

Technical and Bibliographic Notes / Notes techniques et bibliographiques

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

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

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

Continuous pagination.

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

RAILWAY INSURANCE
FIRE, LIFE AND ACCIDENT.
FRED. R. ALLEY - and - M. HEATON
Chesterfield Chambers, 18 St. Alexis St.
Telephones: - - - Bell, 1251; Federal, 317

RAILWAY INSURANCE
FIRE, LIFE AND ACCIDENT.
FRED. R. ALLEY - and - M. HEATON
Chesterfield Chambers, 18 St. Alexis St.
Telephones: - - - Bell, 1251; Federal, 317

*N. S. Harland, Edg.
Ottawa
Ont.*

THE GAZETTE JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

745

Vol. 29, No. 18.
NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 1, 1889.

M. S. FOLEY.
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

McINTYRE, SON & CO.

MANUFACTURERS' AGENTS

— AND —
IMPORTERS

— OF —
DRY GOODS

SPECIALTIES:

LINENS. DRESS GOODS.
KID GLOVES. SMALLWARES.

VICTORIA SQUARE
MONTREAL.

**CAVERHILL,
KISSOCK &
BINMORE**

— IMPORTERS OF —

MILLINERY

And FANCY DRY GOODS

Latest Goods and Parisian Novelties
(CAVERHILL BUILDINGS),

91 ST. PETER STREET. 91

MONTREAL.

Our Travellers are now on the road with a full line of samples in all departments.

**MONTREAL
Felt Hat Works.**

1878—PARIS EXHIBITION—1878

Prize Medal awarded for our manufacture of
FELT HATS.

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

FUR GOODS

OF OUR OWN MANUFACTURE.

Plush, Cloth and Scotch Caps,
Gloves and Mitts

Of English and Domestic manufacture.

MOCCASINS, SNOW SHOES, FANCY
SLEIGH ROBES, BUFFALO, &c.

TO MANUFACTURERS.—We have a large stock of Seal, Persian Lamb and other Skins, Trimmings, &c.

JAMES CORISTINE & CO.,
Warehouse, 471 to 478
ST. PAUL ST., MONTREAL.

Leading Wholesale Houses.

THE BEST
ASSORTING HOUSE
OF THE DOMINION.

Carpets and House Furnishings.
Staples and Linens.
Gents' Furnishings and Rubber Goods.
Haberdashery and Fancy Goods.
Shawls and Mantles,
Silks and Embroideries.
Muslins and Laces.
Imported Woollens.
Canadian Tweeds.
Tailors' Trimmings,
Dress Goods.
Hosiery and Gloves.

Orders Solicited.

John MACDONALD & CO.
TORONTO
and Manchester, Eng.

Dominion Cut Tobacco.
CIGARETTE & SNUFF WORKS

— BRANDS: —

PURITAN.
OLD CHUM.
OLD VIRGINIA.
UNIQUE

"O. K."

The Leading Cut Tobacco of the Dominion.

D. RITCHIE & Co.
MONTREAL.

M. FISHER, SONS & CO.
WOOLLENS

— AND —

Tailors' :: Trimmings

27 & 29 Victoria Square,

MONTREAL.

62 Wellington St. West
TORONTO.

734 Broadway, New York,

— AND —

George St., - Huddersfield, - England

Leading Wholesale Houses.

**S. GREENSHIELDS,
SON & CO.**

— WHOLESALE —

DRY GOODS

MERCHANTS

17, 19 & 21 VICTORIA SQUARE

— AND —

730, 732, 734 & 736 CRAIG STREET

MONTREAL.

Complete Set of Samples at Room 40
Rossin House, Toronto, during Millinery week.

FALL GOODS

FULL LINES OF

DOLLS, TOYS, GAMES,
FANCY GOODS,
VASES, ORNAMENTS,
ALBUMS,

&c., &c., &c.

The Largest Stocks in the Dominion.

H. A. NELSON & SONS

MONTREAL and TORONTO.

Fall Catalogue will be ready September 1st.

JOHN FISHER AND CO.

WOOLLENS
— AND —
TAILORS' TRIMMINGS

"BALMORAL BUILDINGS,"

MONTREAL

AND WOOD STREET,

HUDDERSFIELD, ENG.

The Chartered Banks

Bank of Montreal

NOTICE is hereby given that a Dividend of FIVE PER CENT. upon the paid-up Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at its Banking House in this city and at its Branches, on and after MONDAY, second day of DECEMBER next.

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

By order of the Board.

W. J. BUCHANAN,
General Manager

Montreal, 12th October, 1889.

THE BANK OF TORONTO,

DIVIDEND No. 67.

Notice is hereby given that a Dividend of Five per Cent. for the current half-year, being at the rate of Ten per Cent. per Annum, upon the Paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches on and after MONDAY, 2nd Day of December next.

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

By order of the Board,

D. COULSON,
Cashier.

THE BANK OF TORONTO,
Toronto, Oct. 23rd, 1889.

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D., 1818.

CAPITAL, \$3,000,000.

HEAD OFFICE, QUEBEC.

BOARD OF DIRECTORS:

JAS. G. ROSS, Esq., President.
WILLIAM WITHALL, Esq., Vice-President.
George R. Rainfrew, Esq.

JAMES STEVENSON, Esq., Cashier.

Branches and Agencies in Canada:
Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thorold, Ont. Three Rivers, Q.
Agents in New York—Messrs. Maitland, Phelps & Co.
Agents in London—The Bank of Scotland.

BANQUE VILLE-MARIE.

HEAD OFFICE, MONTREAL.

Capital Authorized, - - - \$600,000.
Capital Subscribed, - - - 500,000.

DIRECTORS:

W. Weir, Pres.; J. G. Davis, Vice-Pres.; The Hon. A. H. Paquet, Sommersville Weir, John McDougall, C. F. Vinot, Ubaldo Grand, Cashier.
Branch at Borthier, - - A. Garipuy, Manager.
Branch at Luchute, - - Goo. Dastous,
Branch at Louiseville, F. X. O. Lacoursiere, "
Branch at Nicolet, - - C. A. Sylvestro, "
Branch at St. Cosaire, - M. L. J. Lacasse, "
Branch at St. Jerome, - J. A. Theberge, "
Branch at Pt. St. Charles (city), W. J. E. Wall, "
Agents at New York:
The National Bank of the Republic.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA

INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, - \$1,000,000 Stg.
Reserve Fund, - - £250,000 "

London Office, 3 Clement's Lane, Lombard St., E.O.

COURT OF DIRECTORS:

J. H. Brodie. H. J. B. Kendall.
John James Cater. J. J. Kingsford.
Henry R. Farrer. Frederic Lubbock.
Richard H. Glyn. George D. Whatman.
Edward Arthur Hoare. J. Murray Robertson.
Secretary, A. G. Wallis.

Head Office in Canada, - St. James Street, Montreal
R. R. GRINDLEY, General Manager.
E. STANGER, Inspector.

Branches and Agencies in Canada:

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

Agents in the United States:

NEW YORK—H. Stikeman and F. Brownfield, Agents.
SAN FRANCISCO—W. Lawson and J. G. Welsh, Agents.

LONDON BANKERS—The Bank of England and Messrs. Glyn & Co.

FOREIGN AGENTS—Liverpool—Bank of Liverpool. Australia—Union Bank of Australia. New Zealand—Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China and Japan—Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies—Colonial Bank. Paris—Messrs. Marouard, Krauss & Co. Lyons—Credit Lyonnais.

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

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE, MONTREAL.

Paid-up Capital \$2,000,000
Reserve Fund 1,075,000

BOARD OF DIRECTORS.

JOHN H. R. MOLSON, President.
R. W. SHEPHERD, Vice-President.
Sir D. L. Macpherson, M.P., A. W. Morris.
S. H. Ewing, W. M. Ramsay.

Henry Archbald.

F. WOLFERSTAN THOMAS, Gen. Manager.
A. D. DURNFORD, Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P.Q. St. Hyacinthe, Q.
Brockville, Ont. Morrisburg, Ont. St. Thomas, Ont.
Clinton, Ont. Norwich, Ont. Toronto, Ont.
Exeter, Ont. Owen Sound, Ont. Trenton, Ont.
Hamilton, Ont. Ridgetown, Ont. Waterloo, Ont.
London, Ont. Smiths Falls, Ont. West Toronto Jc.
Meaford, Ont. Sorel, P.Q. Woodstock, Ont.

AGENTS

Quebec—La Banque du Peuple and Eastern Townships Bank.

Ontario—Dominion Bank, Imperial Bank of Canada and Can. Bank of Commerce.

New Brunswick—Bank of New Brunswick.

Nova Scotia—Halifax Banking Company.

Prince Edward Island—Bank of Nova Scotia, Summerside Bank.

British Columbia—Bank of British Columbia.

Manitoba—Imperial Bank of Canada.

Newfoundland—Commercial Bank of Newfoundland, St. John's.

IN EUROPE.

London—Alliance Bank (limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co.

Liverpool—The Bank of Liverpool.

Paris, France—Credit Lyonnais.

Antwerp, Belgium—La Banque d'Anvers

UNITED STATES.

New York—Mechanics' National Bank; Messrs. W. Watson and Alex. Laug, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—Merchants' National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. San Francisco—Bank of British Columbia. Detroit—Commercial National Bank. Buffalo—Bank of Buffalo. Milwaukee—Wisconsin Marine and Fire Insurance Co. Bank. Toledo—Second National Bank. Helena, Montana—First National Bank. Butte, Montana—First National Bank. Fort Benton, Montana—First National Bank.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.

Letters of Credit issued, available in all parts of the world.

COMMERCIAL BANK

OF NEWFOUNDLAND.

ST. JOHNS, N.F.L.D.

Established 1857. Incorporated 1885.

Capital, paid-up, - - - \$300,000 00

Reserve Fund, - - - 145,000 00

Undivided Profits, - - - 22,338 11

HENRY COOK, Manager.

H. D. CARTER, Chief Accountant.

Collections made on favorable terms.

Agents.—The London and Westminster Bank, London. New York—The National Bank of the Republic. Boston—The Atlas National Bank. Montreal—The Merchants' Bank of Canada. Halifax—The Union Bank of Halifax. Quebec—The Merchants Bank of Canada.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Notice is hereby given that a dividend of THREE AND ONE-HALF PER CENT. for the CURRENT HALF-YEAR, being at the rate of SEVEN PER CENT. PER ANNUM upon the Paid-Up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after MONDAY, the 2nd DECEMBER next.

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

By order of the Board.

G. HAGUE,
General Manager.

Montreal, 22nd Oct., 1889.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital Paid-Up, - - \$1,200,000
Reserve, - - - 350,000

HEAD OFFICE, - - - MONTREAL.

Board of Directors:

JACQUES GRENIER, Esq., - - - - - President
GEORGE BRUSH, Esq., - - - - - Vice-President
P. M. GALARNEAU, Esq. Wm. FRANCIS, Esq.
CHS. LACAILLE, Esq. ALPH. LACLAIRE.

A. PRÉVOST, Esq.

J. S. BOUQUET, - - - - - Cashier.

Branches:

Quebec, Basse-Ville, P. B. DuMoulin, Manager.
" St. Roch, Nap. Lavole, "
Three Rivers, Que., P. E. Fanneton, Manager.
St. Jean, Que., Ph. Baudouin, Manager.
St. Rémi, " C. Bédard, "
St. Jérôme, Que., J. A. Thérèse, Manager.

Agents in Canada:

Ontario—Molsons Bank and Branches,
New Brunswick—Bank of Montreal.
Nova Scotia—Bank of Nova Scotia.
Prince Edward Island—Merchants Bank of Halifax.

Agents in United States:

New York—The Alliance Bank, Limited, London.
Boston—The Maverick National Bank.

Foreign Agents:

England—The Alliance Bank, Limited, London.
France—Le Crédit Lyonnais, Paris.

Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL.

Capital Paid-Up, - - - \$500,000
Reserve Fund, - - - 140,000

Directors.

ALPH. DESJARDINS, Esq., M.P., President.
A. S. Hamelin, Esq., Vice-President.

J. L. Cassidy, Esq., Lucien Huot, Esq.,
A. L. DeMartigny, Esq.

A. L. DEMARTIGNY, Managing Director.
D. W. BRUNET, Assistant Manager.

R. ST. GERMAIN, Inspector.

Branches—Beauharnois—H. Dorion, Mgr. Drummondville, J. E. Girard, Mgr. Fraserville, J. F. Pellant, Mgr. Plessisville. Chevretils & Lacerte, Mgrs. St. Hyacinthe, A. Clement, Mgr. St. Sauveur (Quebec) N. Dion, Mgr. St. Simon, D. Denis, Mgr. Valleyfield, L. de Martigny, Mgr. Victoriaville, A. Marchand, Mgr. Montreal—Ste. Cunegonde, G. N. Ducharme, Mgr. St. Jean Baptiste, L. G. LaCasse, Mgr. Ontario Street, C. H. A. Guimond, Mgr.

AGENTS.

London, Eng.—Glyn, Mills, Currie & Co.
New York—The National Bank of the Republic.
Paris—Credit Lyonnais.

The Chartered Banks.

— THE —
Canadian Bank of Commerce

DIVIDEND No. 45.

NOTICE IS HEREBY GIVEN that a DIVIDEND OF THREE AND ONE-HALF PER CENT. upon the capital stock of this Institution has been declared for the current half year, and that the same will be payable at the Bank and its Branches on and after

Monday, the 2nd Day of December next.

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

B. E. WALKER,

General Manager.

Toronto, October 22nd, 1889.

THE DOMINION BANK.

Capital, \$1,500,000. Reserve Fund, \$1,220,000

DIRECTORS:

JAS. AUSTIN, President.
Hon. FRANK SMITH, Vice-President.
Wm. Ince, Edward Leadley, E. B. Osler.
James Scott, Wilnot D. Matthews.

Head Office, Toronto.

Agencies:—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., No. 366; Sherbourne St., cor. Queen; Market Br., cor. King and George Sts.
Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.
Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.
R. H. BETHUNE, Cashier.

BANK OF OTTAWA,

OTTAWA.

Capital (all paid-up) \$1,000,000
Reserve 360,000

JAMES McLAREN, Esq., President.
CHARLES MAGEE, Esq., Vice-President.

DIRECTORS:

R. Blackburn, Esq., Hon. George Bryson, Hon. R. L. Church, Alex. Fraser Esq., Geo. Hay, Esq., John Mather, Esq.
Geo. BURN, Cashier.

Branches—Araprior, Pembroke, Winnipeg, Man., Carlton Place, Ont., Kewatin, Ont.
Agents in Canada, New York and Chicago, Bank of Montreal. Agents in London, Eng., Alliance Bank.

ST. STEPHEN'S BANK.

Incorporated 1836.

ST. STEPHEN, N.B.

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

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

AGENTS.

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

BANQUE D'HOCHELAGA.

Capital Paid-Up, \$710,100
Reserve Fund, 100,000

DIRECTORS:—

F. X. ST. CHARLES, Pres. M. LAURENT, Vice-Prest.
R. Bickerdike, C. P. Hebert, J. O. Lafreniere.
M. J. A. FERNBERGAST, Cashier

HEAD OFFICE, MONTREAL.

BRANCHES, Three Rivers, H. N. Boire, Manager. Joliette—J. H. Ostigny, Manager. Sorel—A. A. Larocque, Manager. Valleyfield—S. Fortier, Manager. East End Abattoirs, Vankeek Hill, Ont.—Wm. Ferguson, Manager.

