchison..... \$ 781

September 16.

Fort William—J. Labatt, agt. P. Manion, \$355; J. S. Harris, agt. W. J. & B. Robertson, \$1,200.
 Gosfield—Augustine & Co. agt. G. I. Jones..... 846
 Ottawa—J. Leggatt, agt. J. Sharpe et al..... 1,068
 Toronto—Rae & Rae, agt. S. F. Callaghan, \$2,128; E. M. Harris vs. M. Donnelly, \$3,240; R. H. R. Munro, agt. G. Orr, \$430; Pacific Jewelry Co. agt. L. A. Newson, \$327.

JUDGMENTS RENDERED, BRITISH COLUMBIA.

September 11.

Vancouver—McLennan, McFeely & Co., Ltd..... 18,000

September 12.

Port Lincoln—Emma L. Shaw, agt. H. Baines..... \$ 29
 Port Haney—Kwong Man Lung Co. agt. N. Carter..... 315

JUDGMENTS RENDERED, NOVA SCOTIA.

September 11th.

River Philip—Frank Schurman, G.S. & Co..... 384

September 16.

Port Morien—Morien Mutual Co. G. S. for \$505, \$595, and \$140

JUDGMENTS RENDERED, MANITOBA.

September 12.

Boissevain—Prendergast & Huggard, agt. E. Nicol & Sons, \$ 255
 Winnipeg—Brown & Erb, agt. S. Poace..... 359

JUDGMENTS RENDERED, N. B.

September 16.

Winding Ledges—Louis Pelletier, G.S. for..... \$ 384

CHattel Mortgages, Province of Ontario.

September 10.

Belmont—W. I. Wiseman to Mulholland et al..... 1,000
 Belleville—H. W. Cronk to J. St. Charles..... 1,000
 Bracebridge—D. Clapp to W. Todd..... 706
 Brant Tp—R. Graham to M. J. Kennedy..... 1,350
 Clifford—Lavina (Mrs. H.) Eekensweiler to A. Weiss..... 1,346
 Cobocok—J. O. Revell to C. G. Evans et al..... 19,577
 Hamilton—G. Elmslie to W. Vallance, \$535; Alice B. & F. L. Wanzer to J. E. Roy, \$950.
 Lindsay—J. W. Wallace & P. G. Pirkie to T. Sadler..... 1,590
 Maldstone—F. & J. D. Hill to J. S. Austin..... 527
 Ottawa—G. Ashfield & Co. to A. Masson, \$700; D. Doyle to J. Warnock, \$500.
 St. Thomas—Eliza J. & J. Lillie to D. D. Burtch..... 745
 Stratford—W. Steele et ux to W. Davidson..... 871
 Sunnidale—Georgiana Summerfeldt to W. C. Train..... 530
 Toronto—J. Oliver to Can. Homestead L. & S. Assn..... 1,678
 Walkerton—L. Bruce to J. F. Appell..... 1,080
 Waterdown—D. Davies, jr. & wife to J. T. Boyle..... 1,900
 Waterford—H. G. Ogr & wife to Grant-Lottridge Co..... 585
 Welland—J. Morrow to Bertha B. Poole..... 900
 Whithy E. Tp—Jane & T. May to W. King..... 291

Whithy Tp—Mrs. Jane L. Newsome to W. Ledingham..... 825

September 11.

Exeter—H. Walder to Carling B. & M. Co..... 500
 Ingersoll—G. Jonson & T. Porter to J. W. Browett..... 1,107
 Markham Tp—Mrs. V. J. Winterstein to J. J. Lunan..... 1,180
 Peterboro—M. Dean to H. LeBrun et al..... 560
 Ross Tp—Mrs. F. J. Thrasher to Dunlop & Chapman..... 1,967
 Sault St. Marie—H. C. Hamilton to W. H. Plummer..... 1,502
 Seaforth—Seaforth Public Library to J. Sprout..... 800
 Toronto—W. Arnold & wife to Pinkerton & Cooke..... 663

September 12.

Marysburg S—F. Newman to J. Cooper..... \$1,139
 Norwich—L. F. Bungay to W. Stone..... 1,775
 Ottawa—C. Kelly to H. O. Pratt..... 674
 Toronto—G. H. Stinson & wife to Union L. & S. Co. \$1,250; H. W. Van Every & wife to W. Wilson, \$2,529.

September 13.

Deseronto—A. C. Barnett to R. J. Carson..... \$ 700
 Guelph—J. Hough to J. Hayden..... 535
 Ottawa—Mrs. Mary S. Lawson to J. E. Deville..... 659
 Peterboro—M. McFadden to Margt. McFadden..... 1,790
 Simcoe—Minnie & C. H. Fitton to H. W. Fitton et al..... 1,114
 Toronto—J. E. Chester & wife to J. A. Carlaw, \$2,960; C. N. Johnson to O'Keefe B. & M. Co., \$1,340.
 Walkerton—W. Davidson to W. E. Gundy..... 825

September 16.

Alliston—T. Morrow to J. C. Hart et al..... \$ 741
 Comber—W. R. Pizer to Cathie. Brown..... 726
 Delaware Tp—R. H. Seymour to S. Stewart..... 800
 Milton—Joseph McCormack to Maggie McCormack..... 1,000
 Port Arthur—Emily F. (Mrs. Jas.) Conmee to T. R. McLeod, \$1,000.
 Watford—J. A. McLeay to Van Tuyl & Fairbank..... 874
 Wilkesport—Wellington Kimball to W. Kimball..... 972

CHattel Mortgages, Manitoba.

September 11.

Moose Jaw—W. Scott to Leader Co., Ltd..... 4,000

September 12.

St. Boniface—W. M. Ronald to R. Slimmon..... \$6,000

September 16.

Edmonton S—South Edmonton Brewery to C. J. Duggan \$1,500

CHattel Mortgages, B.C.

September 12.

Steveston—Atlas Canning Co. Ltd. to R. H. Patterson, future advances & \$1,050; Atlas Canning Co. Ltd. to Bank of B.N.A., \$1,050; Atlas Canning Co. Ltd. to Bank of B.N.A. \$8,050.
 Vancouver—A. Milton to J. R. Webster..... 700

BILLS OF SALE, PROVINCE OF ONTARIO.

September 10.

Picton—A. Carr to H. A. Powers..... 750
 Thorold—W. A. Hutt to I. O. Sauberin..... 600

September 11.

Ridgetown—W. Wesley to W. Davidson..... 2,475
 Toronto—Elzth. Cooper & Emily A. Fleming to M. A. Thompson, \$1,179.

September 13.

Napanee—U. M. Wilson, assignee to W. C. Barnett..... \$ 1,893

September 16.

Beamsville—Emma F. Barry to F. W. Barry..... \$1,000
 Toronto—T. Cumming to H. F. Hodson..... 525

BILLS OF SALE, MANITOBA.

September 11.

Regina—Leader Co. Ltd. to W. Scott..... 5,000

September 12.

Salcoats—H. E. Hallett to W. H. Hallett..... \$1,200

BILLS OF SALE, B. C.

September 12.

New Westminster—J. E. Sully to Hannah S. Sulley..... \$ 500

BILLS OF SALE, N. B.

September 16.

Port Elgin—Port Elgin Woollen Co..... \$4,000

Financial.

Thursday Ev'g., Sept. 10th.

The attention of the speculative public on both sides of the Atlantic is still principally directed to the position of the U. S. Treasury's gold reserve. The shipments of gold so far this week have been \$1,400,000 and it is hardly likely that more than a million more will be sent by Saturday's steamers. Still the reserve is now but little above \$96,000,000 and, as yet, the efforts of the Treasury to attract gold from

the banks by offering to transport currency at government rates to country points in exchange for bullion, have not proved successful. The \$177,000,000 worth of gold now in the bank vaults is likely to stay there, since it is so widely distributed that only a few large institutions have abnormally large reserves of metal and these are holding on to their gold, partly because its possession imparts a feeling of stability to their customers, and partly because they hope to use it to advantage in

the event of another bond issue by the government. They feel, too, that it is no use attempting to bolster up the existing system by voluntary contributions of gold and that it might be better if they allowed matters to drift to a point at which Congress would be forced to place the currency of the country on a sound basis. And as the total export of gold to date has only been \$80,000,000, while the production of the United States this year will be fully eight to ten millions more, they have no

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- "El Padre," and
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fear of any gold "famine," and hence have no immediate object to gain by parting with their metal.

In the meantime prospects are certainly in favor of a larger supply of exchange. Cotton and grain bills must soon be in the market in sufficient quantity to ease the situation and although the sterling market closed firm, with a better enquiry, it is full point under last week's rates and discloses evident signs of weakness. In New York posted asking rates for sterling were \$4.89 to \$4.89½ for long bills and \$4.90 to \$4.90½ for demand. Actual rates are: Long bills, \$4.88½; sight drafts \$4.89½, and cable transfers, \$4.89¼. Francs are quoted at 5.17½ for long and 5.16¼ for short; reichsmarks, 95½ to 95½ for long and 95½ for short; guilders 40¼ to 40 5-16 for long and 40⅞ to 40 7-16 for short. In this market rates between banks closed at 9½ to 9¼ for sixties; 9 13-16 to 9. 15-16 for demand; 10 for cables and 3-16 to 5-32 discount for New York funds. Over the counter rates were 9½ to 10 for sixties, 10¼ to 10¼ for demand, 10¾ for cables, and par for New York funds. Bar silver in London closed unchanged at 30½d, and in New York commercial bars brings 66%. Sales of silver bullion certificates for 10,000 ounces brought 67½c per ounce on the Stock Exchange.

Money is stiffening slowly as the demand from interior points for funds to move the crops becomes more marked. Time money is quoted at 3 per cent. for sixty to ninety days, 3½ per cent. for four months, and 4 per cent. for five to six months on good mixed Stock Exchange collateral. Commercial paper is quoted as follows: Prime endorsed bills receivable at 4 to 4½ per cent., choice single name paper at 4½ to 5 per cent., and good at 5 to 6 per cent. In London call money is now ½ per cent. and the rate of discount in the open market for both short and three months bills is 11-16ths to ¼ per cent. The bank rate remained unchanged at its minimum of 2 per cent. In this market call loans are unchanged at 4 to 4½ per cent., and the discount rate runs from 6½ to 7 per cent.

The stock market is recovering from the decline of the early part of the week, but there is still evident an effort to depress prices which renders its tone irregular. A vigorous attempt was made to hammer down Street Railway and Cable; but even a drop of two points failed to bring out sellers to any great extent and a few buying orders steadied the market again. The declaration of an interim dividend of 3 per cent. by the Richelieu and Ontario Co., and an official intimation that the dividend would be six per cent. for the year, also strengthened the situation. At the close the tone was stronger, although the feeling that some of the speculative stocks are selling above their real value naturally renders the market uneasy. In the banks the only feature was the weakness of Banque du Peuple in which a sale of sixty shares caused a drop of 2 points. The industrials attracted a few buyers, and among the sales were 188 shares Montreal cotton at 124¼ to 126, 52 shares Dominion Cotton at 92 to 94¼, and 50 shares Colored Cotton at 65. The following are the transactions of the week as per Chas. Meredith & Co., stock-brokers:—

BANKS.	Shares.	Highest	Lowest	Last Year
Montreal.....	128	223½	222½	223¼
Commerce.....	25	138	138	....
Jacq. Cartier.....	22	100	100	....
Merchants.....	32	171	169½	168
Ontario.....	20	32	32	....
Peoples.....	274	20½	18½	126½
MISCELLANEOUS.				
Cable.....	1075	165¼	162¼	141½
Can. Pacific.....	1525	58¼	55½	65½
Gas.....	525	207½	206½	175¼
Mont. Street Ry.	2218	211¼	208	150½
New do.....	2065	210½	207¼	152
Toronto Ry.....	685	84½	88	....
Bell Tel.....	196	159½	159	151¼
R. & O.....	175	100½	97½	84
Telegraph.....	115	165½	165¼	....
Duluth Com.....	100	6¼	6½	....
Mont. Cotton. Co	138	126	124¼	129½
Dom. Cot.....	52	94¼	92	112
Col'd Cotton.....	50	65	65	65
Col'd Cot. Bd's..\$	500	99¼	99¼	98¼

MONTREAL CLEARING HOUSE.

Total for Week Ending Sept. 19, 1895.	Clearings.	Balances.
	\$11,679,549	\$2,010,727
Corresponding Week of 1894.....	12,097,597	1,797,045
" " 1893.....	10,790,785	1,270,532
" " 1892.....	12,161,582	1,738,815

MONTREAL WHOLESALE MARKETS

Thursday Evg., Sep. 19, 1895.

The fall fairs still interfere with country trade, but our own Exhibition has proved of considerable value in attracting buyers to this market. Taken generally the situation is decidedly more hopeful. There are very few weak spots, and there is a decided accession of strength in most lines. Cheese displays a hardening tendency under more liberal enquiries from England. Prices as yet show no improvement, but exporters are quietly picking up stock at the factories, and contracting for the fall make has commenced at figures in the vicinity of 8 cents. Butter is somewhat heavy in tone, owing to the recent

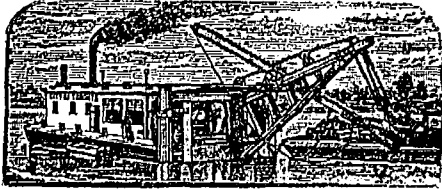
cancellation of English orders. But prices remain unaltered, and choice fresh made stock commands full figures. The egg market is firm and fine full new stock sells rapidly. Hay remains unchanged. The export trade is limited, but the demand for new crop from the United States and Western points is sufficient to maintain prices. Country produce, generally, is quiet. The activity in teas continues, and fully 3,000 packages changed hands during the week. Sugar still remains depressed, and refiners are disposed to shade our quotations for round lots. Molasses are dull, and prices a cent lower for Porto Rico. Canned goods are firm on reports of a short pack. The wool market is practically bare of supplies. There is not a bale of Canadian or North West to be got, and until the "Albatross" arrives there is hardly any Cape. In iron and the metals the tendency is upward, and the rise in pig iron in England has strengthened holders views. Chemicals are also stronger, and sharp advances have taken place in cream of tartar, oxalic acid and glycerine. Hides and leather are quiet. Tanners are holding off, and shoemen are not anxious buyers. Cement displays more activity. In dry goods the outlook is certainly more promising. The advance in textiles in England renders wholesalers more ready to purchase, and the Exhibition has filled the city with visiting retailers who keep their entering rooms busy. Money still comes in only slowly. Some say it is because the farmers are too busy in the fields to thrash and market their grain, and others because they are unwilling to sell at the low prices offering. Either explanation may be correct. But the fact remains that remittances continue poor, and that collections are unusually difficult for this season of the year.

ASHES.—Receipts of both pots and pearls continue to be much larger than last year. The market for pots is easier; and pearls have declined to a point not reached for years. We quote first pots \$4.05 @ \$4.15; seconds \$3.60 to \$3.65. Pearls \$4.75 for firsts, with 15 brls. reported even lower. Received since 1st Jan., 1324 brls pots, 344 brls pearls. Delivered since 1st Jan., 1291 brls pots, 287 brls pearls: In store 18 Sept., 5 p.m., 107 brls pots 60 brls pearls.

BUTTER, CHEESE AND EGGS.—Not much has been doing in butter during the past few days and the firmness noted in our last issue has disappeared. Most of the export orders have been cancelled; so that the market has only the jobbing trade to rely upon. This has rendered it dull and heavy and caused values to sag fractionally. We quote finest late August 'September creamery at 17½ to 18½ cents, earlier makes 16 to 17c, Townships dairy 15 to 16c, Western 12 to 14c. Low grades are almost unsalable, and are quoted nominally at 6 to 11 cents. The cheese market exhibits more strength on the revival of enquiries from England. The cable, however, remains at 37s 6d for both white and colored. But a fair business has been done in Quebec cheese late fresh colored bringing 7¼ to 7½ and white 7 to 7¼c. Some 3500 boxes, half August, half September, have sold at this. In the earlier makes no business is doing. To force sales 6 to 6½c for June and July makes would have to be accepted and as the holders paid more than this for the cheese they are obliged to hang on to it. There is no Ontario cheese offering, and quotations are nominal. Probably 7¼

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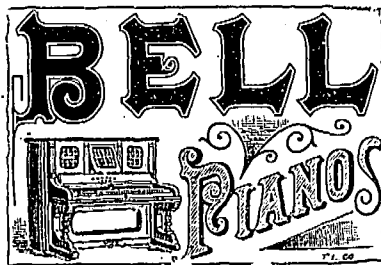
FALL TRADE 1895.