CORRESPONDENTS, London, England—The Clydesdale Bank (Limited). Paris, France—Credit Lyonnais. New York—The National Park Bank. Boston—The Maverick National Bank. Collections made throughout Canada at the cheapest rates.
Letters of credit issued available in all parts of the world.

The Chartered Banks.

BANK OF HAMILTON

DIVIDEND No. 34.

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

Monday, the 2nd day of Dec. next.

The transfer books will be closed from the 17th to the 30th November next, both days inclusive.
By order of the Board.

J. TURNBULL,

Cashier.

Hamilton, October 23rd, 1889.

THE ONTARIO BANK.

DIVIDEND No. 64.

Notice is hereby given that a Dividend of Three and One-half per cent. for the current half year, (being at the rate of Seven per Cent. per annum), has been declared upon the Capital Stock of this Institution, and that the same will be payable at the Bank and its Branches on and after

MONDAY, 2nd Day of December next.

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

C. HOLLAND,

General Manager.

Toronto, 18th Oct., 1889.

UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000. Reserved fund, \$100,000

HEAD OFFICE, — QUEBEC.

Board of Directors.—ANDREW THOMSON, Esq., President; E. J. PRICE, Esq., Vice-President; Hon. Thomas McGreevy, D. C. Thomson, Esq., E. Giroux, Esq., E. J. Hale, Esq., Sir A. T. Galt, G.C.M.G.

E. E. WEBB, Cashier.
Branches—Alexandria, Ont., Iroquois, Ont., Lethbridge, N.W.T., Montreal, Que., Ottawa, Ont., Quebec, Que., Smith's Falls, Ont., Toronto, Ont., West Winchester, Ont., Winnipeg, Man.

Foreign Agents—London—The Alliance Bank (Ltd). Liverpool—Bank of Liverpool (Ltd.) New York—National Park Bank. Boston—Lincoln National Bank. Minneapolis—First National Bank.
Collections made at all points on most favorable terms. Current rate of interest allowed on deposits.

THE COMMERCIAL BANK

OF MANITOBA.

Authorized Capital, \$1,000,000

DIRECTORS.

DUNCAN MACARTHUR, President.
Hon. John Sutherland, Alexander Logan,
Hon. C. E. Hamilton, W. L. Boyle.

Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Sterling and American Exchange bought and sold.

MERCHANTS BANK

OF HALIFAX.

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

BOARD OF DIRECTORS:

THOS. E. KENNY, M.P., President.
Hon. JAS. BUTLER, M.L.C., Vice-President.
Thomas A. Ritchie, Thomas Ritchie.
M. Dwyer, Wiley Smith,
Head Office, Halifax, N.S., D. H. Duncan, Cashier.
Branch, Montreal, E. L. Pease, Manager.

AGENCIES:

Antigonish, N.S. Maitland (Hants Co.),
Bathurst, N.B. N.S.
Bridgewater, N.S. Moncton, N.B.
Charlottetown, P. E. I. Newcastle, N.B.
Dorchester, N.B. Pictou, N.S.
Fredericton, N.B. Port Hawkesbury, C.B.
Guysboro, N.S. Sackville, N.B.
Kingston (Kent Co.), N.B. Summerside, P.E.I.
N.B. Sydney, C.B.
Londonderry, N.S. Truro, N.S.
Lunenburg, N.S. Weymouth, N.S.
Woodstock, N.B.

IN ISLAND OF MIQUILON—St. Pierre.

CORRESPONDENTS:

Dominion of Canada, Merchants Bank of Canada. New York, Chase National Bank. Boston, the National Hide & Leather Bank. Newfoundland, Union Bank of Newfoundland. London, England, Bank of Scotland and Imperial Bank (Limited). Paris, France, Claude Lafontaine, Martinet & Co.
Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

DIVIDEND No. 28.

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

The 2nd Day of December next.

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

By order of the Board,

J. L. BRODIE,

Cashier.

Toronto, 22nd Oct., 1889.

IMPERIAL BANK OF CANADA.

Capital Paid-Up \$1,500,000
Reserve Fund, 650,000

DIRECTORS:

H. S. HOWLAND, Esq., President.
T. R. MERRITT, Esq., Vice-Pres't. St. Catharines.
Wm. Ramsay, Esq. T. R. Wadsworth, Esq.
Hon. Alex. Morris. Robert Jaffray, Esq.

Hugh Ryan, Esq.

HEAD OFFICE, TORONTO.

D. R. WILKIE, Cashier.

B. JENNINGS, Asst. Cashier. E. HAY, Inspector
Branches—Brandon, Man., Calgary, Alta., Essex Centre, Fergus, Galt, Ingersoll, Niagara Falls, Port Colborne, Sault Ste. Marie, St. Catharines, St. Thomas, Toronto, Yonge St. cor. Queen, Welland, Winnipeg, Woodstock.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed.
Prompt attention paid to collections. Debentures purchased.

Eastern Townships Bank.

Authorized Capital, \$1,500,000

Capital Paid-Up, 1,485,881

Reserve Fund, 500,000

BOARD OF DIRECTORS

R. W. HENRIKSEN, President.
Hon. G. G. STEVENS, Vice-President.
Hon. M. H. Cochrane, D. A. Mansur.
Thomas Hart, Israel Wood.
G. N. Galer, T. J. Tuck, N. W. Thomas.

HEAD OFFICE, SHERBROOKE, QUE.

WM. FARWELL, General Manager

Branches.—Waterloo, Richmond, Coaticook, Stanstead, Cowansville, Granby, Bedford, Huntingdon. Agents in Montreal—Bank of Montreal. London, England—National Bank of Scotland. Boston—National Exchange Bank. New York—National Park Bank.
Collections made at all accessible points and promptly remitted for.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, ONT.

Capital Authorized, \$1,000,000

Capital Subscribed, 500,000

Capital Paid-up, 341,000

Reserve, 60,000

BOARD OF DIRECTORS:

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

T. H. McMILLAN, Cashier.

Branches:—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Port Perry.
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondents at New York and in Canada—The Merchants Bank of Canada. London, England—The Royal Bank of Scotland.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS:

A. GABOURY, Esq., President.
FRS. KIROUAC, Esq., Vice-President.
Hon. J. Thibodeau, T. LeDroit, Esq.
E. W. Méthot, Esq. A. Painchand, Esq.

Louis Bilodeau, Esq.

P. LAFRANCE, Cashier.

BRANCHES:

Montreal—Alf. Brunet, Manager. Ottawa—P. I. Bazin, Manager. Sherbrooke—W. Gabouy, Acting Manager.

AGENTS

England—National Bank of Scotland, London. France Messrs. Grunbaum, Freres & Co., La Banque de Paris et des Pays Bas. United States—National Bank of the Republic, New York; National Revere Bank, Boston. Newfoundland—The Commercial Bank of Newfoundland. CANADA.—Prov. Ontario—The Bank of Toronto. Maritime Provinces—Bank of New Brunswick, Merchants Bank of Halifax, Bank of Montreal. Manitoba—The Union Bank of Canada.

A general Banking, Exchange and Collection business transacted. Particular attention paid to collections and returns made with utmost promptness.
Correspondence respectfully solicited.

Loan Societies.

THE Dominion Savings and Investment SOCIETY.

LONDON, - - - ONTARIO.

Subscribed Capital, - - - \$1,000,000.00
Paid-up, - - - 931,925.95

ROBERT REID, Collector of Customs, President.
WILLIAM DUFFIELD, President City
Ons Company, - - - Vice-President.
THOMAS H. PURDOM, - - - Inspecting Director.

F. B. LEYS, Manager.

THE HAMILTON

Provident and Loan Society.

President, - - - G. H. GILLERIE Esq.
Vice-President, - - - A. T. WOOD, Esq.
Capital Subscribed, - - - \$1,500,000.00
Capital Paid-up, - - - 1,100,000.00
Reserve and Surplus Funds, - - - 24,898.08
Total Assets, - - - 3,627,371.01

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, Manager.

THE

Trusts Corporation OF ONTARIO.

Capital.....\$1,000,000
Subscribed Capital.....600,000
Offices: 23 TORONTO ST., TORONTO.

President.....Hon. J. C. Atkins
Vice-Presidents } Hon. Sir Adam Wilson, Kt.
 } Sir R. J. Cartwright, K.C.M.G.

Accepts office of Executor, Administrator, Guardian or Committee, the execution of all trusts, investments, agency, management of estates, collection of rents and financial obligations generally, buys and sells debentures and invests sinking funds, etc.

Also acts as Assignee or Trustee for benefit of creditors, and as Liquidator, and generally in winding up of estates.

A. F. PLUMMER,
Manager.

Legal.

Renfrew, Ont.

JOHN D. McDONALD,
Barrister, Attorney-at-Law, &c., &c.
Official Assignee for the County of Renfrew.
Office:—Raglan Street, opposite Smith & Stewart's Hardware Store.

Simcoe, Ont.

G. W. WELLS,
(Late Killmaster & Wells),
BARRISTER, SOLICITOR, &c

Seaforth, Ont.

McCAUGHEY & HOLMESTED
BARRISTERS, &c., Seaforth Ont.

St. Catharines, Ont.

ALBERT O. BROWN,
(Successor to Brown & Brown),
Barristers, Attorneys, Solicitors in Chancery,
Notaries Public, &c.

Toronto.

JONES BROS. & MAOKENZIE,
Barristers & Solicitors,
Canada Permanent Chambers, Toronto.
CLARKSON JONES. BEVERLY JONES.
Geo. A. MACKENZIE. C. J. LEONARD.

English Agent:
JONAS AF JONES, 99 Cannon St., London.
Comm'r. for N. Y., Illinois and other States.

W. H. BARTRAM,

Barrister, Solicitor, Notary, Etc.
OFFICE, 99 DUNDAS ST. WEST.

A. D. CAMERON,

Barrister, Attorney-at-Law, Solicitor in Chancery and Insolvency, Notary Public, Conveyancer, &c., No. 10 Hughson Street, South Hamilton, Ont.

Walkerton, Ont.

KLEIN & MacNAMARA,
Barristers, Solicitors, &c.
Walkerton, county town of Bruce county, Ont.

Oceanic Steamships.

Allan Line.



Under Contract with the Governments of Canada and Newfoundland for the Conveyance of the Canadian and United States Mails

1889—Summer Arrangements—1889

This Company's Lines are composed of the following double-engine Clyde-built IRON STEAMSHIPS. They are built in water-tight compartments, are unsurpassed for strength, speed and comfort, are fitted up with all the modern improvements that practical experience can suggest, and have made the fastest time on record

Vessels.	Tonnage.	Commanders.
Acadian.....	531	Capt. C. Mylius.
Assyrian.....	3,970	John Bentley.
Austrian.....	2,468	Vipond.
Brazilian.....	4,160	Building.
Buenos Ayres.....	4,005	Capt. J. Scott.
Canadian.....	2,906	John Kerr.
Carthaginian.....	4,214	A. Macnicol.
Caspian.....	2,728	Alex. McDougall.
Circassian.....	3,724	Lt. R. Barrett, R.N.R.
Corean.....	3,488	Capt. C. J. Menzies.
Grecian.....	3,613	C. E. LeGallais.
Hibernian.....	2,997	J. Brown.
Lucerne.....	1,925	Nunan.
Manitoba.....	2,975	Dunlop.
Monte Videan.....	3,600	W. S. Main.
Mongolian.....	4,740	Building.
Nestorian.....	2,689	John France.
Newfoundland.....	919	"
Norwegian.....	3,623	R. Carruthers.
Nova Scotian.....	3,305	R. H. Hughes.
Numidian.....	4,750	Building.
Parisian.....	5,359	Joseph Ritchie.
Peruvian.....	3,038	Capt. J. G. Stephen.
Phoenician.....	2,425	D. J. James.
Polynesian.....	3,993	H. Whyte.
Pomeranian.....	4,364	W. Dalziel.
Prussian.....	3,030	J. Ambury.
Rosarian.....	3,500	D. McKillop.
Sardinian.....	4,347	Wm. Richardson.
Sarmatian.....	5,347	"
Scandinavian.....	3,038	John Park.
Siberian.....	3,004	R. P. Moore.
Waldensian.....	2,256	Whyte

The shortest Sea Route between America and Europe, being only five days between land to land.

The Steamers of the Liverpool, Londonderry and Montreal Mail Service.

Sailing from Liverpool on THURSDAYS, and from Quebec on THURSDAYS, calling at Lough Foyle to receive on board and land Mails and Passengers to and from Ireland and Scotland, are intended to be despatched

Steamships.	From Montreal.	From Quebec.
Sardinian.....	Oct'r 23	Oct'r 24
Circassian.....	" 30	" 31
Parisian.....	Nov. 6	Nov. 7
Polynesian.....	" 13	" 14
*Carthaginian.....	" 20	" 21

*The Carthaginian not being a Mail steamer, and being engaged in the cattle trade, will not carry any passengers from this side.

These steamers carry neither cattle nor sheep.

Rates of Passage from Montreal or Quebec.

Cabin.....\$51.60 and \$60.00
(According to Accommodation.)
Intermediate.....\$25.00
Steerage.....\$20.66

Particulars as to the fortnightly sailings of the Glasgow and Boston and Glasgow and Philadelphia Lines may be obtained on application to any of the under-noted agents.

Through Bills of Lading granted to Liverpool and Glasgow, and at Continental Ports, to all points in Canada and United States, and from all Stations in Canada and the United States to Liverpool and Glasgow, via Boston, Portland or Halifax.

For Freight, Passage or other information, apply to John M. Currie, 21 Quai d'Orleans, Havre; Alex. Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or Richard Berns, Antwerp; Ruys & Co., Rotterdam; C. Hugo, Hamburg; James Moss & Co., Bordeaux; Fischer & Behmer, Schusselkorf, No. 8 Bremen; Charley & Malcolm, Belfast; James Scott & Co., Queenstown; Allan Bros. & Co., 203 Leadenhall street, E.C., London; James & Alex. Allan, 70 Great Clyde st., Glasgow; Allan Bros., James street, Liverpool; Allans, Rae & Co., Quebec; Allan & Co., 112 La Salle Street, Chicago; H. Bourlier, Toronto; or to G. W. Robinson, 136 1/2 St. James st., opposite St. Lawrence Hall; D. Battersby, 174 St. James street; A. B. Chaffee, 266 St. James street; W. D. O'Brien, 143 St. James street, or to

H. & A. ALLAN.

State Street, Boston, and 23 Common Street, Montreal.

JAMES S. NOAD,

FINANCIAL AGENT,
Promoter of and Dealer in
MINES AND MINING PROPERTIES
And Real Estate Agent.
JAMES S. NOAD, Montreal.

Kingston, Ont.

SMYTHE, SMITH & LYON,
BARRISTERS, SOLICITORS, &c.
W. H. SMYTHE, LL.D., Q.O. G. FRONTENAC SMITH,
H. V. LYON, B.A.

Oceanic Steamships.

ROYAL MAIL STEAMSHIPS. DOMINION LINE.

	Tons.		Tons.
Montreal.....	3,234	Ontario.....	3,176
Dominion.....	3,176	Sarnia.....	3,850
Texas.....	2,700	Oregon.....	3,850
Toronto.....	3,234	Vancouver.....	5,700

Liverpool Service.

	SAILING DATES.	From Montreal.	From Quebec.
Toronto.....	Thur., 3rd Oct		
Croma.....	Thur., 10th Oct		
*Vancouver.....	Wed., 16th Oct	Thur., Oct. 17	
Sarnia.....	Thur., 24th Oct		
*Oregon.....	Wed., 30th Oct	Thur., Oct. 31	

Bristol Service for Avonmouth Dock.
Alvah, from Montreal, about 10th Oct
Texas, from Montreal, about 24th Oct.

Steamers leave Montreal at daylight of above dates. Passengers can embark after 8 the previous evening.

Rates of Passage from Montreal or Quebec to Liverpool.

Cabin \$50 to \$80, according to steamer and position of stateroom, with equal saloon privileges.
Second Cabin \$30, to Liverpool or Glasgow.
Steerage \$20, to Liverpool, Londonderry, London, Queenstown, Glasgow or Belfast.
Prepaid steerage tickets issued at the lowest rates.

* These Steamers have Saloons, State-rooms, Music-room, Smoking-room and Bath-room amidships, where but little motion is felt, and are handsomely furnished, and they carry neither cattle nor sheep.

For Freight or Passage, apply in Liverpool to Flinn, Main & Montgomery, 24 James Street; in Quebec, to W. M. Macpherson, or to

DAVID TORRANCE & CO.,
Exchange Court, Montreal.

DOMINION PAINT CO.

DARTMOUTH, N.S.

Manufacturers of

Marine Paints

— FOR —

WOOD AND IRON SHIPS.

QUALITY GUARANTEED.

Prices Lower than Imported Article.

Railways.



Intercolonial Railway.

SUMMER ARRANGEMENT. Commencing 10th JUNE, 1889.

Through Express Passenger Trains

run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot.....	8.00	22.15
Leave Lewis.....	14.30	7.30
Arrive Riviere du Loup.....	18.15	12.00
Trois Pistoles.....	19.20	.....
Rousski.....	20.55	.....
Little Metis.....	21.52	.....
Campbellton.....	24.50	.....
Dalhousie.....	3.45	.....
Bathurst.....	3.05	.....
Newcastle.....	4.27	.....
Moucton.....	7.00	.....
St. John.....	10.50	.....
Halifax.....	13.55	.....

The buffet sleeping cars and all other cars of the fast express train leaving Montreal at 8 o'clock daily (Sunday excepted) run through to Halifax without change in twenty-nine hours and [55] fifty-five minutes.

The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.

All trains are run by Eastern Standard Time. Through Tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Eastern Fri. & Pass. Agt.,
136 1/2 St. James St.,
Opposite St. Lawrence Hall, MONTREAL.

D. POTTINGER, Chief Superintendent
Railway Office, Moucton, N.B., 8th June, 1889.

Legal Directory.

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

ONTARIO.

ALEXANDRIA..... Alex. L. Smith
 ALVINGSTON..... A. E. SMYTHE
 AYLMER..... Miller & Backhouse
 BARRIS..... Lount, Dickinson & McWatt
 BELLEVILLE..... Falkiner & Masson
 BOWMANVILLE..... R. Russell Loscombe
 BRIGHTON..... F. E. Titus
 BROOKVILLE..... M. M. Brown
 BROOKVILLE..... Fraser & Reynolds
 BRUSSELS..... E. E. Wade
 CARLETON PLACE..... Robert Patterson
 CAMPBELLFORD..... A. L. Colville
 CHESLEY..... C. J. Mickle, B.A.
 Solicitor for Elliott & Co., Bankers.
 COBORG..... Field & McCall
 COLBORNE..... }
 COBORG..... W. R. Riddell, LL.B.
 COBORG AND COLBORNE..... F. M. Field
 CORNWALL..... Leitch & Pringle
 CORNWALL..... MacLennan, Liddell & Oline
 DESERONTO..... Henry B. Bedford
 GODFRICH..... Seager & Hartt
 GRAVENHURST..... T. Johnson
 GRIMSBY..... E. A. Lancaster
 GUELPH..... Hugh McMillan
 Special attention paid to collections.
 GUELPH..... Macdonald & Macdonald
 A. H. MACDONALD.
 INGERSOLL..... Thos. Wells
 KINGSTON..... Britton & Whiting
 LINDSAY..... Martin & Llopkins
 LISTOWEL..... J. P. Maboe
 LONDON..... Albert O. Jeffery, LL.B., D.C.L.
 LONDON..... Mills & Weekes
 LONDON..... Gibbons, McNab & Mulhern
 LONDON..... W. H. Bartram
 L'ORIGNAL..... J. Maxwell
 MAXVILLE, MOOSE CREEK {
 AND CASSELMAN, } R. A. Matheson
 MEAFORD AND CLARESBURG..... Alex. Skinner
 MIDLAND..... Steers & Ambrose
 MILLBROOK..... J. Walter Curry
 MITCHELL..... Dent & Hodge
 MOUNT FOREST..... Perry & Perry
 NIAGARA FALLS..... Hill & Ingles
 { NAPANEE, LARMOUTH, ENTERPRISE,
 Preston & Ruttan }
 NEWMARKET..... Thos. J. Robertson
 { ORILLIA..... Mr. Saml. S. Robinson }
 Solicitor for Dominion Bank.
 OTTAWA..... Gundry & Powell
 OTTAWA..... Geo. F. Henderson
 OWEN SOUND..... Creasor, Morrison & Smith
 PARIS..... Charles M. Foley
 PENETANGUISHENE..... Keating & Hewson
 PERTH..... Arthur J. Matheson
 PICTON AND DESERONTO..... Alcorn & Young
 PORT ELGIN..... J. C. Dalrymple
 PORT HOPE..... H. A. Ward
 PRESBOTT..... French & Saunders
 SHELburne..... Myers & Douglas
 Solicitors for Halsted & Co.'s Bank.
 SMITH'S FALLS..... Bayard E. Sparham
 STAYNER AND CREEMORE..... A. D. C. Macintyre
 ST. MARY'S..... E. W. Harding
 ST. THOMAS..... Macdougall & Robertson
 STRATFORD..... McPherson & Davidson
 TEESWATER..... John J. Stephens
 THORNbury..... Wilson, Evans & Dyre
 TILSONBURG..... W. A. Dowler
 { TORONTO..... S. Alfred Jones, LL. B. }
 12 Manning Arcade.
 TORONTO..... A. E. K. Greer
 9½ Adelaide Street E.
 TORONTO..... Church & Carey
 TORONTO..... Jones Bros. & Mackenzie
 TRENTON..... Forbes & Hubbs
 Solicitors Molsons Bank.
 UXBRIDGE..... The McGillivray's
 WINGHAM..... Meyer & Dickinson
 WILFREY..... D. Ormiston, B.A.
 Solicitor of the Western Bank.
 WOODVILLE..... Arch. J. Sinclair
 WOODSTOCK..... Finkle, McKay & McMullen
 WOODSTOCK..... Howard J. Duncan
 QUEBEC
 COATICOOK..... W. L. Shurtleff
 COATICOOKE..... Geo. H. St. Pierre
 Solicitor to La Banque du Peuple.

QUEBEC—Continued.

MONTREAL..... A. H. Chambers
 MONTREAL..... W. A. Wen
 PORTAGE DU FORT..... C. P. Koney
 RICHMOND..... G. H. Aylmer Brocke
 QUEBEC..... Bell & Joly de Lotbiniere
 QUEBEC..... Louis F. Burroughs
 (Solicitor to Jacques Cartier Bank.)
 QUEBEC..... Blanchet, Drouin & Dionne
 Hon. Jean Blanchet, C.R. F. X. Drouin, C.R.
 J. A. Dionne, LL. D.
 QUEBEC..... Gibbons & Aylwin
 QUEBEC..... Caron, Pentland & Stuart
 Solicitors for the Quebec Bank.
 { RICHMOND and WINDSOR MILLS..... }
 P. S. G. Mackenzie }
 SHERBROOKE and MAGOG..... Belanger & Genest
 SHERBROOK and RICHMOND..... Ives, Brown & French
 Solicitors for Merchants Bank.
 ST. HYACINTHE..... L. F. Morison
 ST. HYACINTHE, Fontaine, St. Jacques & Fontaine
 Solicitors for Molsons Bank.
 ST. JOHNS..... Girard & Quesnel
 THREE RIVERS..... Arthur Olivier
 THREE RIVERS..... Denoncourt & Harnois
 N. L. Dranoourt, C.R. J. Harnois.
 WATERLOO..... J. A. Jacques

MANITOBA.

Calgary..... Loughheed & McCarthy
 NOVA SCOTIA.

ANNAPOLIS..... Mille & Gillis
 ANNAPOLIS ROYAL..... Ritchie & Ritchie
 ANTIGONISH..... Macgillivray & Chisholm
 AMHERST..... Townshend, Dickey & Rogers
 AMHERST..... Charles R. Smith
 ARIOHAT..... A. J. McGillivray
 BRIDGETOWN..... T. D. Ruggles & Sons
 BRIDGEWATER..... Owen & McLean
 DIGBY..... A. J. S. Copp
 DIGBY..... T. C. Shreve, Q.C.
 HALIFAX..... Alfred Whitman
 HALIFAX..... Eaton, Parsons & Beckwith
 KENTVILLE..... W. E. Rascoe
 LIVERPOOL..... Jason M. Mack
 LUNenburg..... Charles W. Lane, LL.B.
 LUNenburg..... John D. McLeod
 NEW GLASGOW..... H. V. Jennison
 NEW GLASGOW..... James F. MacLean
 PARRSBORO..... S. W. Smith
 NORTH SYDNEY..... E. T. Moseley, Q.C.
 PICTOU..... Stewart & Tanner
 PICTOU..... MacDonald & Hensley
 SPENCERTON..... MacDonald & Hensley
 TRURO..... S. E. Gourley
 WINDSOR..... H. D. Ruggles
 WESTVILLE..... MacDonald & Hensley
 YARMOUTH..... Pelton & Clements

NEW BRUNSWICK.

ANDOVER, Victoria Co..... D. B. Gallagher
 CHEATEAM & NEWCASTLE..... Warren C. Winslow
 DORCHESTER..... Wells & Welch
 FREDERICTON..... J. A. & W. Van Wart
 FREDERICTON..... Gregory & Gregory
 MONCTON..... Harvey Atkinson
 MONCTON..... Wells & Welch
 MONCTON..... David Grant
 MONCTON..... A. L. Robinson
 SACKVILLE..... T. A. Kinnear
 ST. ANDREW'S..... Benj. R. Stevenson
 ST. GEORGE..... Robert H. Davis
 ST. JOHN..... McKeown & Kierstead
 ST. JOHN..... G. C. & O. J. Coster
 ST. JOHN..... Arthur O. Fairweather
 ST. JOHN..... C. A. Palmer
 ST. JOHN..... Daniel Mullin
 ST. JOHN..... Allen & Ferguson
 ST. JOHN..... A. P. Barnhill
 ST. STEPHEN..... W. C. H. Grimmer
 SHERBROOK..... White & Allison
 SUSSEX and HAMPTON..... Robert Morison
 WOODSTOCK and EDMUNSTON, J. Norman W. Winslow
 Solicitor Merchants Bank of Halifax.

PRINCE EDWARD ISLAND.

SUMMERSIDE and ALBERTON..... Henry E. Wright
 { SUMMERSIDE and CHARLOTTETOWN..... }
 McLeod, Morson & McQuarrie }
 CHARLOTTETOWN..... Macdonald & McLean
 CHARLOTTETOWN..... F. L. Hazard
 CHARLOTTETOWN..... Peters & Peters
 CHARLOTTETOWN..... Warburton & Smallwood
 GEORGETOWN..... D. A. Mackinnon, LL.B. }
 MONTAGUE, CARDIGAN, SOURIS. }

BRITISH COLUMBIA.

VANCOUVER..... I. H. Hallett
 VICTORIA..... Davie & Pooley

CAPE BRETON.

NORTH SYDNEY..... } E. T. Moseley, Q.O
 SYDNEY..... }

Legal.

E. T. MOSELEY, Q.C.

BARRISTER, SOLICITOR, &c.
 (MONEY TO LOAN.)
 Agent for "Standard Life," and "Norwich Union"
 Fire Insurance Companies.
 Head Offices:—In Advocate Buildings, Sydney,
 C. B.
 Branch Offices:—In Salter's Building, North
 Sydney, C. B.

London, Ont.

MILLS & WEEKES,

BARRISTERS, SOLICITORS, &c.
 Dundas Street.
 HON. DAVID MILLS. GEO. NELSON WEEKES

GIBBONS, McNAB & MULKERN,
 BARRISTERS, ATTORNEYS, &c.
 Office, corner Richmond and Carling Streets.
 Geo. C. Gibbons. Geo. McNab. P. Mulhern.
 Fred. F. Harper.

Montreal.

HUTCHINSON & OUGHTRED,
 Advocates, Barristers, Commissioners, &c.
 WADDELL BUILDING.
 H. HUTCHINSON, D.C.L. | A. R. OUGHTRED, B.C.L.

JAMES B. ALLAN, B.A., LL.B.
 ADVOCATE.
 Room 15, New York Life Building

CHAPLEAU, HALL, NICOLLS & BROWN,
 Advocates, Barristers, Commissioners, &c.
 HON. J. A. CHAPLEAU, Q.C., M.P., JOHN B. HALL, JR.,
 M.P.P., ARNOLD D. NICOLLS.

MACMASTER & MCGIBBON,
 Advocates, Barristers, &c.
 DONALD MACMASTER, Q.C. R. D. MCGIBBON,
 F. S. MACLENNAN, B.C.L. ALF. B. MAJOR.

ABBOTTS & CAMPBELL,
 ADVOCATES,
 North British Chambers, 11 Hospital St.

McCORMICK, DUCLOS & MURCHISON,
 Advocates, &c., 181 St. James street, Mont-
 real. Will attend the Courts in the Dis-
 tricts of Beauharnois, Bedford and St. Hyacinthe.
 D. McCORMACK, B.C.L. C. A. DUCLOS, B.A., B.C.L.
 R. L. MURCHISON, B.C.E.

ATWATER & MACKIE,
 Advocates, Barristers, Commissioners, &c.
 131 St. James Street, Montreal.

Moncton, N.B.

SMITH & KAY,
 BARRISTERS & ATTORNEYS,
 NOTARIES PUBLIC.
 R. HARRY SMITH. JAS. KAY.
 246 Main Street, Moncton, N.B.

HANINGTON, TEED & HEWSON,
 Barristers-at-Law, Solicitors, Notaries Public, &c
 Accounts collected and loans negotiated in all parts of
 the province.
 HON. D. L. HANINGTON, Q.C., M.P.P. M. G. TEED.
 R. W. HEWSON

Ottawa, Ont.

GEORGE F. HENDERSON,
 Solicitor, &c.
 13 Scottish Ontario Chambers.

GUNDRY & POWELL,
 Barristers, Solicitors.
 Supreme Court and Departmental Agents.
 Special attention given to collections and com-
 mercial business.

J. P. FISHER,
 Barrister, Solicitor, Notary, Etc.
 Supreme Court, Parliamentary and Departmental
 Agent. Scottish Ontario Chambers.