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would be a fair figure to quote for finest August. Townships about $\frac{1}{2}$ c cheaper. The egg market is firm, and fine full fresh stock sells quickly at $12\frac{1}{2}$ to 15c. The largest offerings are of held eggs which run at 11 to $11\frac{1}{2}$ c. There is a good demand for reliable fresh stock, both locally and for export.

COUNTRY PRODUCE.—Potatoes are offering freely and the demand is slow. Prices rule easy at 80c to \$1 per brl and 35 to 45c per bag. Beans are quiet at \$1.15 to \$1.25 in carlots for new crop. Hops are very dull. Nominal quotations are still 8 to 10c for new and 3 to 6c for old crop. Maple products show no improvement. Sugar sells at $6\frac{1}{2}$ to $7\frac{1}{2}$ c for new and 4 to 6c for old. Maple syrup brings 4 to 5c per pound in wood and 50 to 60c per tin. Partridges are in light supply and the birds are in poor condition. Sales have been made at 50c per brace.

CEMENT.—The tone of the market is better, although the only large transaction of the week was a sale of 500 brls. of English cement on Western account inside of our quotations. The arrivals of the week are 2450 brls. English, 5200 brls. Belgian and 20,000 fire bricks. Prices are unchanged. In small lots we quote: \$1.90 to \$2.05 for British cement and \$1.80 to \$1.90 for Belgian. Firebrick move out slowly at \$15 to \$21 per M as to brand.

DRUGS & CHEMICALS.—The market is firmer in every line, and sharp advances have taken place in cream of tartar, oxalic acid, and glycerine. Cream of tartar is 12s per cwt. higher abroad and in this market it brings 24 to 30c as to quality. Oxalic acid is marked up to 10 to 18c and glycerine is higher at 16 to 20c. Dye-stuffs are firm, more especially catch, the shipments from Rangoon to the 31st of August amounting to 6,600 tons against 8800 tons for the same period of last year. Latest English prices are: Acids-citric, 1s $1\frac{1}{2}$ d to 1s $1\frac{3}{4}$ d; oxalic, 3 $\frac{3}{4}$ d. Alum. lump, 5s $4\frac{1}{2}$ d to 5s 6d; powdered, 5s 9d to 5s 10 $\frac{1}{2}$ d. Arsenic-lump, 27s; powdered, in barrels, 15s 6d. Benzola, 50 per cent. 11 $\frac{1}{2}$ d; 90 per cent. 11 $\frac{1}{4}$ d. Bleaching powder—Union price £7 5s. Borax-crystals, £19 10s, powdered; £20 10s. Brimstone, 5s $4\frac{1}{2}$ d to 5s 6d; foreign flowers, 6s 3d to 6s $4\frac{1}{2}$ d. Copperas-green, 40s per ton; white, 7s 9d per cwt. Potash-chlorate, 4 $\frac{1}{2}$ d; bichromate, 4 $\frac{1}{2}$ d to 4 $\frac{3}{4}$ d; prussiate, 8d. Sal-acetos, 5d; ammoniac-firsts, 39s; seconds, 37s. Soda-ash, 1 $\frac{1}{4}$ d; crystals, 42s 6d, ex-ship; caustic, 70 per cent. £7 15s. Sulphate of copper, £15 10s to £17. Ammonia, 24 per cent. £9 5s in London. Sugar of lead, 25s; English, 31s.

DRY GOODS.—Things are looking better in the dry goods trade. The Exhibition brought in a crowd of buyers which kept the entering rooms of the wholesale houses busy. Prices in England show further indications of an advance, and jobbers are more anxious to place orders as a consequence. City retailers find business brisk, and report the month a better one than the corresponding period of last year. Suburban traders are also well satisfied. A fair volume of repeats is coming in, and the indications are that the travellers now starting out on the second sorting trip will find business better than on the first. The advances in cotton goods are now in force, and others are expected in wollens. Manufacturers are busy and the outlook is satisfactory. There is only one weak spot. Money is discouragingly slow in coming in. Whether farmers are too busy to thrash and market their grain or whether they are holding off for better prices, it is difficult to say. But they are certainly not paying their storekeepers, and hence the wholesalers have to suffer also.

FRUIT.—The receipts of apples have been about 3,000 barrels and the price for fall sorts has ranged from \$1.25 to \$1.75. As Ontario buyers are said to be paying 75c to \$1 per barrel on the tree which

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May not be possible for some time to come, but the nearest approach to a perfect shoe for all sizes, ages, sorts and conditions of human beings, is being realized by all who wear

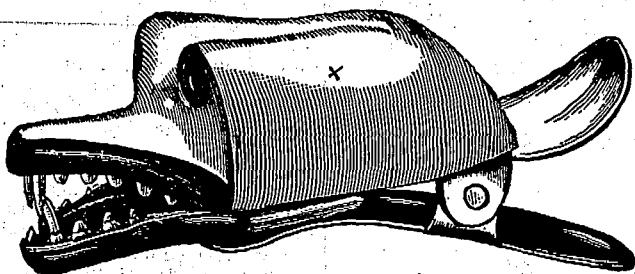


Goodyear Welted * SHOES.

I. B. Abrahams, 251 Centre St., NEW YORK.

Patentee and Manufacturer of

Small Animal Headforms, Claws, Eyes, etc.

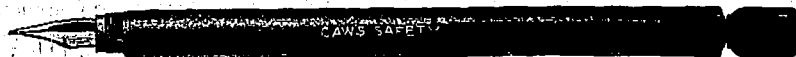


I beg to inform the trade that with increased space and facilities I am prepared to furnish the FUR TRADE with genuine RUBBER SKULLS as cheap as those of poor material and inferior finish. Being the patentee and first maker of Rubber Headforms, I can give the trade the benefit of my experience. Will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

CAW'S "SAFETY" FOUNTAIN PEN

Can't leak any way you carry it. Can't blot or dry up.

F. C. BROWN'S PATENT, FEB. 12, 1895.



VIEW OF PEN READY FOR USE. TWO-THIRDS ACTUAL SIZE.



VIEW OF PEN CLOSED.

A New Fountain Pen on a New Principle.

All the faults of other fountain pens overcome. When through writing, the pen-point is drawn into the ink reservoir, which is corked up tight by the safety cap A, so that it can be carried in any position without leaking, while the pen, being immersed in ink, is kept clean and moist; and when opened will write the instant it touches paper. One twist of the wrist opens it for filling; another twist and it's ready to write. No joints to ink the fingers. No threads to get gummed up. Simple in construction, and perfect in operation.

Caw's Safety Fountain Pen is safe to buy and safe to use. Money refunded if not satisfactory.

CAW'S PEN AND INK CO., 168 BROADWAY New York City.

means equal to \$1.65 to \$1.90 here, it is evident that the market must be better up West than it is here. Pears are moving out well. Bartletts bring \$6 to \$8 and good Flemish beauties \$2.50 to \$3.50. Plums are scarce. What are arriving bring 90c to \$1.75 for Canadian. Californias \$1.50 to \$2.10 per 20 lb box. Grapes are coming in more freely but of poor quality. Concords bring 2 to 3 1/2c per lb, and whites and reds 3 to 5c per lb. Champions 2c. Peaches sell at 85 to 45c for Michigan small baskets and at \$1.40 to \$1.60 for Californias. Lemons are scarce and dear. For the 65 cases (70 dozen) and 150 half cases to arrive ex Vancouver \$12 to \$14 is asked. Sales have been made of small lots on spot at \$8 to \$9 per box. Jamaica oranges bring \$5.50 to \$6 per barrel. Bananas sell poorly and the public seem tired of them. Sweet potatoes bring \$3.50 to \$4 per barrel and Spanish sell onions at 70 to 80c per crate.

FLOUR AND GRAIN.—Flour continues to decline in value, but millers report a decided improvement in the demand for Manitoba grades, and it is hoped the market has reached bed-rock. We quote winter wheat patents \$4 to \$4.25, spring wheats \$4.15, straight rollers \$3.65 to \$3.75, and Manitoba strong bakers \$3.90 to \$4. Feed is also lower. Bran sells at \$15, shorts at \$16.50 to \$17 and mouillie at \$20.50 to \$21.50. Oatmeal is quiet and steady at \$3.70 to \$3.80 for standard. The grain market is featureless. What business is doing is in new No. 2 Oats which sell at 30 1/2 to 31c and in peas at 60 to 67c afloat. Cable advices to the Board of Trade were as follows.—Cargoes, off coast, wheat steadier; maize, quiet. Cargoes on passage and for shipment, wheat, steady; maize, firm. English country markets, quiet and steady; do., French markets, quiet. Liverpool spot wheat and maize, firm. Minneapolis first baker's flour, 17s 6d. Liverpool futures, wheat, quiet; 4s 9 1/2d for September and October, 4s 10 1/2d November, 4s 10 1/2d December, 4s 11 1/2d January; maize, firm; 3s 4 1/2d September and October, 3s 5d November, 3s 3 1/2d December and January. Wheat in Paris, 18.25 September 18.55 October; flour in Paris, 41.50 September, 42.50 October.

GROCERIES.—The feeling in the grocery trade seems brighter, and during the week there have been plenty of country buyers in the market, attracted probably by the exhibition, who have bought fairly freely. Teas continue active and agents of Japanese and Chinese houses have sold fully 2,000 to 3,000 packages since last writing to the jobbing houses. Chicago still continues to divert many of the lower grades of teas, as they seem willing to pay higher prices than our wholesalers are able to screw their courage up to, but the fact that better money must be paid is now generally recognized and business is much brisker in consequence. Shanghai letters say that the demand as yet has been light for all grades of black teas except the lowest which form a considerable proportion of the settlements; Shantung's may now be quoted at 18.00 @ 18.50 tils. For medium grades of all districts the market has been decidedly easier at fully half a tael below previous rates. The second crop closes with an excess of about 20 per cent. over last season. Third crop are a riving in small quantities at Hankow. Arrivals of both Moyunes and Twankais have been so large that it has been difficult to keep pace with the musters. The crack chops have all been disposed of at from 1 @ 3 taels under last year's prices. Finest chops at about 1 1/2 @ 2 taels reduction, whilst medium grades have been held for prices much above buyers views. Supplies of Fychows being moderate prices have only receded about half a tael. The market closes weak and offers previously refused would now be gladly accepted. It is estimated that the total supply of country tea and local packs will exceed last season's by 30,000 half-chests. A fair trade in Pingsueys at fairly steady prices was done during the first

ROYAL SCALP FOOD

Price \$1.00
6 Bottles \$5.00 Exp. Pd.



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

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

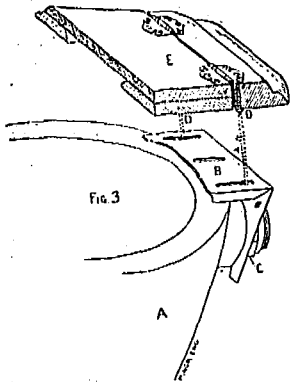
THEORY.
ROYAL SCALP FOOD destroys the diseased germs of the scalp and a healthy action is set up. It contains the principal properties of the hair that are necessary to its life without which it will not grow. It fertilizes the scalp the same as you do a field of corn and growth is certain. It invigorates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

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

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

PATENT FOR SALE IN CANADA.

P. J. CAHILL'S PATENT ADJUSTABLE UNIVERSAL CLOSET SEATS.



This patent for Canada is for Sale Reasonable.
No. 532,253, Patented July 3, 1894.

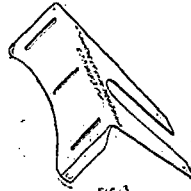
Fastening directly to bowl with lock nut, in one minute's time. Adjustable to fit Washout Bowls Nos. 1, 2 or 3. Special prices for one dozen or more seats sent by freight.

PATRICK J. CAHILL,

Inventor and
Sole Owner.

52 & 52 1-2 John and
18 & 20 Jay Sts.,

UTICA, N. Y.



(Steel, Tinned.)
PATENT ATTACHMENT FOR NO. 3 WASHOUT CLOSET.

(Steel, Tinned.)
PATENT ATTACHMENT FOR NO. 3 WASHOUT CLOSET.

REFERENCES TO LETTERING ON ABOVE FIGURE.—A, indicates section of Bowl; B, indicates patent Attachment applied to Bowl; C, indicates Locknut securing Attachment to Bowl; DD, indicates Screw Bolts going through slots in attachment to secure Back of Seat to same; E, indicates section of Seat and Cover.

Established 1880.

Telephone Calls—Office "50-Franklin,"
Shipping Dept. "836-Franklin."

Incorporated 1891.

John Simmons Co.,

BOILER Wrought, Cast Iron and Steel
Pipe Fittings and Brass
TUBES, TOOLS & SUPPLIES

For Steam, Water, Gas, Oil & Electrical Engineering.

OFFICE AND SALESROOM:

106-110 Centre Street, " " " " **NEW YORK.**

Specially equipped for Pipe Cutting, Bending and Lathe Work 1/8" to 16".

FOR SALE.

The smartest Dry Goods and Carpet Business in Eastern Ontario, stand one of the best in the city. Satisfactory reasons for selling. Apply to

O'DONAHUE BROS.,
BROCKVILLE, ONT

two weeks of the interval, but unfavorable advices from the States have caused the market to weaken during the last few days; we quote a decline of about one tael on medium and 1 @ 1 1/2 taels on fine to finest. Sugars are stiffer in tone owing to the advance of 1-16 in refined in New York and the rise of 7s 6d in raws. We still quote 4c for granulated and 3c and upwards for yellows; but refiners are much less disposed to shade, even for a large lot, than they were a week ago. Nothing will be done in dried fruits until the arrival of the first direct steamer from the Mediterranean and our last quotations for California loose muscatels and layers still hold good. On new California walnuts carload prices are 7c for standard and 8c for soft shell, f.o.b. coast, deliveries commencing first of October. Candied citron has exhibited no great activity at primary points but for all lots sold full limits had to be paid, manufacturers being very indifferent sellers in the face of the prospect there are for the next campaign. Candied orange and lemon peels are entirely devoid of interest and prices are simply nominal. Olive oil remains unchanged, with a very limited business passing. There is now no doubt but that the crop of French prunes is much shorter than expected, the output of the large sizes being particularly light. The rumors that there have been inquiries from France for California goods are now confirmed, and although no business has yet been done we believe that California prunes will probably be bought in France this fall. Canned goods continue firm. In round lots corn is offered at 75 to 85c. For tomatoes the range is from 71c for French local packs to 80c for choice Ontario. No new canned salmon here as yet. California lima beans, which were withdrawn from the market pending more definite information concerning the amount of damage done by the late rain storms, are again being offered at 2 1/2 @ 2 3/4c for October and 2 1/2 @ 2 3/4c for November shipment f.o.b. coast.

HAY.—The export movement in hay to England is very light and business doing is principally with Western and American points where the crop has been short. Cables quote 66s Liverpool, 68 London, 73s Glasgow. The demand is only for new hay and old hay is altogether neglected. Dealers pay \$9 for No. 1 and \$8 for No. 2 at country points. Prices alongside ship are \$10 for No. 1 and \$9 for No. 2 export hay.

HIDES & LEATHER.—Hides are unchanged in price, but tanners are holding off and stocks are beginning to accumulate. Next week calfskins will decline to 7 cents owing to heavier receipts. For hides local quotations are still 8 1/2 7/8 and 6 1/2 for Nos. 1, 2 and 3 to butchers; with tanners paying a cent more for sorting, curing and inspection. No sheepskins are now in the market but lambs are plentiful. Clips and lambskins 45c. Tallow is firm at 6 to 6 1/2c for prime refined and 5 to 5 1/2c for No. 2 quality. In leather the situation is disappointing. Very little buying is going on and although manufacturers profess to be busy, they have either more leather in stock than the trade counted on or else they are not as busy as they say. This latter hypothesis is the one generally accepted. The sorting trade is believed to be a failure and it is said that the number of cancellations of orders received lately is uncomfortably large.

IRON & HARDWARE.—Although trade is quiet owing to the interference of the fall fairs, prices are extremely firm and further advances are expected before long. Pig iron has risen in England, and although no corresponding advance has taken place here as yet, it renders holders views strong. We quote Siemens No. 1 at \$17.50 to \$17.75. Summerlee \$20.50 to \$21, and Carabroe \$19 to \$19.50. Bar iron is strong at \$1.60 for ordinary crown. Russian sheet iron slightly lower at 9½ to 10c. Cast steel 8½ to 9c. Tin plates firm at \$2.50 to \$2.85 for cokes, and \$3 to \$3.50 for charcoals. In the United States there has been something of a lull in the iron and steel market during the past week. That is, there has been nothing like a weakening in prices and the demand continues strong, but consumers are not in such a rush to secure supplies. It seems, however, that the upward tendency continues to a large extent, and buyers still stand ready to pay higher prices for spot delivery.

LIVE STOCK.—The feature of the week was the purchase of 350 North West ranch cattle for export at 8½c per lb., which is the largest transaction put through for some time. Generally prices for export ran from 3½ to 4c for cattle and 3 to 3½c for sheep. Butchers cattle were dull and in very little demand. The general run of sales was at 3 to 3½c, and lower grades sold down as low as 1½ to 2c per lb live weight. The demand for sheep and lambs was good, and, as the offerings were small, prices were firm. Export sheep sold at 3¼ to 3½c per lb., and lambs 3½ to 3¾c. Butchers paid \$3.50 to \$5 each for sheep and \$2.50 to \$3.50 each for lambs. Calves were in good demand. Choice sold at \$8 to \$10, good at \$5 to \$6, and common to fair at \$2 to \$4 each. Cables were somewhat conflicting; but the public cable from Liverpool quoted the market as firmer notwithstanding the fact that trade was slow. States cattle there and at London were quoted at 11½c to 12c, and Canadians at 10½ to 11½c for good to choice steers. Sheep were also firmer and quoted at 12c to 13½c. A private cable from Liverpool quoted choice Canadian steers, at 11c and middlings at 9c to 9½c.

OYSTERS.—The first arrivals of Malpeque oysters from Prince Edward Island came by express on Wednesday. They were in first class condition and sold rapidly at \$6.50 to \$7 per barrel. The lots coming by freight will reach here on Friday and Saturday and are selling to arrive at \$5 per barrel for hand picked and \$3.50 to \$4 for ordinary. They promise to be plentiful.

PETROLEUM.—The market is firm and supplying houses report a good week's trade. Prices are unchanged. We quote American oil in car lots, prime white at 16½c, waterwhite at 18c and astral at 19c. In small lots 1 cent more. Canadian oil 14½c in car lots and 16c in single barrels. Benzine sells at 14½c to 16c for Canadian and 23c for American.

PROVISIONS.—The provision market is quiet and prices are fractionally lower than they were a week ago. We quote Canadian short cut at \$14.50 to \$15.50 for clear and \$16 to \$16.50 for mess, hams and bacon 9 to 11c, Canadian lard in pails 9½ to 10½c and common refined at 7¼ to 7½c. The Chicago provision market was stronger and pork advanced 10c to 12½c, closing at \$8.25 September and October, \$9.52½ January, \$9.72½ May. Lard closed 5c to 7½c higher at \$5.85 September and October, \$5.80 January, \$5.95 May. Short ribs closed at \$5.15 September and October, \$4.87½ January. In the Liverpool provision market, bacon was weaker and declined 6d. to 3s to 3s. Pork was unchanged at 58s 9d and lard at 30s 8d.

PAINTS, OILS & GLASS.—Business in the paint trade is more active, but it seems



OSCAR A. DE LONG,
259 Canal Street,

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

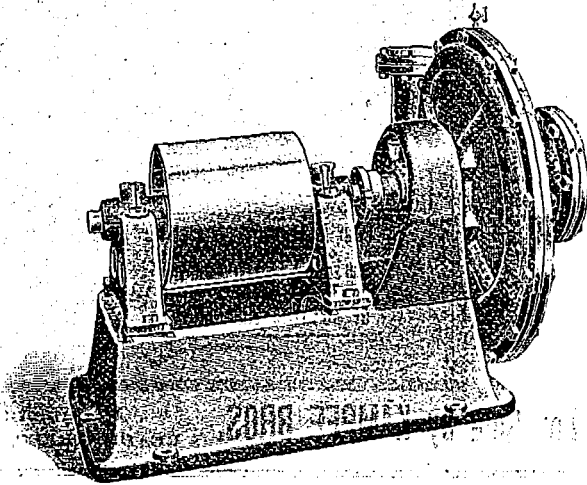
BALDWINVILLE CENTRIFUGAL PUMP WORKS, ←

Manufacturers of

**Centrifugal and
Triplex Pumping
Machinery,**

Capacity from 100 to 50,000 gal-
lons per minute.

Send for Catalogue
to
IRVIN VAN WIE,
PROPRIETOR,
715-723 West Fayette St.,
SYRACUSE, N. Y.



How About Your Light ?

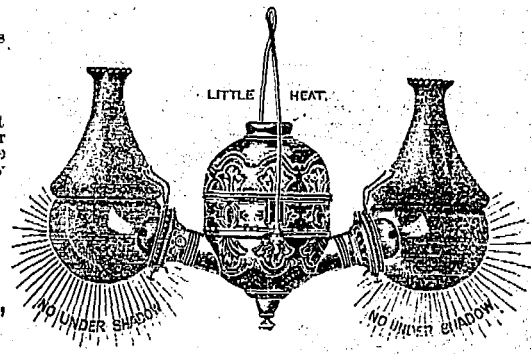
It is faulty that's certain. Either its
POOR or too HOT or too HIGH.
Want to overcome all that ?

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

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

THE ANGLE LAMP CO., 76 Park Place,
N. Y. CITY.

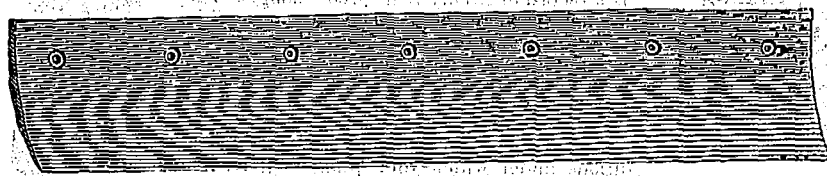
J. U. Bauchelle, Mgr.



impossible to get prices out of the old rut owing to the keenness of competition. Glass has risen 20 per cent in Belgium but values here are unchanged as yet. Oils are fairly strong. We quote linseed 58c for raw and 61c for boiled. Turpentine 44 to 45c, cod oil 35 to 37½c. Seal oil 35 to 40c. Castor oil 5½ to 6½c. Cotton seed oil is lower owing to the action of a large American maker of compound lard in suddenly disposing of his holdings of summer yellow. He succeeded in getting

rid of some 3,000 barrels, the bulk of it being taken for export at 26½ @ 26¾c for prime and 25¼ @ 26 for the off grade. These, however may be considered exceptionally low prices, particularly for off yellow, few holders of which were prepared to accept less than 26c, while some demanded 26½ @ 27c. It is reported from Texas that new crude is beginning to move and that since the first of the month, a considerable business has been done for September-October shipment at 17 @ 18½

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



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

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

THE MEDAL OF SUPERIOR AWARDS

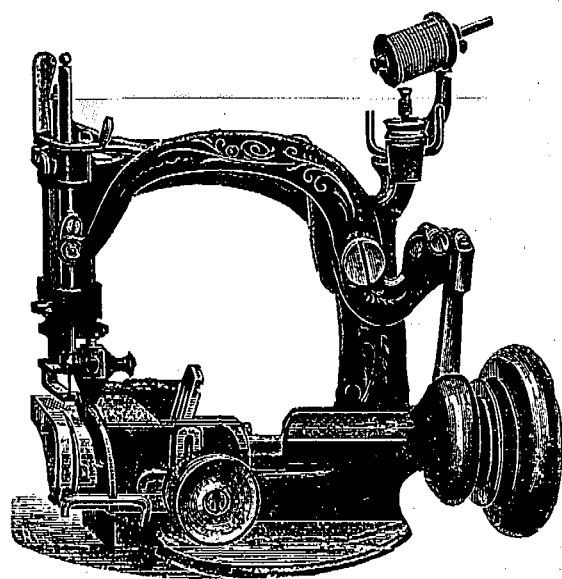
STAR SAFETY RAZOR

EVERY MAN HIS OWN BARBER!
«SHAVING»
 AN EASY AND CONVENIENT LUXURY.
NO DANGER
OF CUTTING THE FACE.

PATENTED.

June 12, 1880,	Dec. 14, 1880,
June 22, 1880,	March 8, 1887,
January 6, 1884,	April 12, 1887,
May 4, 1884,	Nov. 12, 1887,
June 22, 1880,	July 2, 1888,
June 22, 1884,	August 7, 1888,
	England March 9, 1887.

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



JOS. A. BRAUTIGAM,
 Machinist and Manufacturer of Special Machines for Hat Manufacturers.
 143 & 145 ELM STREET, NEW YORK.

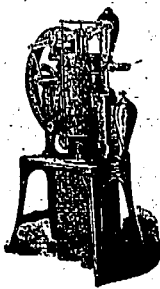
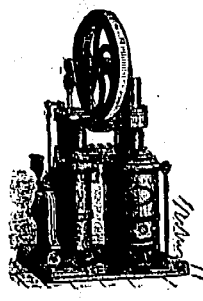
SPECIAL—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.
 Machines of every description designed and manufactured.
 Send for Catalogue.

**Do You Use Water . . . ?
 Do You Want it Every Day ?**

Only the best pump will meet this want.
 The best ones are the

Rider and Ericsson Hot-Air Pumps

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



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

To Capitalists

\$50,000 MORE Capital can be used in our business to good advantage, and we will pay cost of deputizing an experienced accountant to investigate our affairs and prospects, if we fail to find investments in our stock are likely to prove safe and profitable.

P. O. Box 881
 CHATHAM, ONT.

c loose for prime, the inside price being for the earlier shipment.

RUBBER.—The market is steady but quiet, as manufacturers believe in the possibility of lower prices and are not anxious to buy ahead. Receipts at Para are increasing and the English market is quoted at 37d for new and 39d for old. African rubber is more active and higher in some grades. Central Americans are in strong demand. We quote cash prices in Boston, f.o.b., fine new Para 74 to 70c, old 77 to 82c, coarse new island 48c, up river 58c, Caucho strip 48c, sheet 44c, balls 54c.

WOOL.—There is still no sign of the 'Albatross' with her 1200 bales of Cape wool and the market is almost bare of stock. Manufacturers are beginning to feel the want of wool and dealers are doing their best to help them out with a few bales from store. Both English wool is booming and all fine wools have advanced 10 per cent. In English and European wool men are buying heavily of wool in the United States, where it is relatively cheaper, and shipping it over to England for the first time in the history of the trade. In this market what Cape there is held at 14c for the very lowest and Buenos Ayrean has advanced 3 cents to 27 to 35 cents. No North-west wool came this way this year, and there is not a pound of Canadian left. The wool crop in the United States is short and everything points to higher prices.

TORONTO WHOLESALE TRADE.
 (Revised by Telegraph).

TORONTO, Sept. 19, 1895.
 The volume of business in wholesale circles has been more restricted this week, the falling off being in store orders, which last week were large owing to the number of outside merchants visiting the city during Exhibition week. Travellers are out again and report the trade outlook fairly satisfactory. As a rule prices of merchandise are unchanged. Money is easy with call loans quoted at 4 to 4½ per cent. and prime commercial paper discounted at 6 to 6½ per cent. Sterling exchange is lower. Stock speculation is less active, with closing prices rather firmer. Ontario sold at 85, Commerce at 138, Imperial at 188, Standard at 164, C.P.R. at 57½, Western Assurance at 107½, British at 122, Telephone at 150, Cable at 164¼, Toronto St. Ry. at 84.

BUTTER, &c.—The market is quiet and prices rule steady. Choice tub sells at 10c and large rolls at 14 to 15c. Creamery firm at 21 to 22½c for rolls and 18½ to 19c for tub. Eggs steady, case lots bringing 11½ to 12½ per dozen. Cheese steady at 8 to 8½c for small lots.

DRESSED HOGS.—Receipts moderate and prices steady, there being sales of small lots of fresh at \$5.75 to \$6.

FLOUR AND GRAIN.—Flour dull with demand slow. Sales of straight roll-

Height 7 feet 4 in.
Width 8 feet.

N^o A

Each Mirror Pivoted In
Centre of Top & Bottom



Patented June 27th 1893

—THE—

→ WILLARD ←

TRIPPLICATE MIRROR.

THERE ARE OTHER alleged triplicate mirrors in the market, masquerading as such in the mere fact that they consist of three glasses. These glasses are, however, much shorter and narrower than the Willard Triplicate (which are all large and of one size) and are hinged to side frames instead of being PIVOTED IN THE CENTER. This makes it impossible for them to be placed in any variety of positions or to be used in triangular form for three persons. BEWARE, therefore, of any triplicate which does not bear the name "WILLARD."

SEND FOR BOOKLET, MIRRORS AND MIRROR TALK.

The Willard Mirror & Frame Mfg. Co. 257 Canal St.,
New York City.

H. C. CALKIN, JR.,

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

ALSO, MANUFACTURER OF

SHIP and STEAMBOAT

COOKING * RANGES,

Bake Ovens, Steam Boiler and Kitchen Furniture,

Coppersmith and Plumber,

Steam and Gas Fitter,

Sheet Iron, Tin and Brass Worker.

McMARTIN, CAMPBELL & CO.,

MANUFACTURERS OF

CLOTHING

(WHOLESALE.)

256 St. James Street, Adjoining the New
Bank of Toronto Building.

MONTREAL.

OUR TRAVELLERS ARE NOW ON THE ROAD WITH FALL SAMPLES.

EVERYTHING NEW, FRESH AND PRICES RIGHT

THE

ELECTRIC

Oil AND Gas Stove Works,

I. BLOCK, Proprietor.

No. 295 Pearl St., - New York.

Between Beekman and Fulton Streets,

ers at \$2.85 Toronto freights. Manitoba flours purely nominal. Wheat is dull and prices unchanged. Red sold at 50c west and white is quoted at 60 to 61c. Manitoba wheat unchanged, with sales of new No. 1 hard at 68c, Toronto freights. Barley dull, with trade confined to a few cars of inferior for feed at 80 to 81c outside. Oats weak, there being sales of white at 23½c west and of mixed at 22 to 23½c. Peas easy with sales west at 50c. Rye sold at 40 to 41c. Bran dull at \$11.50 middle freights, and shorts at \$14.50 to \$15.50. Oatmeal weak at \$3.60 to \$3.65 on track.

GROCERIES — Trade is fair, and prices generally unchanged. Sugars are selling at 4¼ to 4¾c for granulated and at 3¼ to 3¾c for yellows, according to quality. New Valencia raisins are selling at 5½ to 5¾c, off stalk. Canned vegetables steady. Coffee firm at 20 to 21c for Rios. Teas and coffees unchanged.

HARDWARE—Trade fair and prices firm, metals are advancing.