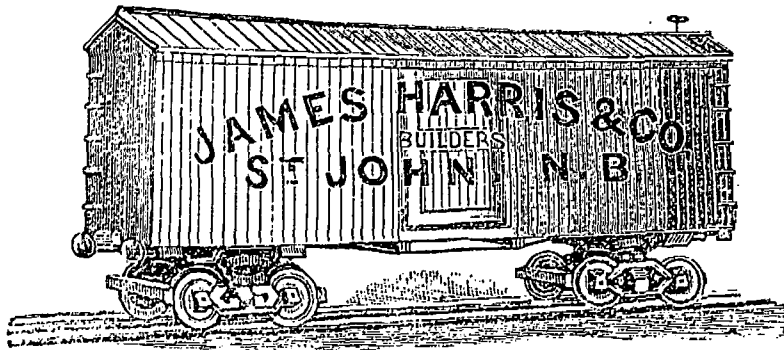
LAW AND COLLECTION OFFICE of
 Arthur C. Fairweather,
 Barrister-at-Law, St. John, N.B., General Agent
 for the Province of New Brunswick of The Com-
 mercial Union Assurance Company (Limited), of
 London, and The Phoenix Insurance Company,
 of Brooklyn.
 References in St. John—Messrs. Hall & Fair-
 weather, and throughout the Dominion of Canada
 the General Agents of the above Companies.

Pictou, Ont.

EDWARDS MERRILL,
 Barrister, Solicitor, Notary Public, &c.
 Office: WASHINGTON BLOCK, MAIN ST., PICTOU,

New Brunswick Foundry Railway Car Works

PORTLAND ROLLING MILL.
J. HARRIS & CO. ESTABLISHED 1828.

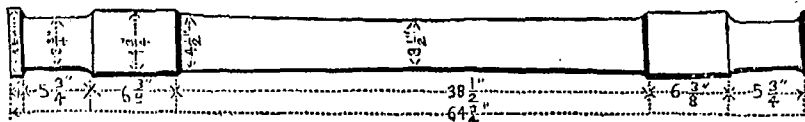


Manufacturers of Railway Cars of every description, Chilled Car Wheels, "Washburn Peerless" Steel Tyree Car Wheels, Car Machinery, and other Castings of all kinds, Hammered Car Axles, Shafting and Shoes, Railway Fish Plates, Nail Plates, Ships' Iron Knees.

ST. JOHN N. B.

PORTLAND FORGE

And Ships' Iron Knee Manufactory,



Corner of Harrison Street and Straight Shore Road,
PORTLAND, - - - - - ST. JOHN, N.B.
J. A. & W. A. CHESLEY, Props.,

—MANUFACTURERS OF—

Hammered Shafting for Mills and Steamboats, all sizes, Locomotive Frames, Truck, Engine and Car Axles, Piston and Connecting Rods, Cranks and Crank Pins, Guide Bars, Cross Heads, Beam Straps, Wheel Arms, Gate Heads, Ships' Iron Knees, Anchor Shapes, Davits, Iron Rudders, and all kinds of Hammered Shapes.

Railway Forgings a specialty.

JARDINE'S PATENT EXTENSION EXPANDER



SELF-FEEDING.

Three Sizes—Expand any tube from 1 1/2 in. to 5 in.

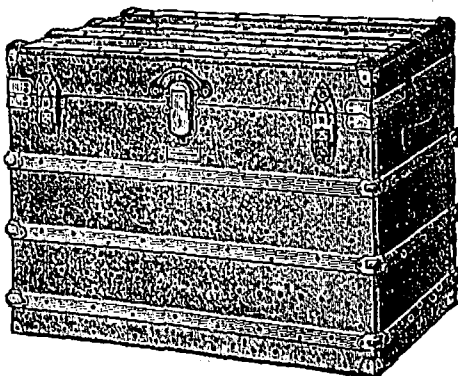
A. B. JARDINE & CO.,

J. B. JARDINE & CO. HESPELER, ONT.
 Manufacturers of Blacksmiths' Tools and Tube Expanders.

J. EVELEIGH & CO.,
 1753 Notre Dame St., MONTREAL.

Manufacturers of - - **TRUNKS, TRAVELLING BAGS, &c., &c.**

LEATHEROID



The lightest and strongest Trunk in the World.

Leatheroid the Toughest, Lightest, Strongest material known; hard as Rawhide; like Horn in texture

SAVES Extra Baggage Charges, Expense for Repairs. These sample trunks are well made, steel lined and practically indestructible, and are made to suit all classes of goods. Also

Telescope Cases, Warehouse Cars, Mill Baskets, Etc.

—TESTIMONIALS.—

CHAS. MORTON & CO., Montreal.—Your Leatheroid Trunk gives satisfaction; saves in extra baggage; in use over two years; no sign of wear; has cost nothing for repairs.
JAS. LINTON & CO., Montreal.—We are pleased with Leatheroid Sample Trunks; they are light and durable; save extra freight. We shall want more of them shortly.

Legal.

Cornwall, Ont.
JAB. LEITCH. R. A. PRINGLE.
LEITCH & PRINGLE,
BARRISTERS.
 Solicitors for Ontario Bank.

Peterborough.
HATTON & WOOD,
 Barristers, Solicitors, Etc.
G. W. HATTON. R. E. WOOD, B.A.

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

Preston, Ont.
C. E. HANNING,
 SOLICITOR, NOTARY PUBLIC,
 CONVEYANCER.
 Collections promptly attended to

Nova Scotia Advertisements.

A NEW PREPARATION.
Steam Compressed
Codfish.

Cheep, Delicious and Convenient.
 1-lb. Package sufficient for a large family. Quickly prepared for table. Housekeepers have only to test once to continue its use. Ask your Grocer for it. Manufactured under Patents.

AMERICAN STEAM COMPRESSED FISH COM'Y
HALIFAX, N.S.

HOPEWELL TANNERY

J. J. McLEAN & SONS, Props.,
 Manufacturers of all kinds of

UPPER :: LEATHER

A specialty made of Polish, Buff, Oil and Glove Grain, Fisherman Boot Grain, Pebble and straight Grain, Spits, &c., &c.
 Cash paid for Hides and Bark.
 Correspondence solicited.

HOPEWELL, N.S.

J. C. MACGREGOR
New Glasgow, N.S.

N.W. GLASGOW
TANNERY. Hemlock
Sole Leather

Slaughter Sole a Specialty.
 Montreal Agents, **HUBBELL & BROWN**
 66 St. Peter Street.

John McArthur

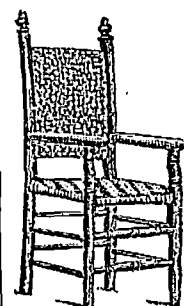
HOPEWELL, N.S.,

Manufacturer of the Celebrated

GrandDaddy
Arm Chair

— AND —

Lawn Chairs



Furniture, Doors, Windows, Blinds, Stair Posts and Ballusters constantly on hand.

Nova Scotia Advertisements.

INCORPORATED 1839.

Eureka Manuf'g. Co.

MANUFACTURERS OF

FURNITURE

OF ALL KINDS,
BUILDERS' MATERIALS, &c.

Oxford, - Nova Scotia.

H. C. BETCHER
AUCTIONEER

- AND -

Commission :-: Merchant.

Consignments solicited and prompt returns made.
Seven years of experience with best of references.

Halifax, Nova Scotia.

B. SWENERTON,

Millers' and Manufacturers' Agent

- AND -

COMMISSION MERCHANT.

A few more first-class Manufacturers Wanted.
Liverpool Wharf, HALIFAX, N.S.
Best of References.

John P. CHETWYND

Fish, Fish Oils and Commission,

Head Young Harts, HALIFAX, N. S.

Agent for Towers' Oil Clothing, and Packer
of Canned Fish.

Correspondence solicited.

W. & A. MOIR

MECHANICAL

ENGINEERS

- AND -

MACHINISTS

Manufacturers of

Marine and Stationary Engines, Lock-Up
Marine Spring Safety Valves, Water Gate
and Hydrants, Condensers, Air and Circu-
lating Pumps, Mill and Mining Machinery,
Hand and Power Elevators, and Brass and
Iron Casting of every description.

Importers and dealers in Rubber
Asbestos, Steam Packing Zinc Plates for
Marine Boilers, Engine Requisites, &c.

HALIFAX, N.S.

Correspondence Solicited.

ALEX. McPHERSON & CO.,

IRON & BRASS FOUNDRERS

Machinists and Manufacturers of Engines and
Boilers, Turbine Water Wheels (double and sin-
gle), Bridge Builders, Wrought Iron Rodstead
Fastenings, &c., and general repairs.

OXFORD, N.S.

Correspondence solicited.

OXFORD FURNITURE CO.

Wholesale Manufacturers of

House Furniture

CHAMBER SUITS A SPECIALTY.

OXFORD, - Nova Scotia.

New Brunswick Advertisements.

SPRINGDALE PAPER MILLS.

OFFICE:

ST. JOHN, N.B.

MANUFACTURERS OF

Brown Wrapping, Manillas, Sheathings
&c., &c.

Lowest Prices to the trade and special car load rates

CHAS. L. NELSON

TAYTE, MEATING & CO.

Manufacturers of and Dealers in

Red and Gray Granites

BUILDING AND MONUMENTAL WORK.

Estimates given for Columns and Pillasters, &c.

ST. GEORGE, N.B., D.C.

ST. JOHN, N.B. CANADA.

W. A. LOCKHART,

AUCTIONEER & BROKER,

Consignments of Merchandise, Manufactured
Goods, &c., for Auction Sale, Solicited

SALES ROOM:

206 Prince William Street.

J. D. DICKINSON & SON

MANUFACTURERS OF

SPANISH AND SLAUGHTER

SOLE LEATHER

WOODSTOCK, N.B.

SLAUGHTER SOLE A SPECIALTY.

E. M. Robertson & Co.,

**FISH CURERS
AND SHIPPERS**

Of all kinds Fresh, Smoked, Salt, Boneless and
Frozen Fish.

ST. JOHN, N.B.

S. R. FOSTER & SON,

Manufacturers of

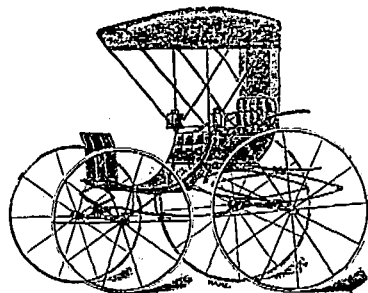
STEEL AND IRON-CUT NAILS

And SPIKES, TACKS, BRADS.
SHOE NAILS, HUNGARIAN NAILS, &c.

ST. JOHN, N.B.

J. EDGECOMBE & SONS, MANUFACTURERS

OF



CARRIAGES

FREDERICTON, N.B.

M. Russell & Son,

Newcastle, N.B.,

MANUFACTURER OF

Spools, Tent Buttons Excelsior, &c., &c.

Natural quality of the wood, together with the
varied machinery turn out goods unsurpassed.
Correspondence solicited.

Samples on application

New Brunswick Advertisements.

FOR SALE

KINREAD'S PLAINING MILL & WOOD-WORKING FACTORY,

Wesley Street, Moncton, N.B.

Thos Kinread, Undertaker, Manufacturer of and
Dealer in Doors, Sashes, Frames, Brackets, Mouldings,
&c. Fitted with Surface, Buzz and Daniel Planers,
1 Moulder, 3 Circular Saws, Jig Saw, Tanning Leather,
&c., &c. Established 15 years.
Terms on application.

Phoenix Foundry & Locomotive Works

POND STREET, ST. JOHN, N.B.

JAMES FLEMING

Successor to GEO. FLEMING & SONS.

MANUFACTURER OF

LOCOMOTIVES;

Marine and Stationary Steam Engines, Steam Boilers,
Ship Tanks, and Machinery of every description.

MONCTON

SOAP AND CHEMICAL

COMPANY,

MONCTON, N.B.

Manufacturers of Brand "Rising Sun," a speci-
alty, and other favorite brands Railway Cooling
and Lubricating Greases. Metallic Paints, &c.
Correspondence solicited.

McLeod Manufacturing Co.

No. 43 Dock St., ST. JOHN, N.B.

MCLEOD'S ABSOLUTELY PURE

FLAVOURING EXTRACTS.

MCLEOD'S TRUE FRUIT SYRUPS,

Contain no artificial flavouring or colouring
matter whatever.

Write for Price List.

Moncton Machine Shop

JONATHAN WEIR, Prop.

Moncton, N.B.

Established 1857.

Locomotive Repairing a specialty. Forging.
Steam power. Well equipped. Repairing on
various railway lines. Jobbing and Mill work.



**MOTT'S
Breakfast Cocoa**

Guaranteed absolute-
ly pure Cocoa, free
from oil, and three
times the strength of
Cocoa mixed with
sugar, arrowroot, &c.;
costing less than one
cent a cup.

This Cocoa contains
more DELECTABLE DIET-
ARY PROPERTIES than
most articles of food,
and while acting on
the nerves as a gentle
stimulant, provides
the body with the
BEST ELEMENTS of nu-
trition, at the same time CORRECTING and IN-
VIGORATING the action of the DIGESTIVE ORGANS.

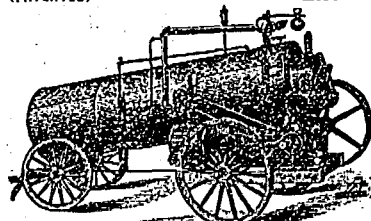
RECOMMENDED BY LEADING PHYSICIANS.

For Sale by all Grocers.

JOHN P. MOTT & CO., Halifax, N.S.

**THE MONARCH BOILER
AND HERCULES ENGINE.**

(PATENTED)



Portable from 6 to 70 horse power. Surpass
portable steam power heretofore produced for
strength, durability, compactness, and the ease
with which they can be moved.

The 70 horse power can be taken over the rough-
est roads, or into the forest, and set up as easily
and quickly as an ordinary 20 horse power por-
table engine, and as firm as a brick-set stationary
engine. Engines and boilers of every size and de-
scription. Rotary Saw Mills, Shingle and Lath
machines, Law Grinders, Planers, etc. Mill
machinery and supplies of every description.
Every boiler insured against explosion by the
Boiler Insurance & Inspection Co. of Canada.
Write for circulars.

A. ROBB & SONS, Amherst Foundry and
Amherst, N.S. Machine works,

ESTABLISHED OVER 40 YEARS.

Electric Light Stations, Grain Elevators,

And all Purposes where intermittent transmission of Power is required,

USE THE

HILL PATENT

Friction Clutch Pulleys and Cut-Off Couplings

IN USE NOW

BY THE
Royal Electric Co.,
Montreal.

Granite Mills Co.,
St. Hyacinthe, Que.

Sherbrooke Electric Light Co.,
Sherbrooke, Que.

St. Johns Electric Light Co., - St. Johns, Que.

Gazette Printing Co. and the Perrault Printing Co., Montreal.

Canadian Pacific Railway Company, and many others.

MILLER BROS. & TOMS,

SUCCESSORS TO MILLER BROS. & MITCHELL. ESTABLISHED 1869.

MONTREAL, QUE.

Railway Equipment,

Pumping Machinery,

Mining Machinery

IRON AND WOOD-WORKING
MACHINERY,
STEAM ENGINES,

BOILERS,

MACHINERY SUPPLY ASSOCIATION,
Corner Craig and Bleury Streets, MONTREAL, P. O. Box 1088.

SHAFTING,

HANGERS,

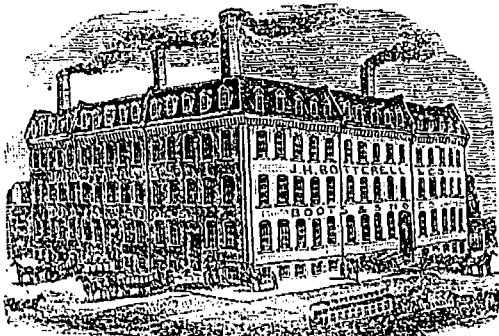
PULLEYS,

Machinists'

Tools,

Etc

J. H. BOTTERELL & CO.
QUEBEC.



WHOLESALE MANUFACTURERS OF

BOOTS AND SHOES

Specially adapted to the Retail Trade.