HIDES AND SKINS—Hides dull with cured quoted at 8¾c. Green unchanged at 8c for No. 1 and 7c for No. 2. Pelts and lamb-skins are higher at 60c. Tallow dull and steady at 5 to 5¾c.

LIVE STOCK — Receipts moderate and prices steady. Choice shipping animals brought 4 to 4¾c per lb. and ordinary 3¾c per lb. Bulls 2¼ to 3¼c. Butcher's cattle bring 3½ to 3¾c for the best, 3 to 3¼c for good to medium and 2½ to 2¾c for inferior. Sheep steady at 3¾c for good exporters, and lambs bring 3¼ to 3½c per lb. Hogs unchanged at 4½c per lb. for the best, weighed off-cars, 4¼c for thick fat, and 4c for stores.

PROVISIONS — Meats are somewhat weaker with a fair demand. Mess pork is

SURETYSHIP.

The only Company in Canada confining itself to this business.

The GUARANTEE Co. OF NORTH AMERICA.

Capital Authorized, - - - - \$1,000,000
 Paid up in Cash (no notes) - - - 304,600
 Resources, - - - - - 1,225,572
 *Deposit with Dom. Gov't, - - 87,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-half per cent. per annum is reached. This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

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 Secretary and Treasurer, ROBERT KERR.
 SELKIRK CROSS, Q.C., Counsel.
 RIDDELL & COMMON, Auditors.

HEAD OFFICE:

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

ESTABLISHED 1862.

THE CANADA JUTE CO.

MANUFACTURERS OF BAGS.

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

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

—*BOOKBINDING*—

JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Sep. 19.	Cash Value per S.
BANKS.								
British North Am.....	243y	4,866,868	4,866,868	1,338,333	2½	Apl. Oct.	240	684 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3½	June Dec.	137	68 60
Commercial, Windsor..	40	600,000	288,840	95,000	3	.....	105	42 00
Dominion	50	1,600,000	1,500,000	1,500,000	6 & 1	May Nov	262	181 00
Du People.....	50	1,200,000	1,200,000	600,000	3½	Mich Sep	10	5 00
Eastern Townships.....	50	1,800,000	1,499,903	720,000	3½	Jan July	140	70 00
Hamilton	100	1,250,000	1,250,000	675,000	4	June Dec	157	157 00
Hochelega	100	800,000	800,000	320,000	3 & 1	June Dec	124	124 00
Imperial	100	1,993,600	1,962,270	1,156,175	4	June Dec	188	165 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	3,000,000	4	June Dec	169	169 00
Merchants' Halifax....	100	1,100,000	1,100,000	650,000	3½	Ang Feb	159	159 00
Molson.....	50	2,000,000	2,000,000	1,300,000	4 & 1	April Oct	180	90 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	232½	445 00
National.....	30	1,200,000	1,200,000	30,000	.....	.....	75½	22 98
New Brunswick.....	100	500,000	500,000	525,000	6	Jan. July	24b	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	85	85 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	188	188 00
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	168½	158 75
Quebec.....	100	2,500,000	2,500,000	500,000	3½	June Dec	118	118 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	600,000	4	June Dec	164	82 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	243	243 00
Traders.....	100	608,400	608,400	85,000	3	.....	98	95 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	289,000	3	Jan July	100½	100 25
Ville Marie.....	100	500,000	479,620	10,100	3	June Dec	78	78 00
Agri. Sav. and Loan Co.....	50	630,000	626,006	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4½	Quarterly	159	159 00
Brit. Can. Loan & Inv. Co..	100	1,630,000	398,493	112,000	3½	Jan July	111	111 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3½	July	.....	.....
Building and Loan Assoc..	25	750,000	750,000	124,075	3	Jan July	90	25 50
Can. Colored Cot. Mills Co..	100	2,700,000	2,700,000	.....	3	Oct	65	65 00
Can. Landed & Nat'l Inv't Co	50	2,008,000	1,004,000	350,000	3½	Jan July	114	114 00
Can. Perm. Loan and Sav....	100	5,000,000	2,600,000	1,450,000	5	Jan July	112	81 00
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3½	June Dec	114	57 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,200,000	324,007	3	Jan July	122	122 00
Dominion Sav. and Inv. Co....	50	1,000,000	932,412	10,000	3	July Dec	82½	41 25
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1½	Jan—Qtly	120½	60 25
Dominion Cotton Mills Co..	100	3,000,000	3,000,000	.....	4	Mar—Qtly	90	90 00
Farmers' Loan and Sav. Co..	50	1,057,250	611,436	146,115	3½	May Nov	106	63 00
Freehold Loan and Sav. Co..	100	3,223,500	1,319,100	659,550	4	June Dec	194	134 00
Hamilton Prov. and Loan....	100	1,500,000	1,100,000	330,027	3½	Jan July	123½	123 50
Huron Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3½	Jan July	135	135 00
Hume & Erie Loan & Sav. Co	50	3,000,000	1,387,000	670,000	4½	Jan July	166	83 00
Imperial Loan and Inv. Co..	100	840,000	709,555	164,054	3½	Jan July	112	112 00
Landed Banking and Loan..	100	700,000	674,381	145,000	3	Jan July	115	115 00
London & Can. Loan and Ag... 50	5,000,000	700,000	405,000	4	Mch Sep	114	57 00	
London Loan Co.....	50	679,700	659,050	74,000	3	Jan. July	104	62 00
Land. and Ont. Inv. Co.....	100	2,750,000	559,000	160,000	3½	Jan July	110	110 00
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	165	66 00
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	206½	82 70
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	164 209	164 50
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March—Qtly	124½	124 50
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	110	110 00
Montreal Loan and Mortg....	25	500,000	500,000	300,000	3½	Mch Sep	132½	83 13
Ont. Indus. Loan and Inv....	100	466,800	314,316	180,000	3	Jan July	35	35 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3½	Jan July	128½	64 25
People's Loan and Dep. Co..	50	600,000	600,000	115,000	.....	.....	40	20 00
Real Est. Loan Co.....	40	551,000	321,820	50,000	2	Jan July	70	36 50
Richellen and Ont. Nav. Co..	100	1,350,000	1,350,000	250,000	.....	.....	89	89 00
Toronto Electric Light Co....	100	500,000	.....	20,000	.....	Quarterly	160	160 00
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	84	84 00
Union Loan and Sav. Co.....	50	1,000,000	679,641	260,000	4	Jan July	114	57 00
Western Can. Loan and Sav..	50	3,000,000	1,500,000	770,000	5	Jan July	152	76 00
Western Loan & Trust Co....	50	1,000,000	.....	18,000	3½	June Dec	98½	49 25

W. H. Hutchison
 MANUFACTURER OF THE LARGEST LINE OF
Canopy Top Trimmings
 ON THE MARKET.
 Rochester, N.Y.
 P.O. BOX 796 A.
 SEND FOR SAMPLES

jobbing at \$15.00, short cut \$15.25. Shoulders at \$13 to \$13.50. Hams 10½ to 11c and lard from 8 to 8½c, according to size of package. Rolls at 8c, backs 10½c, and bellies 11c. Long clear bacon 7½ to 7¾c. Beans \$1.50 to \$1.60. Potatoes easy, waggon loads selling at 25c to 30c per bag.

Wool.—Receipts small and prices unchanged. Fleece steady at 24c, and clothing 25c. Pulled wools dull at 20c to 21c for supers, and 22c to 23c for extras.

SPECIAL NOTICES.

PATENT BOX STRAPS.

The Twisted Wire Box Strap Co. of Greenwich and Desbrosses Streets, New York, whose advertisement appears in another portion of this issue make the following cogent argument in favor of their patent straps. They head it:—

CAUSE AND EFFECT.

- For the want of a strap the case was lost;
- For the want of the case the shoe was lost;
- For the want of the shoe the sale was lost;
- For the want of the sale the customer was lost;
- For the want of customers the business was lost.

LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

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

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

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

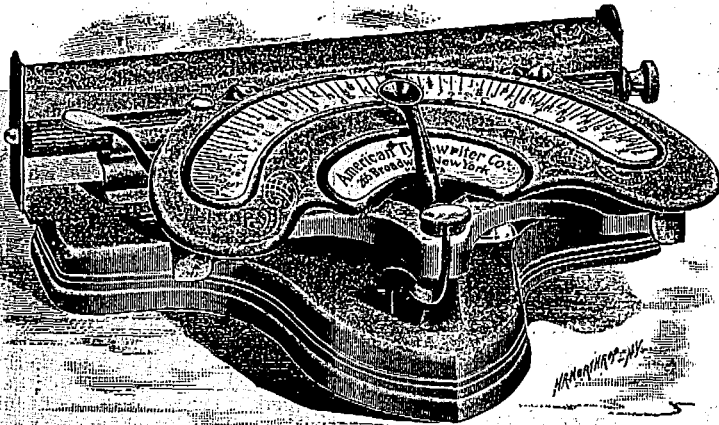
This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the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

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

Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.



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

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

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

Thomas J. Taylor,

Manufacturer of

REAL TORTOISE SHELL,

AND IMPORTER OF

Celluloid & Fancy Ornaments
FOR THE HAIR.

Carries Largest Assortment of any House in U. S.

402 Broadway,

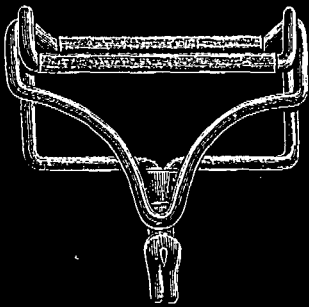
Factory, 239 Centre St. NEW YORK.

CALKIN'S LIFE RAFT.

The Patent Metallic Life Raft manufactured by H. C. Calkins of New York has already proved an invaluable life saver. In this Raft the two cylinders are constructed of Galvanized Sheet Iron, with a series of water-tight compartments, and in such a manner that any injury to one compartment will not affect the other—the row of rivets next to joined part showing each compartment. There are no parts requiring adjustment, but all form a strong, compact and thoroughly connected whole, ready for use at any time; and, when required, there is nothing about the RAFT that has to be fixed or arranged, but it can be launched into the sea either side up, and when in the sea can only be broken or rendered useless by *sundering* its bolted and riveted parts.

THE SYMPHONY.

The Orchestral Symphony should take precedent in the list of seven famous inventions of this age, not only on account of its marvellous intricacy and perfection of detail, which surpass anything ever given to the world, but because it covers a broader field than anything ever evolved from the brain of man. It is a full brass band at a dance, trumpeting Sousa or Wollenhaupt in all their mighty power; a soft stringed orchestra at a concert, interpreting Schubert or Chopin; a reverential, mute worshipper in the house of God, breathing forth a rainbow of sounds, in oratorios, offertories, and anthems, soft as a blessing, tender as any benediction ever



For Durability, Simplicity and perfection, this Brace Buckle stands supreme. It's without teeth and cannot slip. The harder the pull, the tighter it gets. No need to take off the ends to adjust it up or down. A favorite with everyone who wears it, and a seller every time.

DOMINION SUSPENDER COMPANY,

United States, NIAGARA FALLS, Canada.

Makers of the best value in \$2.00 \$4.00 Braces on the Continent. SAMPLES on application (freight paid for proo

HARRIS & COMPANY

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

MANUFACTURER OF

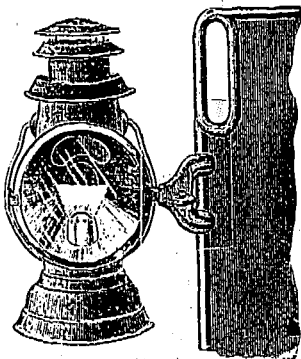
Power Measuring Machinery,
 Reducing Pressure Valves,
 Pump Pressure Regulators,
 Damper Regulators,
 Steam Meters & Hydraulic Gov'rs

Send for Catalogue.

RECORDS AMOUNT OF POWER USED.

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

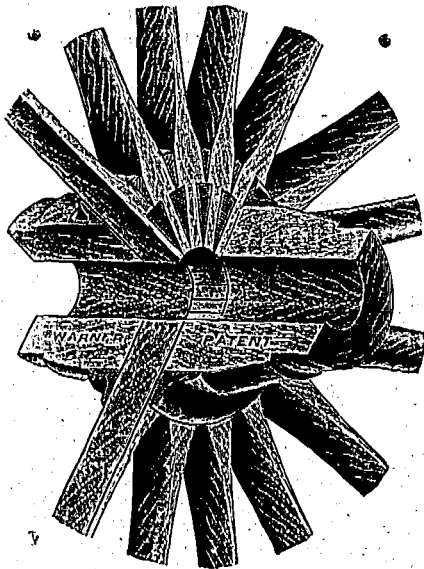
E. J. WOOD,
 CONSULTING ENGINEER,
 243 BROADWAY, NEW YORK.



"Dietz"
 Tubular Driving Lamp.

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

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



**Rochester
 Wheel Co.,**

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

Manufacturers of Light and Heavy

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

WHEELS.

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



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

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

Pelee Island Wine Co., Ltd.

J. S. HAMILTON & CO.,
 BRANTFORD, ONT.

Sole General Agents.

PELEE ISLAND WINE AND VINE-
 YARDS COMPANY,

Brantford & Pelee Island.

Our Wines are the best in the market.

BRANDS.

Dry Catawba,
 Sweet Catawba,
 Isabella,
 Claret,
 Delaware,
 Old Port,
 P. I. Sherry.

And our celebrated Communion and In-
 valids Wine "St. Augustine," registered.

Our Pelee Island Wines are the finest
 Canadian Wines, and being free of duty are
 much better value than imported wines.

Prompt attention to Letter Orders.

J. S. HAMILTON & CO.,
 Brantford, Ont., Can.

given. The first time its mellow, liquid tones are heard floating upward in rhythmic rise and fall, one would think the soul of old Giuseppe Mario had returned to earth to astonish, delight, and enchant, or that Rbionhon's famous song-birds, which held warriors spell-bound for eighty years, had come in a body to magnetize, mesmerize, and enthral our souls. He who has listened to mandolin bands in that dreamy, languorous, orange-laden, violet-perfumed, sunny Spain, where each mortal is born with music in his heart, and thoughts, feelings, and passions spend their fervor in melody; he who has been thrilled by the cuphionous tones of the silver-throated Russian monks, whose notes are so clear, so crystal-like that the sound of an instrument is not allowed to mar their purity; he who has drunk in the music of Italy in all its phases, from the passionate notes of an almond-eyed gondolier, whose velvet voice owed its richness and lustre only to inheritance and a flower-laden clime, to the famous singers, flowers of highest cult, who, elated with triumph under royal adoration, trilled and warbled their sweetest in that historical arena, La Scala of Milan. The rasping air of America has precluded the possibility of this country giving a human nightingale to the world, so it has remained for American ingenuity, American brain and American industry, to conceive, arrange and perfect a jewel that is greater, by far, than any voice that ever carrolled, for it is a blending of all instruments, of all methods, of all expressions and tones. The Symphony cannot be appreciated or understood unless seen. It is impossible for the mind to comprehend how one instrument, manipulated by a person who knows absolutely nothing about music, can duplicate the lively airs of a military band; carry its hearers through all the gorgeous splendor and tender pathos of a grand opera; whisper dreamy nocturns, inspiring, soul-stirring sonatas, and rhapsodies whose billowy tails are the despair of pianist and violinist, all at the will and mood of the player. But it is true, and those who have never heard the symphony, are groping through this world in just as benighted a state as the Philistines were before they listened to the gospel, ignorant that its purchaser receives thousands and thousands of dollars' worth of pleasure and amusement for the moderate outlay of a few hundreds. The Wilcox & White Organ Company, of Meriden, Conn., are the sole manufacturers of the Symphony, and will be pleased to give further information upon application.

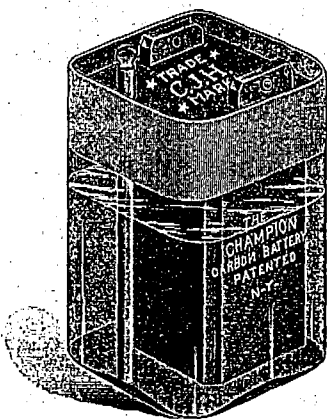
MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPTEMBER 19, 1895.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.												
Brogans or Cobourgs	\$0 80	1 00	\$0 60	\$0 85	Roast Chicken 1-lb tins..	\$ 25	0 00	Soda Ash.....	\$ c	\$ c.		
Split Balmorals	1 10	1 40	1 00	1 20	Roast Turkey, 1-lb tins..	2 25	0 00	Soda Bicarb.....	30	2 50		
Kip	1 20	1 50	1 00	1 25				Sal. Soda.....	0 70	0 80		
Buff	1 35	2 00	1 10	1 50				" Concentrated...	1 50	2 00		
Calf	2 15	3 25			Brooms.							
Calf Congress	2 25	3 50	0 00	0 00	Rose 4 varn. hand heavy..	3 25	0 00	Dyestuffs.				
Split Boots	1 40	2 00	1 25	1 50	Pansy 4 " " medium	3 00	0 00	Archil, con.....	0 27	0 29		
Kip	2 00	3 00	1 50	2 00	Thistle 4 " " "	2 60	0 00	Cutch.....	0 07	0 08		
Grain	2 25	3 00			Map Leaf A 4 stgs.	3 25	0 00	EX. Logwood.....	0 10	0 15		
Felt Boots, half fox	2 25	3 00			B 4 " stained	2 70	0 00	Chips.....	2 00	2 50		
Pegged.												
Split Batta or Bals	0 80	1 00	0 70	0 80	Shamrock A 4 " varn han	2 65	0 00	Indigo (Bengal).....	1 50	1 75		
Kip Pebbled or Buff Bals	0 90	1 10	0 80	1 00	B 4 " stained	2 40	0 00	Indigo Madras.....	0 70	1 00		
Pebbled Button, Machine Sewed	1 00	1 25	0 85	0 90	Daisy A 3 stgs varn handle	2 40	0 00	Gambier.....	0 07	0 08		
Glazed Buff Button	1 00	1 25	0 85	0 90	" B 3 " stained "	2 10	0 00	Madder.....	0 10	0 15		
Goat	1 25	2 00	1 15	1 50	Tulip No. 1 3 stgs "	1 90	0 00	Sumac.....	62 50	70 00		
Polish Calf	1 25	2 00	1 00	1 75	" 2 2 " "	1 60	0 00					
French Kid	1 25	3 50	1 90	2 50	Curling 4 " "	2 65	3 50	Fish.				
Dongola Kid	1 25	2 00	1 00	1 50				Cape Brit. Herring,	0 00	5 00		
Mens' Calf, Bals. Cong or Butt.	2 00	3 00			Drugs & Chemicals							
" " " " McKay Sewn	2 00	3 00			Acid Carbolic Cryst medl.	0 30	0 35	Labrador Herrings.....	0 00	4 25		
" " " " Tan Russia Calf, Bals. Cong or Butt.	2 00	3 00			Aloue, Cape.....	0 13	0 15	Sea Trout No. 1 split p. b.	7 00	7 50		
" " " " McKay Sewn	2 00	3 00			Alum.....	1 50	2 00	" half brls.....	4 25	4 50		
" " " " French Pat. Calf or Enamel Leather Bals. Butt. and Cong.	2 00	3 00			Borax.....	0 06	0 08	Herrings.....	2 25	2 75		
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt	2 00	3 00			Bron. Potas.....	0 55	0 60	" Nova Scotia.....	4 00	4 50		
" " " " McKay Sewn	1 50	2 50			Camphor. Eng. Ref oz. ck	0 70	0 72	Mackerel No. 1. kitta.....	1 40	1 50		
					" Ref Rings	0 65	0 70	" " 1/2 barrel.....	7 0	7 50		
					Citric Acid.....	0 35	0 40	Green Cod, No. 1.....	4 25	4 50		
					Copperas, per 100 lbs.....	0 75	1 00	Green " large.....	5 00	5 50		
					Cream Tartar.....	0 21	0 80	Draft " ".....	00	7 00		
					Epsom Salts.....	1 50	1 75	No. 2 " ".....	75	0 80		
					Glycerine.....	0 16	0 20	Largedy " per quintal.....	4 75	5 00		
					Gum Arabic per lb.....	0 20	0 0	Salmon No. 1 brls Lab.....	11 00	12 00		
					" Trag.....	0 50	1 00	Salmon, (terces).....	00	00 30		
					Morphia.....	1 75	1 85	" Brit. Col brls.....	10 00	11 00		
					Opium.....	4 50	4 75	Boneless Fish.....	0 03	0 04		
					Oxalic Acid.....	0 05	0 12	" Cod Nild.....	0 04	0 06		
					Phosphorus.....	0 65	0 75	Flour.				
					Potash Bichromate.....	0 10	0 15	Winter Wheat.....	4 00	4 25		
					Potash Iodide.....	8 90	4 00	Manitoba patent b brands.....	4 15	0 00		
					Quinine.....	0 35	0 50	Straight roller.....	3 65	3 75		
					Strychnine.....	0 90	1 00	Extra.....	0 00	0 00		
					Tartaric Acid.....	0 30	0 35	Superfine.....	0 00	0 00		
					Tin Crystals.....	0 20	0 25	Manitoba Strong Bakers.....	3 90	4 00		
					Heavy Chemicals.							
					Bleaching Powder.....	2 25	5 00	Standard oatmeal, brl.....	3 70	3 80		
					Blue Vitriol.....	4 50	6 50	Bran.....	15 00	00 00		
					Brimstone.....	1 75	2 25	Shorts.....	16 50	17 00		
					Caustic Soda 60.....	1 90	2 25	Moullie.....	20 50	21 50		
					" 70.....	2 15	2 50					

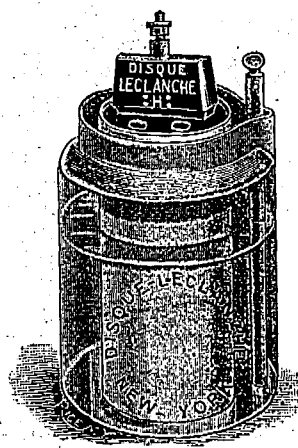
C. J. HIRLMANN, MANUFACTURER OF



ELECTRIC BATTERIES OF ALL STANDARD TYPES.



Special Batteries Made to Order in any Size.



THE IMPROVED PATENTED POROUS CUP LECLANCHE BATTERY.

USED IN LARGE QUANTITY IN AMERICA.

17-19 Laight St. NEAR CANAL, NEW YORK.

STORAGE BATTERIES,

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

DURABILITY and EFFICIENCY.

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

The "AMERICAN" BATTERY

Contains no "Active Material"

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

Send for new "LIGHT AND POWER" Catalogue.

For Further information write to

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

—PRODUCT OF THE—

Under License of—

Syracuse Storage Battery Co.

The Consolidated Electric Storage Co. (The Brush Patent.)

The BEST in every way for all purposes where it can be applied. IMPOSSIBLE to buckle or short circuit.

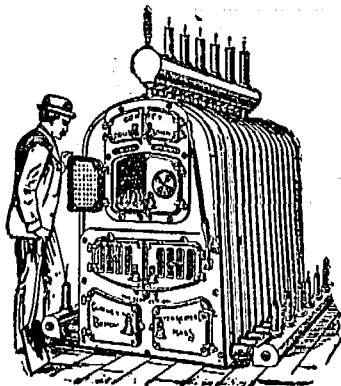
Factory at PHENIX, N. Y.

Office: 38 & 39 Herald Building, SYRACUSE, N. Y.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPTEMBER 19, 1895.

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.					
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.				
Farm Products.															
BUTTER: Creamery,		6 17	0 18	Barley, malting.....		0 55	0 58	Vermicelli, Canadian.....		0 05	0 00				
Townships, dairy,		0 15	0 16	" feed.....		0 47	0 48	Macaroni, ".....		0 05	0 06				
Western.....		0 12	0 14	Pens, per 66 lbs, adnat.....		0 66	0 67	" Italian.....		0 10	0 13				
Lower grades.....		0 06	0 11	In store.....		0 00	0 00	Peel—Citron.....		0 20	0 00				
CHEESE:				Rye.....		0 54	0 55	Orange.....		0 14	0 16				
Finest Western.....		0 07	0 00	Corn, in bond.....		0 00	0 00	Lemon.....		0 13	0 15				
Medium to good.....		0 00	0 00	" duty paid.....		0 48	0 43	Chocolate Menter.....							
Finest Townships.....		0 07	0 00	Groceries.											
Finest Eastern.....		0 07	0 07	Tea, (Hl. Chest & Cad.)..		0 12	0 15	Loose Musc. California..		0 05	0 05				
EGGS: Western culls.....		0 09	0 09	Japan, com. to med., lb..		0 17	0 19	Layers, London.....		2 10	2 25				
Held.....		0 11	0 11	" good med. to fine..		0 23	0 25	Con. Cluster.....		2 65	2 75				
Shipped as strictly fresh..		0 12	0 15	" choicest.....		0 26	0 36	Extra Dessert.....		3 50	0 00				
HORS: 1895, per lb.....		0 07	0 11	Y. Hyson, com. to good..		0 11	0 20	Royal Bucking'm Cluster		4 35	4 50				
" Old, per lb.....		0 00	0 00	" fine to finest, lb		0 25	0 35	Sultanas..... per lb		0 05	0 07				
HOG PRODUCTS:				Gunpowder, Moyuna.....		0 17	0 20	Valencia off stalk.....		0 02	0 00				
Bacon, smoked, per lb....		0 09	0 11	" good.....		0 25	0 35	" Layers.....		0 04	0 00				
Hams, city cured, ".....		0 09	0 11	Pingsuey, fine to good..		0 11	0 13	Currants, Provincials..		0 03	0 00				
" Canvassed.....		0 00	0 00	" med. to finest.....		0 22	0 23	Piliatras.....		0 03	0 00				
Pork Ca. s.c. per bbl. clear		14 50	15 00	Oolong.....		0 28	0 42	Patras.....		0 04	0 00				
do mess.....		16 00	16 50	Congou, common.....		0 11	0 13	Vostizas.....		0 05	0 05				
Lard, per lb.....		0 02	0 10	" good common.....		0 15	0 20	Frunzes, French.....		0 04	0 07				
" Com. Refined.....		0 07	0 07	" med. to good.....		0 22	0 27	" Bosnia.....		0 05	0 00				
SEEDS:				" fine to finest.....		0 32	0 35	Figs in bags.....		0 05	0 00				
Clover, red, per bushel....		7 10	7 20	Indian.....		0 17	0 80	" new layers.....		0 08	0 10				
Alsike, per lb.....		0 10	0 11	Ceylon.....		0 16	0 80	Sh. Almonds, bxs.....		0 00	0 25				
Timothy, (Can'n) per bush.		0 00	0 00	Coffee, Mocha (green)—				S. S. Tarragona.....		0 12	0 14				
" Western.....		0 00	0 00	Java.....		0 26	0 29	Walnuts.....		0 14	0 00				
Flax 56 lbs.....		1 45	1 50	Maracabo.....		0 19	0 21	Filberts.....		0 07	0 07				
Potatoes, per barrel.....		0 80	1 09	Jamaica.....		0 19	0 20	Spices: Cassia..... mats		0 08	0 09				
Honey, strained.....		0 08	0 09	Rio.....		0 16	0 19	Mace..... chests		0 90	1 20				
Beeswax.....		0 00	0 00	Plantation Ceylon.....		0 27	0 29	Cloves.....		0 07	0 09				
BEANS: white ordinary bus		1 15	1 25	Chiticoy.....		0 09	0 11	Nutmegs.....		0 60	0 90				
" hand-picked.....		0 00	0 00	Canadian do.....		0 00	0 07	Jamaica ginger, bl..		0 18	0 21				
Barley, feed.....		0 47	0 48	Sugars:				" unbl.....		0 15	0 19				
				Ex Ground, in brls.....		0 04	0 00	African.....		0 08	0 10				
				" in bxs.....		0 04	0 00	Pimento.....		0 07	0 08				
				Powdered, in brls.....		0 04	0 04	Pepper, Black.....		0 06	0 07				
				Paris Lump, in brls.....		0 05	0 00	" White.....		0 10	0 12				
				" half brls.....		0 34	0 00	Mustard, 4 lb jar, Eng..		0 72	0 75				
				" 100-lb bxs.....		0 05	0 00	" 1 lb.....		0 23	0 25				
				" 50-lb bxs.....		0 04	0 00	" 4 lb jars, Cana....		0 65	0 70				
				Ex Granulated, brls.....		0 04	0 04	" 1 lb.....		0 22	0 24				
				Off grade gran'd.....		0 00	0 00	Rice, large lots, standard B		0 00	3 45				
				Branded Yellows.....		0 03	0 03	" Fatna..... \$ 100 lb.		4 25	5 00				
				Syrup.....		0 12	0 02	" Japan Standard.....		4 25	4 40				
								" Crystal Japan.....		4 75	5 00				
								" Carolina..... \$ 100 lb		6 50	7 50				
								Taploca, Pearl.....		0 04	0 06				
								" Flake.....		0 04	0 06				
								Gelatine, 1 qt pk.....		1 15	0 00				
								" 1/2 qt pk.....		1 75	0 00				
								" 2 qt pks.....		2 30	0 00				