Sorting Orders receive immediate attention.

SHIPPING TAGS

Having all the machinery necessary for the manufacture of SHIPPING TAGS, we would call the attention of Merchants and Manufacturers to our exceptionally LOW PRICES in this line at the Journal of Commerce.

J. E. MCGARVIN & CO.,

Manufacturers of

TRUNKS

Valises, Bags, Etc.

BERLIN, - - ONT.

ALEXANDRIA FURNITURE CO.

ALEXANDRIA, ONT.

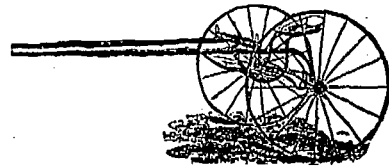
MANUFACTURERS OF

LOW AND MEDIUM

Furniture

Bedroom Sets, Sideboards, Tables and
Curtain Poles Specialties.

NOYES' ROAD CARTS.



The best Cart for the money. No bar to climb over in getting in or out. The horse can be hitched eighteen inches nearer than any other Road Cart made. The easiest Cart for road or track. Gentlemen use them for driving. Doctors use them in their practice. Farmers and business men use them for running about. They are the best things for exercising horses or jogging trotters.

For Sale Retail by all leading Carriage Builders, Wholesale by

E. N. HENEY & CO.,

337 St. Paul Street, - - MONTREAL

BUTTERFIELD & CO.

MANUFACTURERS OF



Taps and Dies for all Uses.

Send for new Illustrated Catalogue.

ROCK ISLAND, - - - P.Q.

Name this paper.

**ACME
WHITE LEAD**

— AND —
**COLOR WORKS,
Ingersoll, - Ontario**

Manufacturers of
NEAL'S CARRIAGE PAINTS,
GRANITE FLOOR PAINTS,
ACME DECORATIVE PAINTS
ACME SASH PAINTS,
INTERIOR FRESCO PAINTS,
ACME WAGGON AND IMPLEMENT
PAINTS,
NEAL'S CARRIAGE TOP DRESSING.

In addition to the above, we have other popular specialties, and also manufacture a
FULL GENERAL LINE of PAINTS
INCLUDING DRY COLORS.

VARNISHES.

For Sale by 'all First-Class Dealers.

GEO. L. DIEHL & CO.

MANUFACTURERS OF

ART WOOD

... MANTELS ...

Over-Mantels, &c.

Dealers in Grates, Tiles, &c.

79 Niagara Street,

TORONTO.

E. J. FAWCETT

[Successor to Langley, Neill & Co.]
MANUFACTURER OF

FELT HATS

STIFF, SOFT AND FLEXIBLE.

NIAGARA ST., - - TORONTO

The only manufacturer in Canada supplying exclusively the RETAIL TRADE. Send for samples of Dunlop, Knox and Miller Styles.

DOMINION CAP CO.

Manufacturers of all kinds of

CLOTH, FANCY and UNIFORM

CAPS

No. 19 Front Street West

TORONTO.

LEOPOLD GIRARD

MANUFACTURER OF

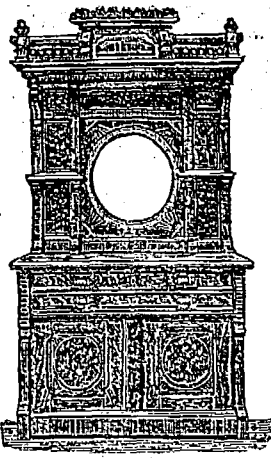
COFFINS, -:- CASKETS

COFFIN TRIMMINGS

And all Kinds of Undertakers' Supplies.

THREE RIVERS, - - P.Q.

G. S. TICKELL & SONS,
Furniture Manufacturers, Belleville, Ont.



16 new designs in Sideboards,
Carpet Platform Rockers a speciality.

NOVELTY WORKS

BOWMANVILLE, ONT.
Manufacturers of all kinds of SPECIALTY or NOVELTY GOODS.
Correspondence with Patentees Solicited.
McDOWELL & KING, Proprietors

STAYNER -:- WHITE -:- MILLS.

Manufacturing
Superior Brands of Family
AND *Bakers' Flour*, ALSO
BRAN SHORTS AND CHOPPED SEED.

JOSEPH KNOX, - Stayner, Ont.
Mill alongside R. R. track.

(ESTABLISHED 1856.)

MARTIN & SONS
General Grain Dealers

And Manufacturers of

OATMEAL

Choice quality of Standard Granulated and Rolled Oatmeal and Rolled Oats a speciality. Only selected White Oats used.

Pot Barley and Rolled Wheat in barrels, half barrels and bags.

Mill Feed and Out Hulls always in stock.

C. P. R. Siding and G. T. R. Cars to the Mills.

MOUNT FOREST, ONT., CANADA

**- VICTORIA -
Flour : Mills.**

E. & G. PRESANT,
GUELPH, - - ONT.

Manufacturer of

High Grade Patents

And other Grades.

CORRESPONDENCE SOLICITED.

**NEW HAMBURG
Roller Flour Mills**

NEW HAMBURG, ONT.

(New Management)

LAIRD & HAMILTON

MANUFACTURERS

HIGH GRADE PATENTS.

IVORY BRAND
A Specialty.

PRICES ON APPLICATION.

House Established 1859.

**WM. HOWE
WHITE LEAD
Paint and Color**

MANUFACTURER.

Superior line Floor and Ready Mixed Paints
Importer Wall Paper and DECORATIVE
PAPER HANGINGS.

Artists' Colors and Materials, Sheet, Plate an
Ornamental Window Glass.
Painters' Supplies.

Correspondence solicited.

Wm. Howe, Ottawa.

W. Boulter & Sons,

PICTON, - - - Ontario,

PACKERS of the Celebrated

LION - BRAND

**CANNED FRUITS
AND VEGETABLES.**

Every Can has a Lion on the Label. This label is a guarantee to the consumer that the quality is first-class. Ask your grocer for the Lion Brand. Do not take any other.

Bay of Quinte Canning Factories,
Picton and Demorestville, Prince Edward County.

Lakeport Preserving

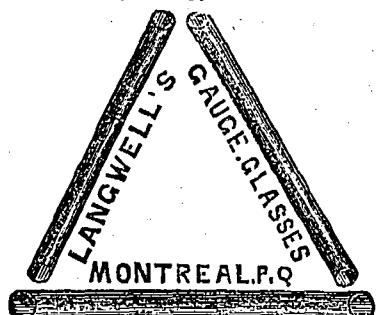
COMPANY,
PACKERS OF CHOICE FRUITS

AND VEGETABLES.

Strawberries, Raspberries, Pears, Peaches, Plums, &c., also Tomatoes, Peas and Corn.

JOHN A. MOIR, - - - Agent, - - - MONTREAL.
R. S. McINDOE, - - - " - - - TORONTO.
A. GREENWOOD, - - - " - - - WINNIPEG.
C. LEE, - - - " - - - QUEBEC.

Gauge Glasses, Rabbit Metals, Pig Lead, Cake Zinc, Solders, Stereotype and other metals.



GEO. LANGWELL & SON, Manufacturers,
Montreal, Que. Wholesale trade only solicited.



VULCAN FOUNDRY
Manufacturer.

SCHOOL DESKS

A Specialty.

Agricultural and Mill Machinery.

Send for prices. WARTON, Ont

T. F. MEDAL GLUE,

GERMAN GLUE,

COIGNETS GLUE GELATINE,

FINE GELATINE,

DEXTRINE

GLYCERINE,

QUININE.

IN STORE AND TO ARRIVE.

WULFF & CO.,

32 ST. SULPICE ST., MONTREAL.

Loading Manufacturers, &c.

D. MORRICE, SONS
& CO.,Manufacturers' Agents, &c.
MONTREAL & TORONTO.**HOHELAGA COTTONS.**Brown Cottons and Sheeting, Bleached
Sheetings, Canton Flannels, Yarns, Bags,
Ducks, &c.**ST. CROIX COTTON MILL.**Tickings, Denims, Apron Checks, Fine
Fancy Checks, Gingham, Wide Sheetings,
Fine Brown Cottons, &c.**ST. ANNE SPINNING CO. (Hochelaga.)**Heavy Brown Cottons and Sheetings.
TWEEDS, KNITTED GOODS,
FLANNELS, WOOLLEN YARNS,
BLANKETS, &c.

The Wholesale Trade only Supplied.

HAMILTON COTTON CO'Y
HAMILTON, ONT.,Manufacturers of
COTTONADES, DENIMS,
WARPS and YARNS, TWINES,
LAMP WICKS, WEBBINGS, &c.

AGENTS:

F. McELDERRY & Co.
MONTREAL and TORONTO.**London Machine Tool**
COMPANY,

LONDON, - ONTARIO,

MANUFACTURERS OF

IRON AND BRASS WORKING
MACHINERY.L. A. MORRISON, with A. B. WILLIAMS
General agents, Toronto.**WM. LANE**STEEL
Letter Cutter

DIE SINKER

AND

ENGRAVER.

Steel, Brass and Rubber Stamps, Burning Brands,
Seals, Hattip Dies, Bookbinders Hand and Press
Stamps, Rolls, &c. Lumbermen's Logging Stamps,
Jeweller's Punches, Boot and Shoe Manufacturers'
Stamps. Stencils, Steel Alphabets and Numerals.

The best in the Dominion.

663 CRAIG STREET, Corner BLEURY
MONTREAL.**F. X. LETOURNEAU & CO.,**
WHOLESALE**Hardware :-: Merchants**177 St. Paul Street,
QUEBEC,Always keep in stock for immediate delivery
Bar and Sheet Iron, Oils, Varnish, Putty,
Paints, Glass, &c., &c.,
At prices which defy competition.

Correspondence solicited.

Rinfret & Marcotte,

IMPORTERS OF

FRENCH, ENGLISH, GERMAN AND
AMERICAN GOODS.Specialty: of Small Wares and Fancy Goods.
WHOLESALE ONLY.

59 Dalhousie Street, QUEBEC.

Job Printing and Bookbinding of all kinds
done at the Journal of Commerce Office.

Loading Manufacturers, &c.

CANTLIE, EWAN & CO.
GENERAL MERCHANTS
And Manufacturers' Agents.BLEACHED SHIRTINGS,
GREY SHEETING, TICKINGS,
WHITE, GREY & COL'D BLANKETS,
FINE AND MEDIUM TWEEDS,
KNITTED GOODS,
PLAIN & FANCY FLANNEL,
LOW TWEEDS, ETOFFES, &c.

Wholesale Only Supplied.

13 & 15 St. Helen St. | 20 Wellington St. W.
MONTREAL. | TORONTO.**THE MONCTON**
COTTON MANUF'G CO.

MONCTON, N. B.

Manufacturers of
BROWN COTTONS & SHEETINGS,
Cotton Yarns, &c.**Darling's Pen Gauge**
Inkstand.

The Best Inkstand in the World.

No dust! Ink always fluid!
Little or no evaporation.
Send for Circular.**Morton, Phillips & Bulmer,**

Stationers, Blank Book Makers and Printers,

1755 & 1757 Notre Dame St., Montreal.

DOMINION PAPER CO.

100 Grey Nun St., MONTREAL.

MILLS AT KINGSEY FALLS, P. Q.

MANUFACTURERS OF

The following grades of High-Class Papers:—

Nos. 1 & 2 Book and Printing (Toned and White),
No. 3 News and Printing, " "
White Tea and Bag,
Bleached Manilla; Envelope, Bag and Wrapping,
White Manilla Tea and Wrapping;
Unbleached Manilla Bag and Wrapping.**O. V. GOULETTE, GANANOQUE,**Manufacturer of every description of Turned
Goods, Hand Sleights, Wheel Heads, Croquets,
Bureau Knobs, Brass Forged Handles, Spinning
Wheels, Curved Drawer Handles, Escutcheons,
Buggy Bodies, Etc.

Send for Illustrated Catalogue.

L. P. TROTTIER,

Manufacturer of

Axes, Hammers, &c.ST. ROCH ST.,
THREE RIVERS**Theo. Hamel, - MOUNTAIN HILL, - Quebec**

MONTREAL AGENT - - - ROBERT WATSON, 132 ST. JAMES STREET

= Asbestos Materials of all kinds =

Sole Representative of the only Asbestos Manufacturing concern in Canada.
Correspondence solicited from steam users generally**Brook's**
Machine
Cotton.

TRADE MARK

Specially finished for Sewing Machines, and
for sale by all first-class dealers.

AGENTS FOR CANADA:

J. E. LANCASTER & CO.168 MCGILL ST. | 57 BAY ST.,
MONTREAL. | TORONTO.**ALLISTON - ROLLER - MILLS**FULL ROLLER PROCESS.
Best Brands of Family Flour Manufactured.
All kinds of Mill Feed on Hand.
Prices quoted on application.**W. J. FLETCHER,**
Alliston, - - - Ontario**JOHN B. OWENS,**
HOUSE, SIGN - and - DECORATIVE**PAINTER**
114 BLEURY ST.
MONTREAL.**Bran and Shorts**

Very Cheap.

We have a quantity of Bran and Shorts on hand
which we will sell cheap. Ask for Quotations.**PEPLOW & McCABE**

Ontario Mills, Port Hope.

HARRIS & CAMPBELL,
Manufacturers, Importers and Dealers in
Plain and Fancy Furniture.

SHOW ROOMS:

O'Connor and Queen Streets,
OTTAWA, Can.**THE GILBERT**
Blasting and Dredging Co'y

(LIMITED)

CONTRACTORS,
MONTREAL.THE
Gilbert Brothers Engineering Co.

(LIMITED)

CONTRACTORS,
MONTREAL.



**DOMINION
Wire Manfg. Co.**

(LIMITED)
Manufacturers of
"DIAMOND POINT"
WOODSCREWS,

— ALSO —
Wire Nails,
Barb Fencing,
Plain Wire, etc.

Send for Price List and Discounts.
27 FRONT ST. EAST,
Toronto.
165 ST. JAMES ST.,
Montreal.

**HAYES'
LINEN
THREAD**



TRADE MARK.

Sole Agents for Canada: **J. E. LANCASTER & Co.**
168 MCGILL ST., | 57 BAY ST.,
Montreal. | Toronto.

THE BEST PICTURE FRAMING!

THE CHEAPEST PICTURE FRAMING!

Of the Newest Designs, by
A. J. PELL, 80 & 82 Victoria Sq., Montreal

**THE STANDARD
BELT LACE**

The Strongest and Most Durable
Lace on the Market.
For Sale by all First-Class Dealers.

GIBSON & TURNER

GANANOQUE, Ont.

Correspondence solicited with the trade.

LEADER

Cooking and Heating Stoves

Are the Best and Cheapest. Each One Guaranteed.

Furnaces and Hot Water Boilers!

Steam Fittings and Coil Screens.

Estimates Given for all Kinds of HEATING
and IRON WORK.

Wm. Clendinneng & Son.

Breadmakers' Goods.

Breadmakers' Yeast.
" Baking Powder.
" Kneading Pans.
" Thermometers.

Our YEAST has won a place in nearly every store in the Dominion. Our BAKING POWDER has won for us thousands of testimonials. Our THERMOMETERS and KNEADING PANS are indispensable to every housekeeper. Orders should be sent to Wholesale Grocers. Price Lists sent on application.

THE BREADMAKERS' YEAST CO.
TORONTO, ONT.

John S. Shearer & Co.

MANUFACTURERS' AGENTS,
Montreal and Toronto.

Windsor Cotton Co.

THE FAVORITE COTTONS:

36 x 40-inch Sheetings. | Grey Twills.
72 x 80- " | Drills.

To the Wholesale trade only.

"ELEPHANT" Specialties

WHITE LEAD, by the Dutch process. The only Lead that is fit for first-class work.
READY MIXED PAINTS for House and Castle—Floors and Walls. Every tin sent out this season has been tested in advance and found thoroughly first-class.
COACH COLORS READY FOR USE, for Carriage and Ornamental work of all kinds. They dry immediately with enamel gloss.
MISTLETOE WINDOW BLIND GREEN, The Green of Canada.
ELEPHANT VARNISHES AND JAPANS, for House and Carriage work; becoming every day more popular.

Transparent Oil Wood Stains.
Every Variety of Colors in Oil, Japan and Turpentine.
We Ship Quickly.

FERGUSON, ALEXANDER & CO.
14, 16, 18, 20 and 22 College St., MONTREAL.

DO YOU SELL SHOES?

IF SO, WRITE TO

I. D. THURSTON & CO.,

FOR A SAMPLE OF THEIR

SPECIAL No. 11

Women's "Peerless" Dongola Button Boot. M. S. Solid Leather.
Put up in 12-Pair Cases, \$21 Nett Cash.

ADDRESS ALL LETTERS:

I. D. THURSTON & CO., - 749 Craig Street
Mention this paper. **MONTREAL.**

Commercial Summary.

WOODSTOCK, Ont., is to have a new court house at a cost of \$58,350.
The erection of an Opera House is among the contemplated improvements for Berlin, Ont.
The Owen Sound and Sault Ste. Marie Navigation Co. has been incorporated with a capital of \$50,000.
ARRANGEMENTS have been completed for the building of additional elevator accommodation at Owen Sound.
APPLES are said to be so scarce in the vicinity of Kingston that they are being imported from Michigan.
REPORTS from the Baie des Chaleurs are to the effect that the fisheries on that coast are most successful this season.
LETTERS patent have been issued incorporating the Gananoque Electric Light and Water Company (limited), with a capital stock of \$40,000.
The Confederation Life Insurance Company has accepted plans for its proposed new building in Toronto. The cost is estimated at about \$300,000.
ARRANGEMENTS are being made for the erection of smelting works at Ottawa. The Government has under consideration the granting of a site for the purpose.
INSPECTORS have recently been examining the route of the Kingston and Pembroke railway, from Renfrew to Eganville, with a view to extending the road further north.
SEVEN vessels are now unloading their cargoes of steel at Port Arthur, Ont.—an indication of the great progress in railway construction in the North-west this season.

Leading Wholesale Trade of Montreal.

STEWART MUNN & COM'Y,

General * Commission * Merchants.

Fish Oils, &c.

Steam Ref'd Seal Oil. Nfld. Cod Liver Oil.
Nfld. Cod Oil. Gaspe & Halifax Cod Oil.

Receivers and Shippers of
Flour, Provisions & General Produce

22 ST. JOHN ST.,
MONTREAL.

JOHN KIMBLE & SON,

Wool Pullers and Tanners,
MANUFACTURERS OF

Glazed and Dull, Dongola Sheep,
Colored and Russet Linings.

DEALERS IN
Wool, Sheepskins, Hides and Calfskins.

Office and Factory—CITY ROAD.
Near Haymarket Square, St. John, N.B.

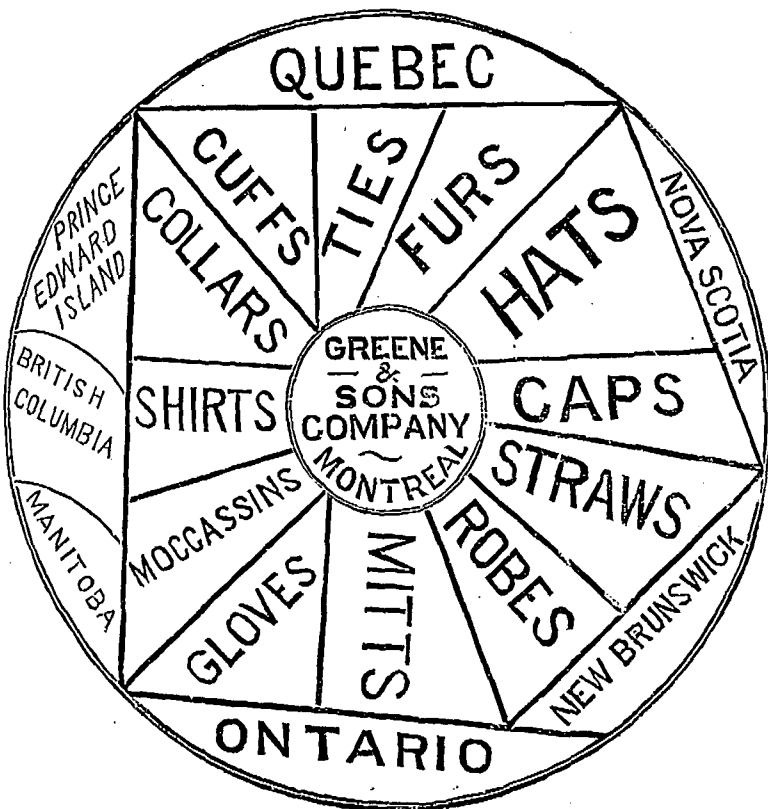
TROTTER BROS.,

Custom House Agents,

STORAGE Bond or Free

30 & 32 St. Nicholas St.,
MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1889.



The Grand Trunk Railway is said to be negotiating for the purchase of the Brockville and Westport Railway, with the object of extending it to Sault Ste Marie, Mich.

The balance at the credit of depositors in Government savings banks on September 30 was \$19,852,747, and in the post-office savings banks \$23,760,592, or a grand total of \$43,600,000.

The total assessment of Ottawa for next year is \$17,161,200, the increase over this year's figures being \$933,055. The population of the city is given as 43,728, an increase of 7,695 in the year.

The steamer Quinte, of the Deseronto Navigation Company, was burned last week while on her way to Picton. Five of the crew are reported to be lost. The vessel was valued at \$20,000; insured for \$12,000.

An order was given by the Minister of Railways and Canals on the 26th ult., for the opening of canals on Sundays from that date for the remainder of the season, in place of from the first Sunday in November as formerly.

Messrs. TAYLOR, Martin, and the administrators of the Webb estate, who gave personal bonds for the payment of the mortgage of \$3,500 on the St. Thomas Street railway, have paid the mortgage and taken possession of the road.

BARRY & McLAUGHLIN, wholesale hardware, St. John, N.B., have assigned. This firm has been in existence three or four years and did a large trade for their capital of \$5,000, and their present debts may reach \$20,000.—Jus. Fortune, liquors, Halifax, has failed.

The bankrupt general stock of R W Nickle, of Clavering, Ont., invoiced at \$1,870.42, was sold last week to James Gordon for 60½ cents on the dollar, and the drug stock of H. G. Eakins, of Ayr, invoiced at \$612.92, has been bought by Mr. Douglas at 33½ cents.

SILVER ore assaying \$250 to \$340 a ton has been discovered in the Crow's Nest Pass, Alberta, and through which the Canadian Pacific Railway contemplate building. The rock is grayish white in color, which is similar to that taken from some of the richest mines in British Columbia.

A new floating palace to ply between Boston and Yarmouth, N. S., is to be built for the coming season of summer travel. The new steamer, to be called the "Boston," will be constructed on the most improved plan and is expected to greatly increase the growing popularity of Nova Scotia as a desirable summer resort.

The statements of free newspaper matter mailed at all the post-offices in Canada during the first fourteen days of September, as prepared by the officials of the Post-office Department, show the total weight in round numbers 380,000 lbs., which for the year would give a grand total of 9,880,000 lbs. At the old rate of a cent a pound this would represent a revenue of about \$100,000.

The Hon. Alexander Morris, ex-lieutenant-governor of Manitoba, died in Toronto on Monday last. The deceased gentleman was one of the fathers of Canadian Confederation, and was in his 64th year, having been born in Perth, Ont., in 1826. He was the oldest son of the late Hon. William Morris, who was conspicuous among those who agitated the country on the clergy reserves and school land questions, and a nephew of the late Hon. James Morris, who was postmaster-general in the Baldwin-Lafontaine administration, and receiver-general in the Sandfield Macdonald-Sicotte ministry.

BELLEVILLE will shortly vote on the granting of a bonus of \$12,000 and an additional sum of \$2,600 per year for five years, for the construction of a rolling mill in that city of sufficient capacity to give employment to 80 men, increasing to 250 at the expiration of five years. The conditions call for a capital of not less than \$50,000, and the erection of buildings to cost, with plant, \$40,000.

ROSS, FORSTER & CO.

Wholesale :: Dry :: Goods

Nos. 9 & 11 Recollet Street, between St. Helen and St. Peter Streets.

SPECIALTIES :

SMALLWARE. HOSIERY. DRESS GOODS
ART NEEDLE WORK.

GEO. BARRINGTON & SONS

PINLAY D. BARRINGTON.

MANUFACTURERS OF

TRUNKS AND BAGS

Blacksmiths' Bellows and Portable Forges,

Send for Catalogue and Show Card.

OFFICE AND FACTORY:

156 to 160 St. Antoine St. | 1805 Notre Dame Street
MONTREAL.

WHOLESALE

OUR STOCK OF **BAGS** AND **HESSIANS**

Is the LARGEST and most COMPLETE in CANADA

BAGS. HESSIANS

Every quality and size, Jute or Cotton. Every Width and Quality.
Plain Printed in Colors. Plain or Striped

WE ARE OFFERING-SPECIALY LOW PRICES.

IT WILL PAY YOU to get our Quotations and Samples.

The Canada Jute Company (Ltd.)

17, 19 and 21 St. Martin Street,

MONTREAL.

LOCKERBY BROS.

IMPORTERS

-AND-

Wholesale Grocers,

CORNER

St. Peter & St. Sacrament Sts.

MONTREAL.

McArthur, Corneille & Co.

Importers of and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 21, and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs, Naval Stores, &c., &c., &c.

OFFICES AND WAREHOUSES:

310, 312, 314 & 316 ST. PAUL STREET.

-AND-

147, 149 & 151 COMMISSIONERS ST.

MONTREAL.

The crop bulletin of the Manitoba Department of Agriculture, dated October 1, has been issued. The average yield of wheat per acre for the province is now placed 12.4 bushels, oats, 16.8, barley 13.6, potatoes 11.9. The average yield of wheat per acre from 1883 to 1887, was 20.6. The present season is the most unfavorable as regards weather in the history of the province.

A MASS MEETING was held in Collingwood, last week, to consider the proposal of the Doty Engine Company, of Toronto, to establish in that town a shipyard for the construction of iron and steel vessels. A subsidy of \$2,500 for each of sixteen iron or steel vessels costing not less than \$40,000 each, is asked for. The Company have already contracted to build four steel ferry boats for the Toronto Island service, and are confident that they can secure plenty of orders to keep a large force of men constantly employed.

THE storm in the Quebec dry goods business, which has been threatening for some time past, has burst suddenly on the trade. One of the largest retail houses in St. Roch's, Robitaille, Bernier & Bernier has made an assignment at the instance of a large Montreal house. The liabilities exceed \$80,000. It is possible that an arrangement may be arrived at, otherwise it is rumored that a wholesale house in the trade will be seriously affected.—Mr. Ovide Bouchard, also in dry goods, has assigned with liabilities of \$14,000.—Jos. Donati, jeweller, and Jos. E. Asselin, grocer, the same city, have assigned.

The dynamite explosion which occurred in this city last week, resulting in loss of life and damage to property, estimated at nearly \$100,000, should cause some steps to be taken compelling the use of dangerous explosives to be attended with sufficient caution to lessen the possibility of such irreparable disasters. Custom usually begets carelessness in the use of such dangerous appliances, and the present instance is but another sad revelation of the danger to be encountered where carelessness is allowed to rule unguarded.

RAILROAD construction is being carried on at a lively rate on the route of the Regina, Long Lake and Saskatchewan railway. It is pro-

posed to have the line constructed to the south branch this fall, 125 miles, which will be about half the distance between Regina and Prince Albert. The whole of the distance is about graded, and it is said the prairie resembles a long village between Regina and the Saskatchewan, covered with men and teams, while train after train may be met on the O. P. R., between Regina and the Rockies, laden with ties and construction timber, and eastward, between Regina and Winnipeg laden with rails and other material necessary for the completion of the road to the Saskatchewan this fall. At Brandon, the N. W. Central is beginning to push things vigorously, a large quantity of rails having already arrived.

The Dominion trade returns for the first three months of the current fiscal year, as compiled by the Customs Department are:—

	Imports.	Duty collected.
Three months, 1889-90.....	\$31,558,000	\$6,388,489
Three months, 1888-89.....	29,566,000	6,325,294
Exports 1889-90, \$32,782,190; 1888-89, \$27,294,710; increase \$5,500,000.		

The imports for September were valued at \$10,452,957, and the duty collected at \$2,160,607. The export statement is as follows:

Produce of the mine.....	\$501,700
Produce of fisheries.....	988,000
Produce of forests.....	3,388,400
Animals and their produce.....	2,248,918
Agricultural products.....	1,286,103
Manufactures.....	458,652
Miscellaneous articles.....	66,487
Coin and bullion.....	59,363

Total..... \$10,006,684

It is reported from Ottawa that arrangements are about completed for letting the contract of the first 30 miles of the Montreal and Western railway. The road is located to run from St. Jerome, a spur of the North Shore, across the intervening county parallel almost to the North Shore. The route is south of Lake Nomenaug, crosses the Du Lievre about 75 miles north of Buckingham, and the Gatineau

(ASSESSMENT SYSTEM.)

Mutual Reserve Fund Life Association.

The largest open assessment Company in the world.

Is Licensed to Transact Business in the United States, Great Britain, France and Canada.

Membership No. 70,000.

Governments Deposit \$350,000 | Death Claims PAID..... \$4,500,000
Reserve Fund \$1,500,000 | Insurance Written \$200,000,000

The Admission Fee and One Year's Annual Dues on \$1,000 Life Insurance is \$11.00, on \$5,000 Life Ins. \$35.00, on \$10,000 Life Ins. \$70.00, on \$20,000 Life Ins. \$140.00.

Agents Wanted in Every Locality. Address for Circulars:

WELLS & McMURTRY, General Managers, - 217 St. James Street, - MONTREAL

EDWARD ADAMS & Co.
 WHOLESALE
GROCCERS
 And Importers of
Teas, Sugars, Tobaccos, Wines & Spirits
 Dundas St., LONDON, Ontario.

LONDON BRUSH FACTORY
 Awarded Gold and Silver Medals 1887-8.
THOS. BRYAN
 Manufacturer of
BRUSHES,
 LONDON, Ontario
 Illustrated Price List sent on application.

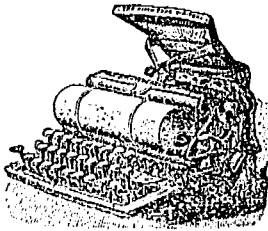
JOHN S. PEARCE & CO.,
SEED
 MERCHANTS,
 IMPORTERS and GROWERS.
 Dealers in all kinds of Dairy Supplies
 Office & Warehouse, 119 Dundas St. & Market Sq.
 Send for Catalogue. LONDON, Ont.