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



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Coal Oil:		Canadian, Quarters.....	\$ c. \$ c.	Empir. Rye	\$ c. \$ c.	Blankheynn & Nolet, Key	\$ c. \$ c.
Car Lots Store, [2. p.c. off]	0 14 0 00	Factory Filled per bag.....	0 25 0 30	Ports—	6 75 7 50	gin, red cases.....	9 50 9 75
1 to 20 brls.....	0 16 0 00	do Quarters.....	0 25 0 30	Wilson's Invalids Port.....	6 75 7 50	Green cases.....	4 75 5 00
Water white.....	0 20 0 21	Rice's Pure Dairy, per brl.	2 25 2 50	T. G. Sandeman & Sons.....	0 00 0 00	Ponties.....	2 50 2 75
Am. in car lots.....	0 16 0 19	do quarters.....	0 45 0 50	Burmestees.....	2 10 4 00	Irish Whisky—	
do less quantities.....	0 17 0 20	Cheese Salt per bag 210 lb.	1 25 1 50	Tarragona.....	1 10 1 50	Bushmills.....	9 50 0 00
Buzine American.....	0 23 0 25	Turk's Island per bush.....	0 30 0 35	Sherries—Pedro Domecq.....	0 00 0 00	Jno. Jameson & Sons, 1 star	0 00 0 00
do Canadian.....	0 14 0 16	Tobacco duty paid.		Pemartin.....	2 00 5 50	do do two stars	0 00 0 00
Glass.		No. 1 Black Cheewing, cads	0 46 0 51 1/2	Misa.....	2 10 6 00	do do three stars	0 00 0 00
United inches, 60 to 25.....	1 15 1 20	No. 2 do.....	0 45 0 00	Cigars—		Geo. Roe & Co. 1 star, qts	9 50 0 00
do 25 to 40.....	1 25 1 30	Old Chum brlt do sol. 3s.	0 58 0 00	Barton & Guestler.....	7 00 6 00	do do 3 stars, qts	9 70 10 50
do 41 to 50.....	2 70 2 80	Navy, Bright Smoking 3s.	0 58 0 57	Clavel & Co. vintage wines	0 00 0 00	Wisdom & Warter's Sher-	7 50 7 75
do 51 to 60.....	3 00 3 25	do do do 5s.	0 55 0 00	Nat. Johnson & Sons.....	4 50 23 00	ries..... per gal	2 00 6 50
Paints, &c.		Derby Plug Smk'g sol. 12s.	0 50 0 00	Bordeaux Claret Co.....	3 00 10 00	Warter & May's Ports do	2 10 6 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	do do do 7s.	0 50 0 00	Champagnes—		Geo. Sayer & Co's	
do No. 1.....	4 50 4 75	do do do 3s.	0 50 0 00	Pommery, Fils & Co.....	31 00 36 00	do do Brandy, do	4 50 6 50
do No. 2.....	4 25 4 50	Myrtle Navy Plug Smk'g sol	0 60 0 00	Piper Heidsieck.....	25 00 30 00	do do cases 1 star do	11 50 12 00
do No. 3.....	4 00 4 25	Old Chum Plug Smk'g sol 4s	0 67 0 00	Perrier, Joutet & Co.....	31 00 33 00	do do V.S.O.P do	16 50 17 00
White Lead, dry.....	5 00 5 25	do Smoking sol.	0 60 0 00	Gold Lack, Sec.....	30 00 32 00	Ind Coope & Co, Rom-? qts	2 10 0 00
Red Lead.....	4 00 4 25	and R. & R... 8s.	0 67 0 00	Brandies—Hennessy.....	6 50 8 00	ford Ales..... } pts	1 45 0 00
Venetian Red Eng'h.....	1 50 1 75	do Cut Smoking, 9s.	0 70 0 00	1 Star.....	12 00 0 00	Angostura Bitters, per	14 50 15 00
Yel. Ochre, French.....	1 25 3 00	Myrtle do do 9s.	0 67 0 00	Martell.....	6 00 0 00	case of 2 doz.....	14 50 15 00
Whiting, ordinary.....	0 45 0 50	Can. Cheewing.....	0 32 0 33	do (one star).....	12 25 0 00	Banagher Irish Whisky, qts	9 50 10 00
do London, washed	0 60 0 70	do Smoking, Plug..	0 35 0 45	Barnett & Fils one star.....	0 00 0 00	do do do per gal	3 75 4 00
do Paris, do	1 00 1 10	Wool.		do V.S.O.P.....	14 75 15 00	Jas Watson & Co. Dundee	9 50 10 00
English Cement, cask.....	1 05 2 05	Piece comb. ord.....	0 23 0 24	Bisquit Dubonche.....	9 50 10 50	3 star Glenlivet, per case.	9 50 10 00
Belgian Cement.....	1 50 1 90	do clothing.....	0 24 0 25	Renault & Co.....	10 00 36 00	do do do	8 50 9 00
Fire Bricks per 1000.....	15 00 21 50	do Combing.....	0 25 0 26	E. Puet, V.V.O.P.....	0 00 23 00	Old Glenlivet..... per gal	4 00 6 00
Fire Clay.....	2 40 4 50	Pulled.....	0 28 0 28	do 1840.....	0 00 29 00	Watson's Old Scotch qt. cs	6 50 7 00
Rosin.....	2 40 4 50	North West.....	0 15 0 16	Joc'y Cl' blue lab.***case	0 00 7 50	do do pts, per cs	7 50 8 50
Glue—		B. A. Scoured.....	0 27 0 33	do white do V.O.do	0 00 8 75	Watson's Old Irish, qts, pr cs	6 50 7 50
Domestic Broken Sheet.....	0 11 0 14	Natal.....	0 15 0 16	do silver lab V.S.O.do	0 00 10 00	do do pts per cs.	7 50 8 50
French Casks.....	0 10 0 12	Cape.....	0 14 0 15	do gold lab. VSOP do	0 00 12 00	Marie Brizard & Roger Lig	
do brls.....	0 00 0 13	Australian.....	0 14 0 16	do ext. WVSOP do	0 00 17 00	Crema de Menthe glaciale	
American White, brls.....	0 17 0 20	Wines, Liquors, &c.		do blue lab. *** gal.	0 00 8 50	verte.....	10 75 00 00
Coopers' Glue.....	0 18 0 24	Ale-Bass's..... qts	2 50 2 55	Boutelleau Fils.....	9 00 20 00	Curacao.....	00 00 11 75
Golden Ochre.....	0 04 0 04	"..... pts	1 62 1 67 1/2	DeLaage.....	9 00 24 00	Frunelle.....	00 00 13 00
Brunswick Green.....	0 04 0 10	Porter—Guinness & Sons..	2 40 2 45	Scotch Whiskies—		Kummel.....	00 00 12 25
French Imperial Green.....	0 11 0 15	Dublin Stout... qts	1 57 1 62 1/2	Kilty.....	9 00 9 50	Crema de Cacao.....	00 00 15 35
Vermillionette.....	0 12 0 40	do do pts	1 57 1 62 1/2	Mountain Dew.....	5 75 9 00	Anisette, case.....	00 00 13 25
Genuine Quikcalver.....	0 75 0 90	Spirits Canadian—per gal.		Sheriffs..... per gal	3 90 4 00	Cherry Brandy case.....	00 00 11 75
No. 1 Furnit's Varn'h, pr-gl	0 60 0 65	Alcohol..... 65 O.P.	4 25 0 00	do..... cases	9 75 0 00	Crema de Noyau, Moka, Ge-	
Extra do do	0 75 1 00	Spirits..... 50 O.P.	3 71 0 00	Claymore..... cases	8 75 9 25	neveve etc. case.....	9 25 12 75
Brown Japan.....	0 55 1 20	do do 25 U.P.	2 00 0 00	Glenfalloch. High'd...gal	3 40 3 50	Absinthe snapper, case.....	00 00 13 75
Black Japan.....	0 50 1 00	Rye Whisky... 25 U.P.	2 01 0 00	Walkers Kilmarnock.....	10 00 15 25	Vermouth, case.....	6 20 6 50
Orange Shellac, No. 1.....	1 00 2 00	Corby's IXL Rye, qts	8 00 8 50	Gin—		Kirsch de com., case.....	9 75 10 25
do do Pure.....	2 10 2 25	" XTC " ".....	6 00 6 50	De Knyper red cases.....	11 00 11 00	Kirsch, fine.....	10 75 11 35
White do do.....	2 25 2 40	Salt.		do green do.....	5 75 0 00	White Ball old Jamaica	
Liverpool per bag.....	0 42 0 45	Canadian, in small bags..	2 10 3 00	do hbds.....	2 80 0 00	Rum, cases.....	15 00 17 00

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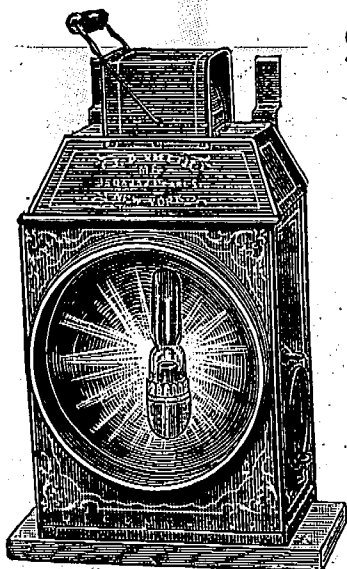
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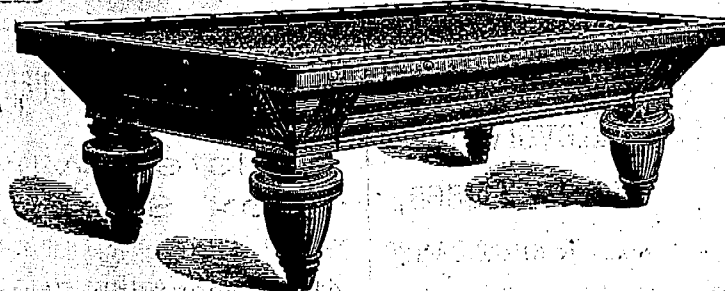
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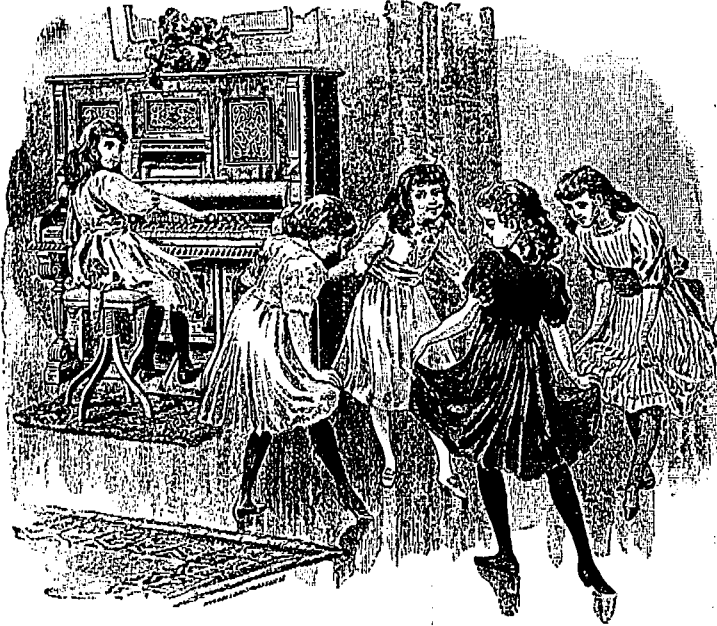
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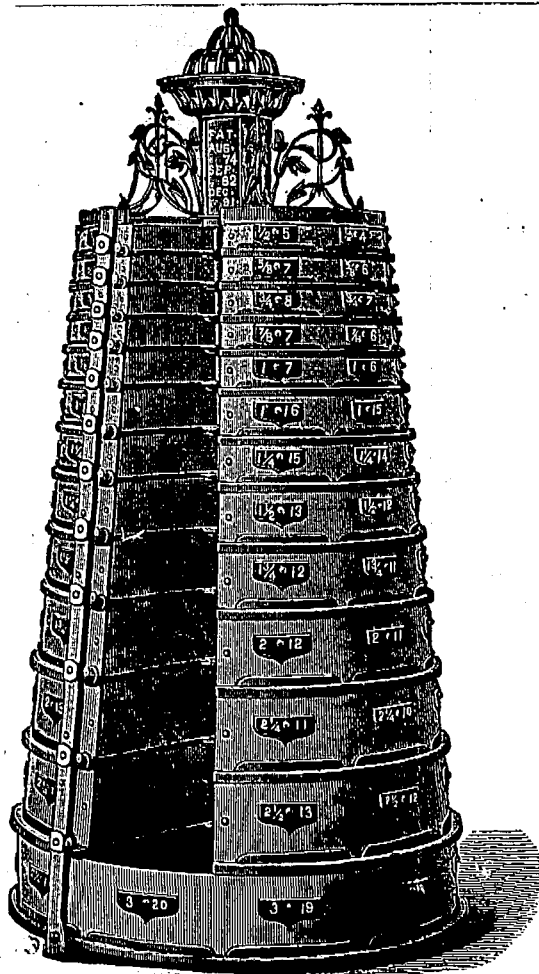
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Tenders will not be considered unless made on the form supplied, and signed with the actual signatures of tenderers.

An accepted bank cheque payable to the order of the Minister of Public Works for the sum of twelve hundred dollars (\$1,200 00), must accompany each tender. This cheque will be forfeited if the party declines the contract, or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

The Department does not bind itself to accept the lowest or any tender.

By order, E. F. E. ROY,
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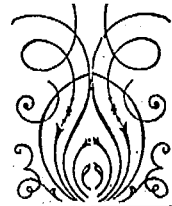
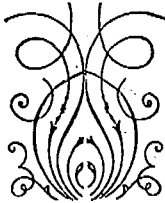
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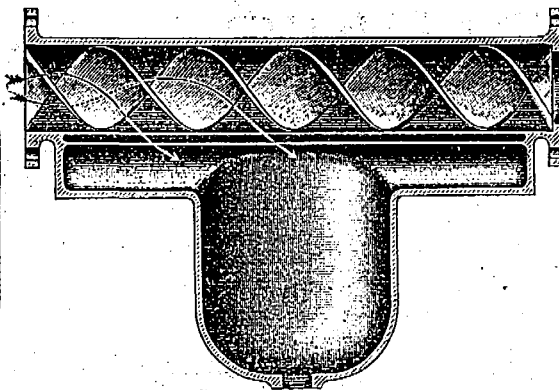
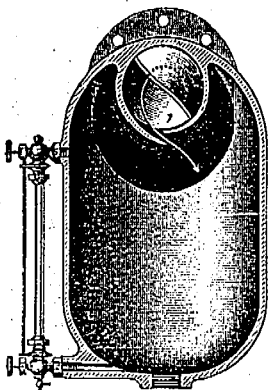
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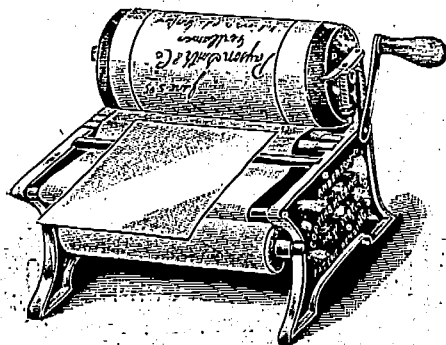


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Firstly—\$2,000 under authority of 47 Vic. Cap. 49, Ont. Stat., repayable December 1st, 1914.

Secondly—\$5,000 under authority of 54 Vic., Cap. 65, Ont. Stat., repayable December 1st, 1917.

All to bear date December 1st, 1895, interest at 5 per cent., payable half yearly on 1st June and 1st December, at Bank of Toronto, Collingwood. Successful tenderer to pay at par here and cost of forwarding debentures, while to be issued in 7 debentures of \$1,000 each.

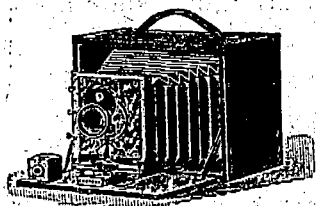
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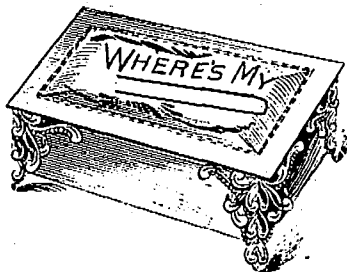
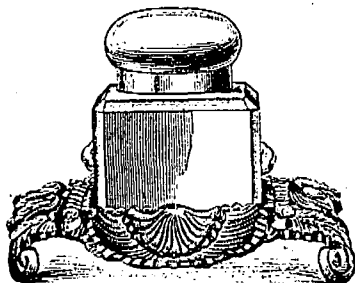
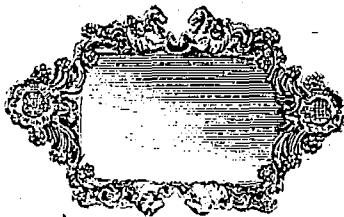
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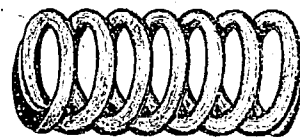
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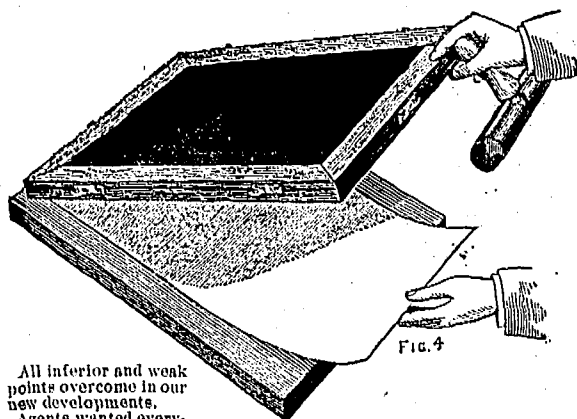