SUGARS
 Teas, Coffees,
 Spices, Syrups,
 And a complete stock of
GENERAL GROCERIES,
 Salt and Fresh Water Herrings and an assortment
 of other Fish for sale by
BROWN, BALFOUR & CO.
 HAMILTON.

BAULD, GIBSON & Co.
 HALIFAX, N.S.
 (Established 1816)
 WHOLESALE GROCERS AND IMPORTERS.
 Special attention given to CANNED
Lobsters, Mackerel
 AND **SALMON** ALSO
MOLASSES AND SUGARS

CHAS H. HARVEY
 HALIFAX, Nova Scotia,
 IMPORTER OF
COFFEE
 GINGER, COCOA, LIME JUICE, FRUITS.
 &c. &c., &c.
 — AND —
GENERAL COMMISSION MERCHANT

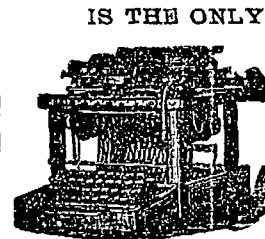
THE NEW FITCH TYPE WRITER



The only first class Machine at a Low Price. Writes in Sight Capitals, Small Letters, &c. Needs no teaching. Swift and nearly noiseless.
 Sub-agents wanted for out of town points.
 Send for Prospectus.

T. HENRY CARTER, General Agent for Quebec and East
 1725 Notre Dame St. and 470 St. Paul St., MONTREAL.

THE REMINGTON TYPE WRITER



IS THE ONLY DURABLE MACHINE,
 SAVES
 TIME, — MONEY,
 EYESIGHT, — POSTAGE,
 — &c., &c. —
THE BEST IS CHEAPEST.
 To Circulars Apply,

JOHN O'FLAHERTY, 248 St. James St., MONTREAL.

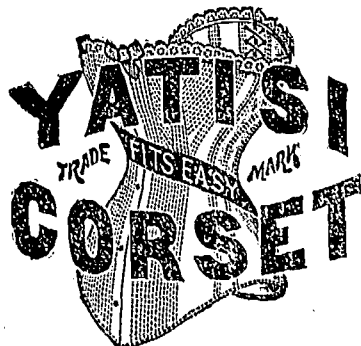
at Maniwaki, connecting near that Point with the Gatineau Valley railway. The road is intended to tap the mineral district back of the Ottawa, and its promoters expect it to be of particular value to that part of the country by affording an easier mode of shipment for the phosphate industry.

A DISPATCH from Winnipeg says that the recent seizures of lumber were made because large quantities of basswood had been brought in as white wood, the latter being on the free list. It is also said that quantities of dressed lumber were brought in and passed the customs by fraud. Dressed lumber would be packed in the centre of a car and a tier or so of sawn lumber piled about it, so as to deceive the appraiser. It is said that dealers who are interested will contend that what they bought was white wood and not basswood.

RAY OF QUINTE NOTES.—Work has been commenced on the new railway stations at Marlbank and Larkins on the line of the Napanee, Tamworth and Quebec Railway. The foundations of other stations are also being laid by the masons.—The Rathbun Company have been shipping large quantities of railway ties from their Campbellford mill.—Two additional charcoal kilns are to be erected at the Deseronto Chemical Works. They will be 30 ft. in diameter and each will require 35,000 brick in its construction.—The railroad bridge over the Moira is now completed.—Belleville will vote on the bonus to the Rolling Mill Company on the 20th of November.—About two tons of frog's legs have been shipped from Hastings to New York during the

past four months.—Amherst Island fisherman report a poor season thus far.—A new station is being built at Anson, on the Central Ontario Railway.—Apples and peaches are being shipped from northern New York to Picton.—N. G. Sexsmith has bought the Big Island barley crop, 25,000 bushels, at 48 cents.—R. Wilson, Cobourg, has purchased Mrs. Brown's drug business in Gananoque.—In four days A. H. Saylor took in at Coneseon, 25,000 bushels of barley, at 43 cents.—Sylvester Pine, Hillier, has bought the Murphy farm and now owns 274 acres in Hillier.—Thirty cases of watering of milk by cheese factory patrons will be tried in Prince Edward county.—The company who purchased Messrs. Bull's asbestos mine in Elzevir will operate it on a large scale.—Several hundred bags of peas were recently shipped from Picton to England by the Cleveland Company.—Petitions are in circulation in Prince Edward County for the extension of the O. O. Railway to Sudbury.—James Bro's furniture factory at Trenton, was gutted by fire last Friday morning. Loss, \$7,000; insurance, \$2,000.—Trenton transient traders' by-law imposes a fine of \$5 per day in case the transient trader fails to pay \$50 for a license.—Robert Cruickens Croydons met with a serious loss by the burning of one of his barns which contained all of this year's crop.—Wm. Grange, druggist, Newburgh, has sold his store to Dr. Duff and Mr. Dunwoodie. Mr. Grange will go west in the interests of health.—The Lumber Cutting Company will move their works from Belleville to Trenton, provided they get a block of land and a bonus of \$2,500.—The water in Belleville harbor is so low that the schr Bullock had to leave lately with half a load of barley.—Deseronto has been terribly exercised by the burning of the Rathbun Company's steamer "Quinte," on the 23rd ult., within

CROMPTON'S
CORALINE
CORSETS.



AGENTS FOR
 EASTERN ONTARIO,
 QUEBEC
 AND THE MARITIME
 PROVINCES.
Robertson, Linton
 & Co.,
 Wholesale Dry Goods
 Corner St. Helen and
 Lemoine Sts.,
 Montreal

China, Cuspadors, Metal, Bronzes
 Tea Sets, Dinner Sets, Piano and
 Toilet Ware, Cups and Saucers, Table,
Cassidy & Co., Lamp Cutlery
 Manufacturers and Importers of and Plated Goods

China, Crockery & Glassware
 Office and Sample Rooms: 339 and 341 St. Paul Street,
MONTREAL.

BRANCHES: 52 Princess St.,
 Winnipeg, Man., and Govern-
 ment St., Victoria, B.C. Bisque Ornaments,
 Globes, Lamps, Fruit Jars. Import Orders a Specialty. Bric-a-Brac,
 Satin Ware,
 Statuary, Gasalier

WINTER COMING

After NOVEMBER 1st we are unable to ship, except by express, the following, on account of liability to freeze:—

- Lyman's Dialysed Iron.
- Lyman's Concentrated Fluid Coffee.
- Lyman's Fluid Magnesia.
- Condy's Disinfecting Fluid, bulk or bottled.
- Windsor French Dressing.

Please examine your stock, and if you have not enough of any of those lines to last till spring, it will save you money to order promptly.

Yours truly,

LYMAN, SONS AND CO.

384 St. Paul St., Montreal.

JAMES GUEST & CO., Commission Merchants

— AND —
GENERAL AGENTS,

27 & 29 St. Sacramento St., Montreal

AGENTS FOR

- Geo. Sayer & Co., Cognac, France.
- Chas. Corau & Co., " "
- Auger, Fils & Co., " "
- Musseron Frere, " "
- Wisdom & Warter, Jerez de la Frontera, Sherries.
- Warter & May, Oporto Ports.
- J. T. Wilkens, Rotterdam, Holland Gin.
- Ind Coops & Co., Burton-on-Trent, Ales.
- Siebert & Sons, Trinidad, Genuine Angostura Bitters.
- Banagher, Irish Whiskey, on the Green Banks of the Shannon.
- Eschenauer & Co., Bordeaux, Clarets, Sauterns, &c.
- Cathcart & Co., Ayr, Carrick Blend, Scotch Whiskey.
- Andrew Usher & Co., Edinburgh, Scotch Whiskies.
- Royal Hungarian Government Wines, of Budapest, Hungary.

C. C. CLEVELAND. GEO. F. CLEVELAND.
J. L. GOODHUE & CO.,
Manufacturers of
LEATHER BELTING

— AND —
LACE LEATHER,
DANVILLE, - - - QUE.

W. B. CHAPMAN & CO., Montreal Agents.

ESTABLISHED 1874.

D. HATTON & CO.,

Importers of Fish, Canned Goods, Cranberries, &c., &c.

18 BONSECOURS STREET,
MONTREAL.

Haddies, Bloaters, Haddock, Cod, Herrings, Boneless Cod Salmon, Cranberries, Canned Goods, Malpague Shell Oysters—also Bulk—received on Consignment.

HODGSON, SUMNER AND COMPANY,

— IMPORTERS OF —

Dry Goods, Small Wares and Fancy Goods,

347 and 349 St. Paul St., MONTREAL,
And 39 Princess Street. - - - - - Winnipeg

the sight of the town, whereby five lives were sacrificed and twelve persons more or less injured. The company, by their praiseworthy efforts, did much to alleviate the sufferings of the survivors, and were far more grieved at the loss of life, than by the loss of their fine vessel. The "Quinto" was completely rebuilt in 1886, and was thoroughly equipped and classed A-1. She was valued at \$20,000, and was insured for \$12,000. This is the first accident, causing loss of life, that has ever happened in the large list of vessels, owned and run by the Rathbun Company.

In this Province we hear of the following trade embarrassments:—Fabien Farand, general store, Hartwell, has assigned; liabilities \$4,800.—Lanthier & Co., clothing, etc., this city, have assigned, \$5,800.—J. E. Halle, flour, Quebec, has assigned. Liabilities, direct and indirect, about \$8,000.—B. Hugman, carpets, city, has assigned; liabilities, \$15,000.—Martin Granger & Co., dry-goods, city, have assigned; liabilities \$15,000. The principal creditor is Mr. Foisy himself, for \$8,000. Mrs. R. Gratton, milliner, St. Johns, has assigned; liabilities \$800. A small affair.—J. A. Leguerrier, storekeeper, St. Therese, has assigned; liabilities small.

ONTARIO supplies the following list of business troubles:—H. G. Eakins, drugs, Ayr, has assigned; debts and assets trifling.—W. J.

LAWRENCE A. WILSON & CO.

28 Hospital Street, Montreal,

AGENTS FOR

BUSHMILLS - - - - Old Irish Whiskey
CLAYMORE, - - - - The Military Scotch
LIQUID SUNSHINE RUM

— AND —

Corby's - I X L - Rye.

Pure Oak Belting

THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO

Tel. No. 363.

Tel. No. 475.

POROUS TERRA COTTA

Is acknowledged by all Architects to be the best Material known for fire proofing buildings of all grades. It is Vermin and Sound Proof.

NAPANEE HYDRAULIC CEMENT, guaranteed to equal any native Cement. Address,

THE RATHBUN COMPANY,

DESERONTO, ONT.

Jackson, merchant, Brussels, has assigned.—R. W. Nickle, general store, Olavering, has assigned; liabilities about \$1,000.—John Stewart lumber manufacturer, Elm Bay, has assigned. Liabilities supposed to be light.—John Ripley, carpenter, Hamilton, has assigned. He only made a living.—Robt. Fletcher, tins, Melbourne, has assigned.—McPhail & Haggan, general store, Springfield, have assigned. They probably owe \$5,000.—Henry Heinbecker, a small woollen manufacturer, Williamsford, has assigned.—Kincaid Bros. & Co., chair manufacturers, Wingham, have assigned. Small liabilities.—E. Copeland, shoes, Brockville, has assigned for about \$3,000 after a record of some years.—Ed. Welch, confectioner and grocer, Peterboro, has assigned.—One Hendschott, dry goods, Welland, has failed for a small amount.—G. W. Vandervoort, trader, Wellman's Corners, has assigned. Liabilities probably \$2,000 to \$3,000.—H. Sells & Sons, cider and vinegar manufacturers, Toronto, have assigned, and a meeting of creditors is called. No statement of affairs is obtainable yet.—W. J. Paul, boot and shoe dealer, Toronto, has fled to the States, leaving numerous creditors behind him. His liabilities are placed at \$20,000, and the assets are not known. The Toronto creditors seized the stock.—The creditors of Jas. Coghill & Co., merchant tailors, Lis-towel, met in Toronto this week, and considered a statement showing

WYLD, GRASSET & DARLING TORONTO,

Woollens and General Dry Goods

DUMARESQ & MORRISON, Agents,
Glenora Buildings. MONTREAL.



THE
Manufacturers Life
INSURANCE COMPANY
AND THE
Manufacturers Accident
INSURANCE COMPANY
HEAD OFFICES, - TORONTO.

Authorized Capital, \$2,000,000 and \$1,000,000 respectively

PRESIDENT:—RT. HON. SIR JOHN A. MACDONALD.

Vice-Presidents } Geo. GOODERHAM, Pres. Bank of Toronto
Wm. BELL, Vice-Pres. Traders Bk. and Organ Mfrs., Guelph.

R. C. HULME, - - - - Quebec Mgr. for Life Company
SELBY & ROLLAND Quebec Mgrs. for Accident Co'y
162 ST. JAMES ST., MONTREAL.

Agents wanted in unrepresented districts.

G. M. HARRIS

Commission Merchant and Auctioneer.

Consignments of Furniture, Etc, carefully handled.

Fruits in their Season, Etc.

Also other Saleable Merchandise.

LARGE WAREROOMS.

Returns Promptly Made.

Best of References.

Office: 129 Queen Street., - - Charlottetown, P. E. I.

DAWES & CO.,
Brewers & Malsters
 INDIA PALE AND XX MILD ALE.
 EXTRA AND XXX STOUT PORTER.
 [In Wood and Bottle.] Families Supplied.
 SAND PORTER, Quarts and Pints.
 Office: - - 521 St. James Street West
MONTREAL.
 Orders received by Telephone.

Halifax Steam Coffee and Spice Mills.
 ESTABLISHED 1841.
W. H. SCHWARTZ & SONS,
 WHOLESALE
COFFEES and SPICES
 Of every description, put up in all kinds of packages.
Halifax, Nova Scotia.

LONSDALE, REID & CO.,
DRY GOODS.
 Our Travellers are now on the road with a full range of Fall Samples. Orders entrusted to them, or by letter, will have careful and prompt attention.
18 St. Helen Street, - - Montreal.

assets of \$4,490 and debts of \$7,000. Among the creditors are Wyld, Grasett & Darling, \$1,488; Charles Cockshutt & Co., \$489; Robt. Darling & Co., \$385; Williamson & White, \$339, and Gordon, Mackay & Co., of Toronto; Pavey & Co., \$388, and Burns & Lewis, \$308, of London, and J. Scott, banker, Listowel, \$450. An offer of 50c in two, four, six and eight months, the last two payments of \$1,000 secured, was accepted by those present.—The creditors of the estate of jeweller J. M. Macmillan of Arthur, met last week. Macmillan offered 25 cents, but the creditors asked 50 cents, secured, in three and six months, and the insolvent went away to see if he could do this. Liabilities \$600.—The estate of Macdougall, general dealer, Fort William, was not entirely straightened out by the compromise accepted recently by his creditors in Toronto. The compromise was sent to Winnipeg to be signed by the Ogilvy Milling Co, and Macdougall went home with an order from his Toronto creditors to Sheriff Meek to hand the estate over to him on receipt of \$2,300. But last week a telegram was received in Toronto that Messrs. Street, Ray & Co.,

bankers, by whom the funds were to be furnished, refused to put them up until the compromise was signed by all the creditors.—The inspectors of the estate of Chittenden & Cornish met at the office of the assignees a few days ago. One Cooper made an offer of 32½ cents on the seventeen thousand or more dollars of liabilities, and the offer will probably be accepted.—James Pickard, a merchant and miller at Exeter, has assigned. He had branch stores at Seaforth, Blenheim and St. Marys. The liabilities will amount to \$40,000: the assets are not yet named, but it is believed they are equal with the liabilities.