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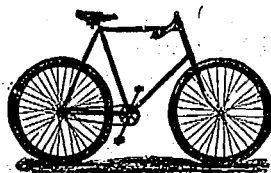
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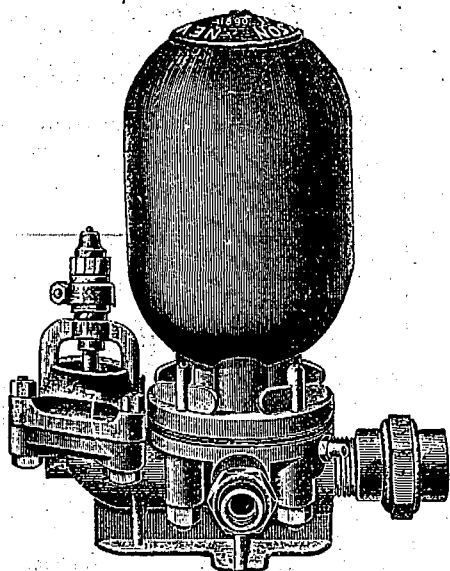
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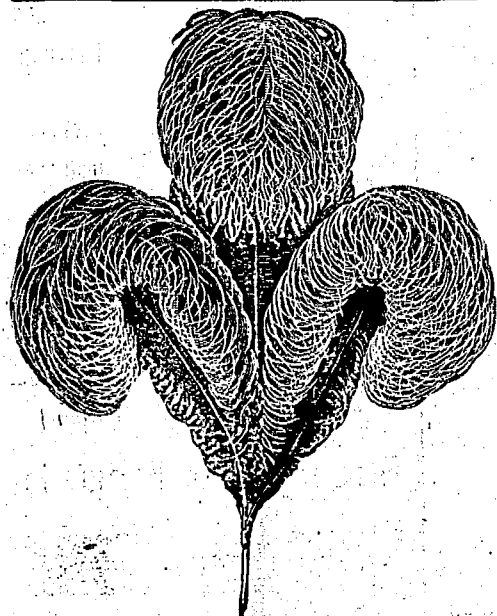
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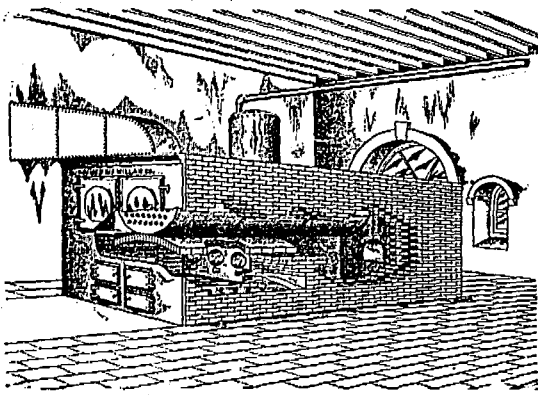
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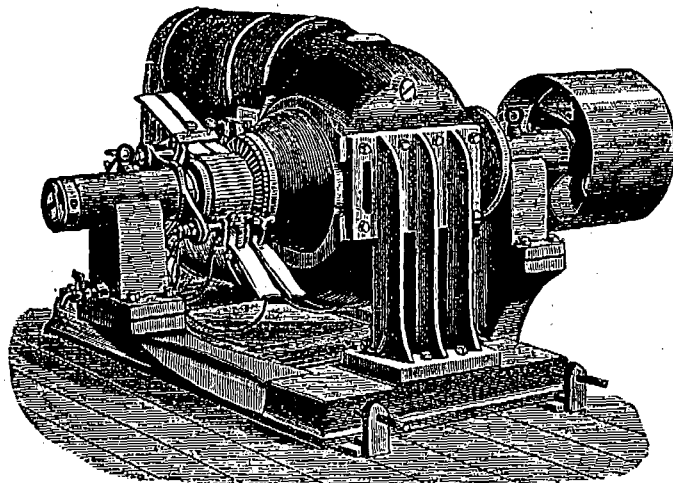
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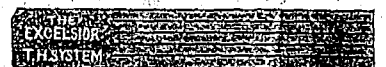
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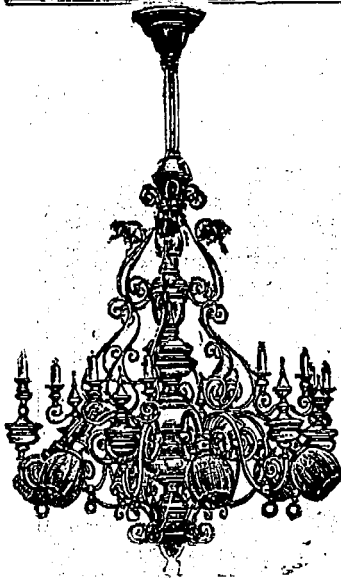
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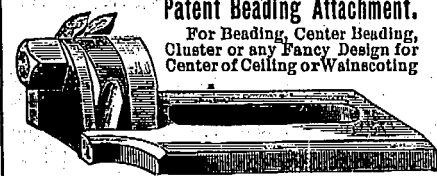
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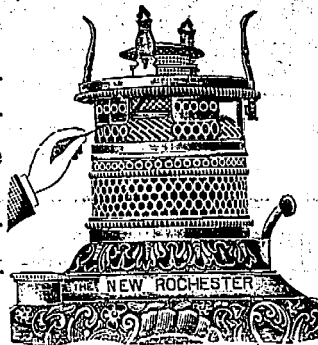


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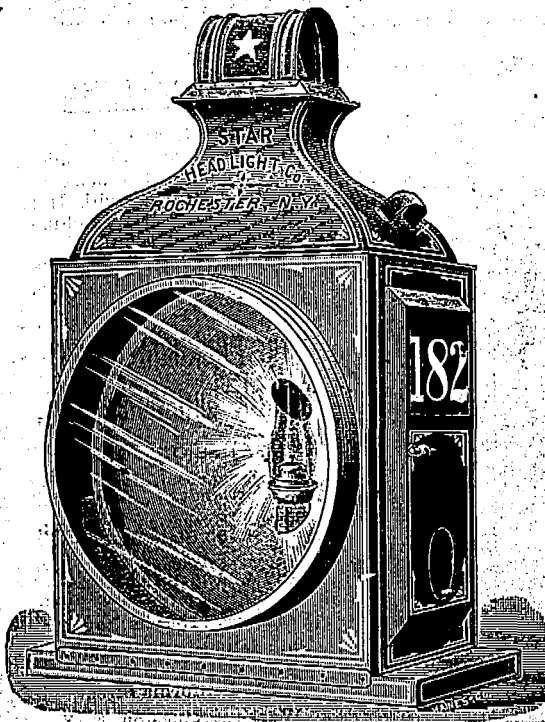
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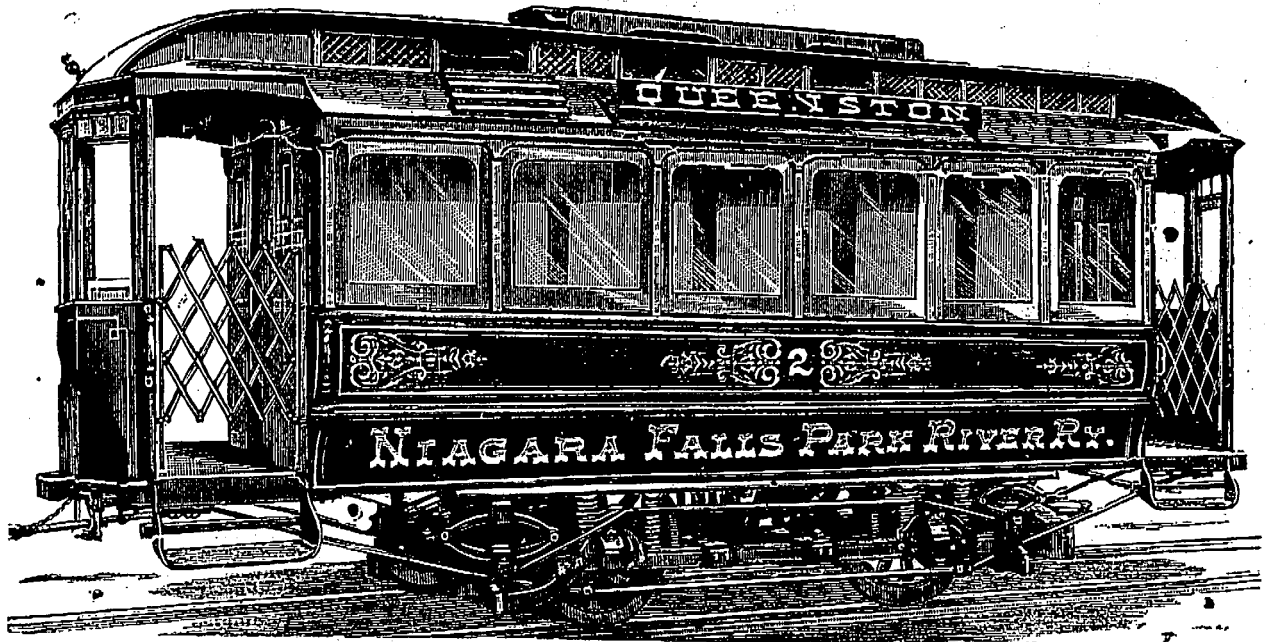
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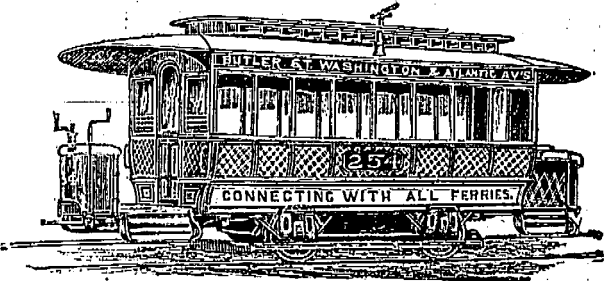
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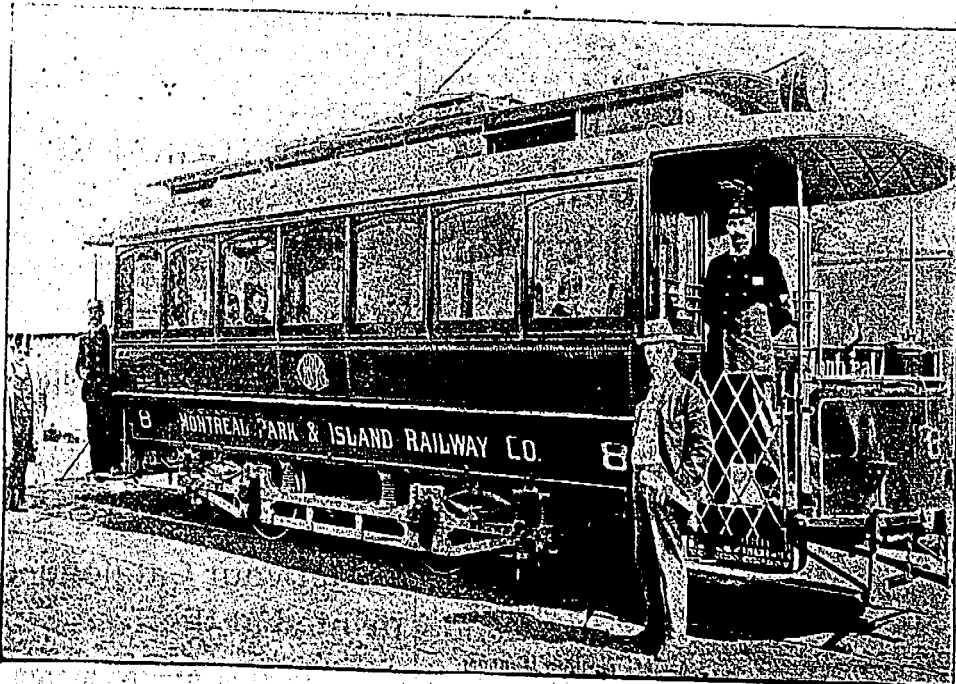
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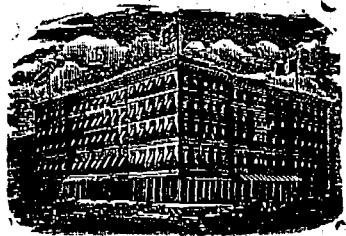
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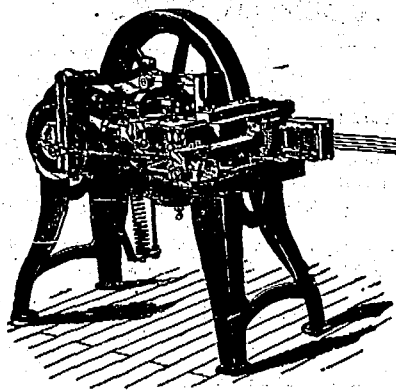
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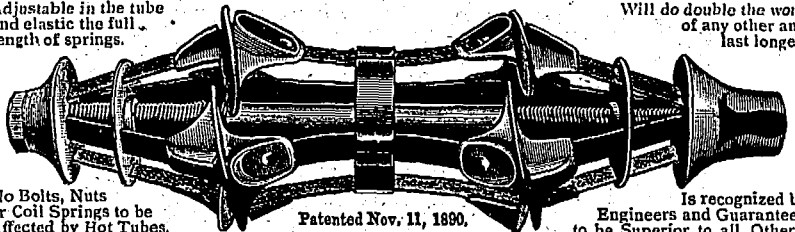
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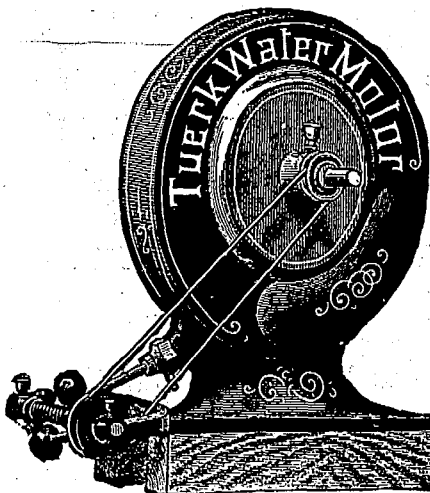
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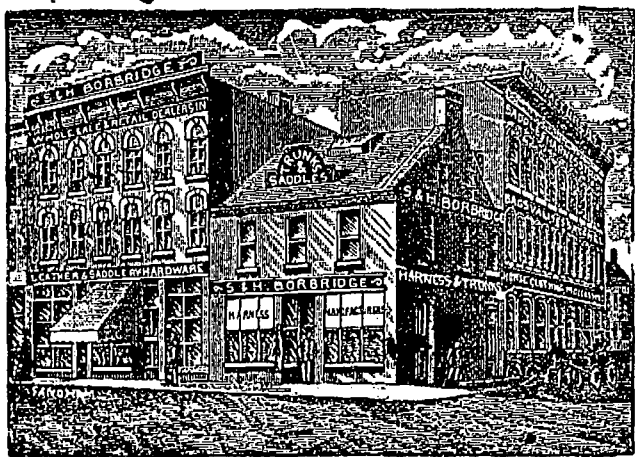
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	Quebec Province, 5 p. c., 1874.....	110 112
	1876, 5 p. c.	110 112
	1880, 4½ p. c.	105 107
	1888, 5 p. c.	116 118
100	Atlantic & Nth. Western 5 p.c. Gua	
	1st M. Bds	116 118
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300	do 2nd mort.....	130 132
	Can. Central 5 p.c. 1st M Bds. Int.	
	guar. by Gov.....	106 108
	Canadian Pacific \$100.....	57½ 57½
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	1st M.....	97 99
100	Grand Trunk of Canada Ord. stock.	6½ 6½
100	2nd equip. mtg. bds. 6 p.c.	119 122
100	1st pref. stock.....	48½ 41½
100	2nd pref. stock.....	27½ 28
100	3rd pref. stock.....	16 16½
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100	Montreal & Champlain 5 p.c. 1st	
	mtg. bds	90 94
	*Montreal & Sorel, 1st mtg. 6 p.c....	
	N. of Canada, 1st mtg., 5 p.c.....	98 100
	Northern Extension, 5 p.c. pref.....	60 60
100	Quebec Central, 5 p.c. 1st Inc. Bds....	29 32
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100	Well., Gray & Bruce, 7 p.c. bds....	
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100	City of Montreal stg. 5 p.c.....	106 108
	1874	106 108
100	City of Ottawa, 6 p.c. stg.....	104 108
	redeem 1873	104 109
	redeem 1875	117 119
	redeem 1876	100 105
100	City of Quebec, 6 p.c. con. 1873	101 103
	6 p.c. redeem 1875.....	114 116
	redeem 1878	116 118
100	City of Toronto, 6 p.c.....	100 105
	6 p.c. stg. con. deb. 1874.....	102 120
	5 p.c. gen. con. deb. 1890.....	113 115
	4 p.c. stg. bonds, 1921-23.....	104 106
100	City of Winnipeg deb., 1884, 5 p.c....	112 114
	Deb. scrip. 1888, 6 p.c	116 118
MISCELLANEOUS COMPANIES.		
100	Canada Company	24 27
100	Canada North-West Land Co.....	40 50
100	Hudson Bay	132½ 141½
*All the bonds have been sold to a Canadian Syndicate.		

HOTEL DIRECTORY---Continued.

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

QUEBEC.

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

NOVA SCOTIA.

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

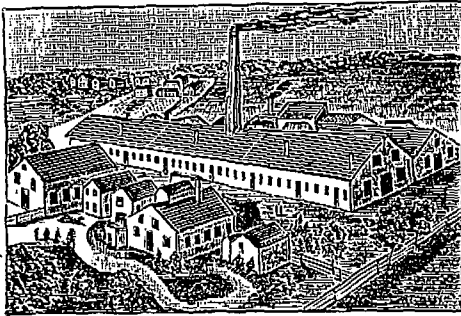
PRINCE EDWARD ISLAND.

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

BERMUDA.

Hamilton,	Windsor Hotel,	W. Bradley
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CANADA'S GREAT * CANNING * MILLS



The A. C. Miller & Co s : : : : :

"INDIAN BRAND,"

Peas, Corn and Fruits of every description.

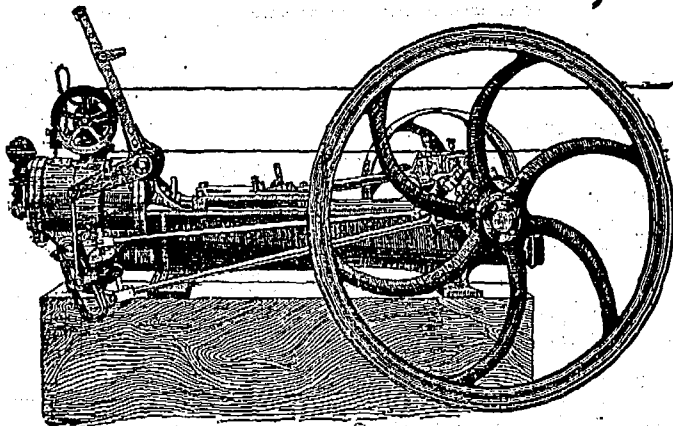
CORRESPONDENCE
INVITED.

PICTON, ONT.

FARRAR & TREFTS,

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

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



IRON AND BRASS
CASTINGS OF
EVERY DESCRIP-
TION.

OUR SPECIALTIES:

Oil Engines and
Boilers,
25,000 IN USE.

Propellor Tug and
Yacht Wheels,
10,000 IN USE.

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Montreal Radford & Walford
59 Imperial Building.

CANNED GOODS, FRUIT & VEGETABLE.
Picton, Ont. Little Chief Brand, A. C. Miller & Co.
Trenton, Ont. - Log Cabin Brand, Miller & Co.

FINE WHISKEYS, I.X.L AND X.T.C.
Belleville, Ont. H. Corby

FINANCIAL AGENTS.
Montreal Hanson Bros.
Temple Building.

FURNITURE MNFRS.
Belleville, Ont. Geo. S. Tickell & Sons

HUNGARIAN PROCESS, FLOUR MILL,
Campbellford, - Corresp. solicited, - Chas. Smith

INSURANCE BROKERS AND AGENTS.
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MNFR. COCOA & JUTE MATTINGS & MATS.
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MNFRS. OF ALL KINDS OF THIN WOOD BOXES
PAILS AND BASKETS.
Estimates for Special Styles and Sizes furnished.
Belleville, Ont., The Belleville Box & Basket Co. Ltd.

MNFRS. OF WOVEN WIRE FENCING AND
POULTRY NETTING.
Picton, Ont. - The Ontario Wire Fencing Co. Ltd.

RAW FURS AND SKINS.
Montreal Hiram Johnson
496 St. Paul Street.

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

BEDDING !!

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

Established 20 years.
ROCK BOTTOM PRICES.

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

J. E. TOWNSEND,

1 Little St. Antoine Street,
Corner St. James Street only.

TELEPHONE 1906.

MONTREAL, Que

BUSINESS DIRECTORY--Continued.

STREET CARS, OMNIBUSES & HOSE
WAGGONS.
Belleville, Ont. St. Charles & Pringle

WOOD ENGRAVER AND DESIGNER.
Montreal J. Lovell Wieeman
162 St. James Street.

HIRAM JOHNSON, Importer and Exporter of
Raw Furs and Skins. Raw Furs a specialty.
Correspondence solicited. 496 St. Paul Street,
Montreal.

FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 36 in. dia.
- 9 " " " 72 " " 40 "
- 4 " " " 72 " " 36 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 76 in. face, 11 in. dia.
- 2 " " " 72 " " 17 "
- 2 " " " 72 " " 16 "
- 2 " " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " " 37 " " 11 "
- 1 " " " 40 " " 12 "

Dominion Paper Co. Montreal
Que.

E. L. ETHIER & CO.,

Billiard Table
and Bowling Alley Balls
Manufacturers and
Importers.

Do all kinds of work in
the Billiard line.

88 St. Denis Street,
MONTREAL.

Telephone 6057.1

Branch Store: Ottawa.



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

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Sept. 17, 1895.

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

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

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

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

Western Electric Co.,

CHICAGO—NEW YORK,
 Electrical Apparatus and
 Supplies.

ALL KINDS.

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	3½-6mos.	350	\$50	120¼ 120¼
Canada Life.....	2,500	5-6mos.	400	50	810 700
Confederation Life.....	5,000	7½ 6mos.	100	10	270 200
Western Assurance.....	25,000	5-6mos.	40	20	164¼ 164
Guarante. Co. of North America.....	13,372	6	50	10 50	106 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Sept. 7, 1895 Market value p. p'd up sh.

Atlas.....	24,000	22 p. s.	50	6	£25	£27
British and Foreign Marine.....	47,000	25	50	4	£24¼	£25½
Caledonian.....	21,500	19	25	5	£23-10-0	£20
Commercial U. Fire, Life and Marin.....	50,000	25	50	5	£24¼	£26¼
Edinburgh Life.....	5,000	5	100	20	52-5-0	00
Fire Insurance Association.....	100,000	5	£10	£2	3¼	5¼
Guardian Fire and Life.....	200,000	7½	10	5	9¼	10¼
Imperial Fire.....	50,000	20 p. s.	20	5	23¼	23¼
Lancashire Fire.....	136,493	5	20	2	5¼	5¼
Life Associati n of Scotland.....	10,000	17½	40	8¼	42-0-0	00
London Assurance Corporation.....	35,823	20	25	12¼	£56	58
London & Lancashire Life.....	10,000	10	10	2	4	4¼
Liv. Lon. & Globe Fire and Life.....	391,732	75	50	2	46	49
National of Ireland.....	40,000	£25	100	£2½	38-0	00
Northern Fire and Life.....	30,000	22¼	10	10	68	71
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6¼	38	30
Phoenix Fire.....	6,722	£18¼ p. s.	50	50	£274	£278
Queen Fire and Life.....	200,000	30 p. s.	10	1	71-16	6 13-16
Royal Insurance Fire and Life.....	125,234	59¼	20	3	50	51
Scottish Imperial Life.....	50,000	8¼d	10	1	1-12-6	.....
Scottish Provincial Fire and Life.....	20,000	15	50	3	.....	.....

THE
 "I. X. L."

TEMPERED COPPER CO.

Manufacturers of
 Tempered Copper for Commutator Bars.

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

OFFICE AND WORKS:

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

Consumers

Cordage Co.

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,
 and Russian Cordage

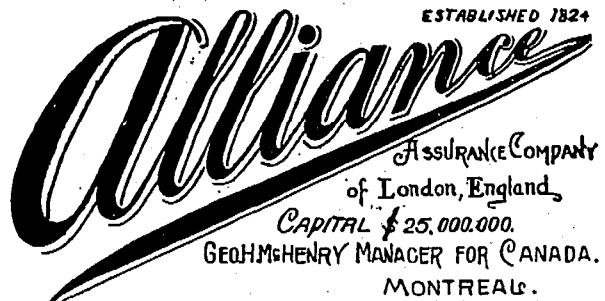
BINDER TWINE.

Jute and Cotton Bags.

→ HEAD OFFICE ←

St. Patrick St., Montreal

ESTABLISHED 1824



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

PROTECTION

Under all circumstances
 is afforded by the Policies of the

Liberal Provisions for **Union Mutual**
 Incontestability;
 Grace in payment of Pre-
 miums;
 Extended Insurance under
 terms of
MAINE NON-FORFEITURE
 LAW . . .
 Issues an
INSTALMENT POLICY PORTLAND, MAINE.
 with all desirable features.

PRINCIPAL AGENCIES IN CANADA:

162 St. James St., Montreal, P.Q. 17 Toronto, St., Toronto, Ont. 103½ Prince William S., St. John, N.B.

Manufacturers Life

Head Office: TORONTO, Canada.

President. - **GEO. GOODERHAM,**
 (President Bank of Toronto.)

Compared with the corresponding period of last year
 the business of the "Manufacturers Life" to date shows
 the following substantial increases in every department.

In Premium Income, an increase of 25 per cent.
 In Interest Income, an increase of...250 per cent.
 In New Business, an increase of over 25 per cent.

J. F. JUNKIN, General Manager. **GEO. A. STERLING,** Secretary.

W. N. KING, } District Managers.
 W. E. FINDLAY, }

G. H. JUNKIN, City Manager.

Reliable Agents Wanted,

162 St. James St., MONTREAL.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

AFTER ONE YEAR FROM ISSUE. . .

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

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

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

WORTH KNOWING

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

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

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

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

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HON. S. H. BLAKE, Q.C., } Vice-Presidents.
ROBT. McLEAN, Esq., }

H. SUTHERLAND, - Manager
Correspondence solicited. Agents wanted.

Scottish Union and National INSURANCE COMPANY, I

Of Edinburgh, Scotland.

ESTABLISHED 1824.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, " " " " " " \$750,000.00
Total Assets, over " " " " " " \$1,464,654.84
Losses Paid since organization, " " " " " " \$14,094,183.94

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

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

York County Loan & Savings COMPANY.

Head Office: - Confederation Life Building,
Corner Yonge and Richmond Sts., - - TORONTO
Subscribed Capital, - \$300,000.

Solicitors—Messrs. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

Quebec Fire Assurance Co'y.

Established 1818.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President;
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F.
Hunt, Wm. Simons.

Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brown,
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.

NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office, - TORONTO, Ont.

President, John L. Blaikie, Esq.,

Pres. Canada Landed & National Investment Co.

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

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

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

Cash Income..... \$ 558,894.93
Expenditure including death claims, endowments, profits and all payments to policy-holders 256,193.40
Assets 1,937,446.39
Reserve Fund 1,594,020.00
Net Surplus 338,216.76

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

THE PROVIDENT SAVINGS Life Assurance Society of New York

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

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

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

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

INSURANCE COMPANY.

FIRE and LIFE.

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

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

Canada Board of Directors:

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

G. F. C. SMITH, Resident Secretary.

Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—Geo. B. CRAMP, Esq.

Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1868. Head Office, Waterloo, Ont.

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

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

MERCANTILE

FIRE INSURANCE COMPANY

WATERLOO, ONT.

Subscribed Capital..... \$300,000 00
Dom. Govt. Deposit..... 60,079 76

Losses promptly adjusted and paid.

I. E. BOWMAN, Esq., President; J. LOCKIE, Esq., Secretary; T. A. GALE, Esq., Inspector.

SUN FOUNDED A. D. 1710.

INSURANCE OFFICE FIRE

HEAD OFFICE:

Threadneedle Street, LONDON, ENG.

Transacts Fire business only, and is the oldest purely Fire Office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.

CANADIAN BRANCH:

15 Wellington Street East, - Toronto, Ont.

H. M. Blackburn, Manager.
H. F. Petman, Inspector.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

ALLAN & WILLIAMS, Genl. Agts., Winnipeg.
IRA CORNWALL, Genl. Agt., St. John, N.B.
L. J. McGhee, " Halifax, N. S.

Saskatchewan Buffalo Robes

Manufactured by

NEWLANDS & CO., Galt, Ont.



NEW YORK LIFE
INSURANCE COMPANY,
JOHN A. McCALL, President.

Statement of Business,

December 31st, 1894.

ASSETS INVESTED	\$162,011,770
SURPLUS	20,249,307
INCOME IN 1894	36,483,313
INSURANCE IN FORCE	813,294,160

Good Agents are Wanted

for several central and productive localities in Canada.

Apply to

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 1893.

Larger Cash Surplus,

INCREASED BONUS.

Valuation Reserves Strengthened,

IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

CONFEDERATION LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:

207 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.O.



H. D. LAYMAN,

DEALER IN

The Layman Pneumatic Boats, Sporting Boats,

Pleasure Boats and Life Preservers,

Office & Salesroom, 30 West 29th St., Cor. Broadway,
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THE ANGLO-AMERICAN TELEGRAPH COMPANY, Limited.

Established 1866.

FIVE DIRECT CABLE ROUTES BETWEEN THE UNITED STATES OF AMERICA AND EUROPE.

Cablegram received at No. 8 Broad St., New York, June 6, 1895.

Place from	No. Messenger	No. of words	Received by	When received
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Michailowskoo				

To (Answer paid) New York, Broadway, 1851.

Mr. H. D. LAYMAN:

Please send immediately four Outing Boats; wait answer.

Address: St. Petersburg, GRAND DUKE ALEXANDER OF RUSSIA.

THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS.

These boats are made in two standard sizes and are adapted to persons of both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe and reliable. Impossible to submerge or capsize them.

Style A.—Plain Boat, all black rubber, weight 18 pounds; extreme sizes, length 45 inches, breadth 32 inches; floating capacity 350 pounds, and is suitable for persons weighing 150 pounds or less	\$35 00
Style B.—Mackintosh, dead grass color above, black rubber below water line, otherwise same style as A	42 00
Style A A.—All black rubber, weight 20 pounds, extreme sizes, length 48 inches, width 36 inches, floating capacity 400 pounds	40 00
Style B B.—Mackintosh, dead grass color above and black rubber below water line, same style as A A	47 00
No. 1—Storm Cape, black rubber, \$5 00	No. 2—Storm Cape Mackintosh 7 50
Canvas Carryall Bags for Pneumatic Boats, each	2 50
Rubber Inflator	1 00

H. D. LAYMAN, 851 Broadway, Cor. 14th St., NEW YORK

Prices given are net F.O.B. at New York. Remittances by New York Exchange P. O. Money Order, or by Express. No Checks. Goods may be shipped C.O.D. for balance, with privilege of express office examination when 25 per cent. of amount accompanies the order.

See illustrated article in the Scientific American of May 18, 1895.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over	\$2,350,000.00
Income for Year ending 31st December, 1894, over	2,175,000.00

Head Office. - Toronto. Ont.

J. J. KENNY, Vice-President & Man.-Director.

GEO. COX, President.

C. C. FOSTER, Secretary

J. H. ROUTH & SON, Managers Montreal Branch.

190 ST. JAMES STREET.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

Agencies in all the principal Cities and Towns of the Dominion.

HEAD OFFICE, Canadian Branch, - MONTREAL

EVANS & MCGREGOR, Managers.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch:

COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

E. D. LACY, RESIDENT MANAGER;

LONDON

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.