The firm of Brown, Balfour & Co, wholesale grocers, Hamilton, suspended on Friday last. Although it was known that the firm had met with some heavy losses recently, their suspension took the entire business community by surprise. A meeting of creditors will be called for next week. The liabilities, which are expected to

James Duggan & Sons, Auctioneers and Commission Merchants
HALIFAX, N.S.
 Special attention is given to sales of Live Stock, and all descriptions of Country Produce as well as Damaged Goods and Wrecked Materials, Household Furniture and Real Estate.

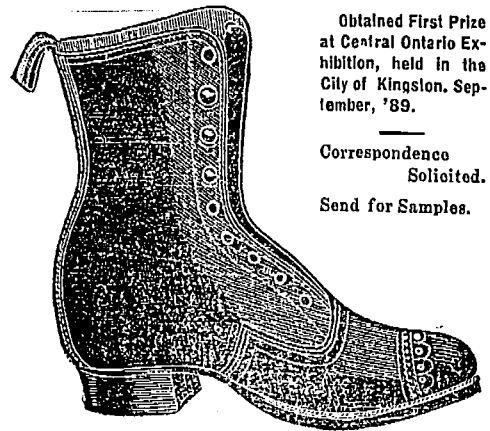
PETER BERTRAM,
 MANUFACTURER OF
AXES AND EDGE TOOLS,
 Dundas Edge Tool Works,
Dundas. - Ontario.

FRONTIER AXLE CO'Y,
 ROOK ISLAND, - - P. Q.
 MANUFACTURERS OF THE
 IMPROVED CONCORD AXLE and ADJUSTABLE SAND BOX.

These Axles are made of the finest quality of steel, and are warranted to run Two Hundred Miles without recoiling.
 Correspondence Solicited.

GLENBOIG
GARTCOSH
GARTCRAIG
DRAIN PIPES
 STANDARD DRAIN PIPE 'O'S PIPES.
 Francis, Union and Ch'ton Portland Cement, Fire Brick, Clay, Etc.
McRAE & CO., Ottawa, Ont.
 Branch—56 and 58 Esplanade, East, Toronto.

THE FAMOUS
Knickerbocker School Boots
 MANUFACTURED BY
LANGLOIS & LANGLOIS, QUEBEC



Obtained First Prize at Central Ontario Exhibition, held in the City of Kingston, September, '89.
 Correspondence Solicited.
 Send for Samples.

ROBB BROTHERS,
 MANUFACTURERS OF

THE COOK PATENT BUGGY GEAR.
KNOWLTON, - - QUEBEC
 Correspondence Solicited.

COMMERCIAL UNION ASSURANCE COMPANY,
 (LIMITED),
FIRE, LIFE AND MARINE.
 Capital and Assets, \$25,000,000
 Agencies in all the principal Cities and Towns of the Dominion.
HEAD OFFICE [Canadian Branch], MONTREAL.
EVANS & McCREGOR, Managers.

"UNIQUE" TELEPHONES

The Simplest, Cheapest, most Compact and Durable Electric Telephone extant, for either long or short distances; especially adapted for private use, being self-adjusting, requires no expert care, and can be put up by anyone.

SOLD OUTRIGHT. NO EXORBITANT RATES.

Some of the principal advantages are:—Simplicity of Construction; Always in Adjustment; Power and Clearness of Tone, Durability, Cheapness, &c.

Only Telephone manufactured adapted to Private use, as no expert care is required

Also made in small size especially for buildings in place of Speaking Tubes, being much more convenient and effective.

Send for Illustrated Price List.

General North American Agent, **JOHN STARR,**
Halifax, N.S.

P. O. Box 448.

Good Reliable Agents Wanted.



CHAMBLY FLANNELS

WARRANTED ALL WOOL!

None genuine unless stamped with the above Trade Mark.

Buyers will please note this when purchasing.

HENRY PORTER,

Successor to PORTER & SAVAGE,

Tanner & Manufacturer of

LEATHER * BELTING,

FIRE ENGINE HOSE, HARNESS, MOCCASIN, LACE, RUSSET, AND

OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation St., MONTREAL.

HOEGG'S

Boston Baked Beans,
Dominion Sugar Corn,
Sterling Lobster and
Spiced Salmon

Are the old reliable and favorite brands of Canned Goods, and are to-day without a rival.

Every can guaranteed.

D. W. HOEGG & Co., Fredericton, N. B.

JNO. A. MOIR, 22 St. John St.
Montreal Agent.

KENNETH CAMPBELL & CO.,

Wholesale Druggists

OFFER FOR SALE:

Cod Liver Oil, Nfd.; Cod Liver Oil, Norwegian;
Coriander Seeds, Cream of Tartar.

603 Craig Street, Montreal.

TIFFIN BROS.,

MONTREAL,
GENERAL MERCHANTS and IMPORTERS of

TEAS

MEDITERRANEAN GOODS

AND

W. I. SUGAR - - and - - MOLASSES.

Ex stock and to import.

Samples furnished to the trade on application

FRUITS.

HART & TUCKWELL

McGill Street, Montreal.

WHOLESALE FRUITS

FOREIGN AND DOMESTIC.

Oranges, Lemons, Bananas, Pine Apples, &c., &c

Apples a Specialty.

Consignments solicited.

be in the neighborhood of \$100,000, are pretty well distributed; the chief creditors being in this city and New York. The statement at the forthcoming meeting will, in all probability, show a nominal surplus. Their bankers, it is said, while deliberating the granting of assistance which the firm found would be necessary, only concluded to comply with their request on the day of the suspension. The leniency they had, no doubt, too often shown to many of their numerous customers throughout Western Ontario and the North-West, was, as is usually the case, taken advantage of in permitting remittances to be held back and settlements delayed. The high esteem in which both members of the firm were held is proven by the sympathy expressed by creditors without a single exception in their present temporary trouble. We trust Mr. Brown's useful career in Parliament will not suffer; it can hardly be denied, however, that men of business are not always serving their own interests best when thus engaged in serving the public.

GILLESPIE, ROACH & CO.,

(Successors to Beall, Ross & Co.) Importers of

Staple and Fancy Dry Goods,

SMALL WARES - - AND - - ART NEEDLE WORK.

186 McGill St., MONTREAL.

Buy the best Canned Goods.

WINDSOR LION BRAND

Tomatoes Corn, &c., &c.

— PREPARED BY —

JOHN WINDSOR & CO., Montreal

D. MASSON & Co., St. Paul St., Montreal Agents.

MACFARLANE, MCKINLAY & CO.

Manufacturers of

Window Shades,

Shade Cloth,

Spring Rollers, &c.

TORONTO.



BENJ. HUGMAN, of St. James street, alluded to elsewhere, has assigned at the demand of E. B. Greenshields, with liabilities of about \$15,000. The principal creditors are E. Hughes & Son, England, \$4,064; J. Brinton, England, \$2,267, and S. Greenshields, \$2,000. The business was started about 18 months ago, under the style of Hugman and Norton. The latter retired some months afterwards. The stock has been considerably reduced of late, and difficulty in making collections seem to be the cause of the present trouble.

THOMAS CARTER, dealer in organs and pianos, Woodstock, Ont., has left town, having sent papers of assignment to the sheriff. It is stated that the cause of the assignment at the present time was the refusal of the bank of Victoria, B.C., to discount notes held by Carter & Co., brother and nephew of Thomas Carter, who were conducting a branch of the Woodstock business there. Several Woodstock men are reported as being security for the firm, in many cases for large amounts. Mr. Carter was agent for the Dominion Piano Company, Bowmanville. It is not suspected that there was anything crooked in his management, and why he should have left town is a mystery.

TRADE MARK FOR



WELLS & WARE.

SIMPSON, HALL, MILLER & CO.,

16 & 18 DeBrosales St.,

MONTREAL

TRADE MARK FOR



KNIVES, FORKS, SPOONS.

MANUFACTURERS OF THE FINEST QUALITY

ELECTRO-PLATED WARE

And Sole Manufacturers of the Celebrated

WM. ROGERS Knives, Forks, Spoons, &c.

A. J. WHIMBEY, Manager.

GEO. MAY MAY & FOSTER

AND SONS

Wholesale Leather and
Shoe Findings.

English and American Saddlery-
Hardware, Horse Clothing, Carriage
Trimming and Leathers. Manufactur-
ers of Beef Moccasins. Agents
of Boston Rubber Belting Company.

OTTAWA.

Tanners and Curriers,

UPPER HARNESS AND MOCCASIN-

LEATHER.

Harness Leather a specialty.

Office: 74 Rideau Street, Ottawa.

Tannery: Mount Sherwood.

Canada Life Assurance Company.

EXAMPLES OF PROFITS

Applied to Reduction of Premiums at the Division in 1885.

The following are taken from the Company's Books at Montreal, on Policies Five years in force :-

Age of Entry.	Amount.	Original Prem.	Reduced to.
27	\$2000	\$ 40.60	\$ 23.80
35	4000	102.80	61.60
39	3000	88.50	54.15
41	2000	68.00	38.80
42	4000	130.00	80.20
46	3000	111.00	69.80
52	2000	93.40	60.40

Reductions in the same proportion were made on Policies running less than five years. Profits will be declared and divided next year—1890.

J. W. MARLING, Manager. P. Q.

N.B.—Those joining now will participate in two years' profits at this division. MONTREAL, 1889.

STANDARD LIFE ASSURANCE CO.

[ESTABLISHED 1825.]

Subsisting Assurances	\$100,000,000
Invested Funds	33,000,000
Bonuses Distributed	22,000,000
Annual Income	4,450,000
Deposited with the Government at Ottawa	1,180,000

A. I. HUBBARD,
City Agent.

W. M. RAMSAY,
Manager.

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1888)



Subscribed Capital, \$75,000,000, of which paid up	\$ 1,500,000
Accumulated Funds	17,905,000
Annual Revenue from Fire Premiums	} 4,835,000
Annual Revenue from Life Premiums	
Annual Revenue from Interest upon Invested Funds	

Head Offices :- London and Aberdeen.

Branch Office for Canada: Montreal—1724 Notre Dame St.
Manager for Canada, - ROBERT W. TYRE.

JAMES LOCKIE, Inspector,

A. BROWNING, City Agent.

JOB PRINTING of every description done at the Journal of Commerce Office.

C. R. HARDY & CO.

REAL ESTATE,
Insurance - and - Financial - Agents,
IMPERIAL BUILDINGS,
Telephone 2569.] Place d'Armes.

The B. Greening Wire Co. (Ltd.)

Wire Manufacturers and
Metal Perforators,
Victoria Wire Mills,
HAMILTON. - - - - - ONTARIO

Insurance.

PHOENIX FIRE ASSURANCE CO.

LONDON.
Established in 1782. Canadian Branch
Established in 1801.

Losses Paid, since the establishment of the Company, have exceeded.....\$80,000,000
Balance held in hand, for payment of Fire Losses only, exceeds... 2,000,000
LIABILITY OF SHAREHOLDERS UNLIMITED.
Deposit with the Dom. Govt., for the security of Policy-Holders in Canada, upwards of..... \$200,000

No. 35 St. Francois Xavier St.
GILLESPIE, PATERSON & CO.,
Agents for the Dominion.
R. McD. PATERSON, Manager.

Wm. H. ARNTON.

Real Estate and General Auctioneer.
OFFICE, SALESROOM & WAREHOUSE:
1747 NOTRE DAME STREET.
Trade Sales Solicited, Advances made.
5 Large Flats heated when required
P. O. Box 5. TELEPHONE 772.

ELECTRIC LIGHTING.

THE ROYAL ELECTRIC CO'Y.

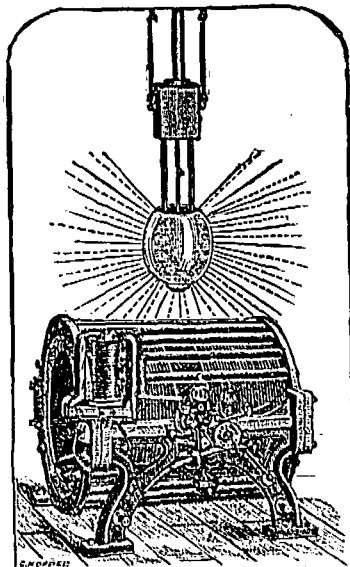
SOLE OWNERS OF

The Thomson-Houston System

FOR THE DOMINION.

MANUFACTURERS OF

Dynamo Machines and Lamps.



Contractors and Builders of
Electric, Arc and Incandescent
Light Plants throughout the
Dominion,

— ALSO —

Incandescent Lights
from the Arc
circuit.

Only perfect Automatic regulating system of Electric Lighting in the world.

In all desirable qualities of Electric Lights, the THOMSON-HOUSTON SYSTEM has no equal. The lights are superior in color and steadiness, and the entire apparatus is more Economical, Efficient and Safe, more easily managed, and less liable to derangement than any other. This system was awarded the First Prize for the best system of Arc Lighting, and best Arc Lamp at the Cincinnati Industrial Exposition of 1887, and the only Gold Medal at the International Inventor's Exhibition at London, Aug. 11th, 1885.

Estimates furnished and all information given on application.

OFFICE, FACTORY and LIGHTING STATION:

54 to 70 Wellington Street. - - MONTREAL.

CHAS. W. HAGAR. - - -Manager.

THE CANADIAN

Journal of Commerce.

MONTREAL, NOVEMBER 1, 1889.

OUR WINTER PORTS.

The direct connection between Montreal and the lower province sea ports, established this summer by the Canadian Pacific, and the improvements made, or in contemplation by the Grand Trunk, again cause the question of Canadian winter ports for Canadian traffic, to assume importance. It is not likely that much freight will be diverted from the American route this winter, or until the Atlantic steamship service of the C. P. R. is in operation.

In the meantime we may expect to hear a good deal about the respective merits of Halifax, St. John, St. Andrews, Chatham and other places. The Andersons when negotiating for the Atlantic service took steps to discover the facilities offered at these shipping points, but which would make the best terminus is still in doubt. We are of opinion that all would benefit to some extent by the handling of our winter traffic in the seaboard provinces. The Saint John Board of Trade has brought under our notice an injustice done to that harbor by the British admiralty charts now in use. The Admiralty chart of the port of St. John was made in 1844, and the course laid down in it for entering the harbor is not the best as has been conclusively proved by the evidence of Dominion engineers who made a survey in 1874 and again in 1887. A number of shallow places are shown in the channel which do not now exist. That for forty-five years a chart which is utterly incorrect, should have been stamped with the high authority of the British Admiralty, is certainly, a remarkable fact, and one which shows the necessity of frequent surveys of a harbor channel. If the original survey was correct, the subsequent improvements in the channel must have resulted from the removal of obstacles by the river current.

McMASTER, DARLING & CO.,

WHOLESALE WOOLLEN

— AND —

General Dry Goods Merchants.

4 to 12 FRONT ST. W. TORONTO.

Offices—84 Clement's Lane, Lombard Street, London, E.C.

J. SMITH McMASTER,
London, Eng.

HENRY W. DARLING,
Toronto.

A marked shoal with 12 feet of water at one place and 15 feet at another, does not exist at all, but in the very spot where it is laid down on the Admiralty chart, there is from 22 to 25 feet of water at dead low water, spring tides, according to the chart made from the surveys of the engineers of the Dominion government. The Admiralty chart also shows a knoll 50 yards in diameter with a depth of only 6 feet, but where this ought to be the recent Dominion chart gives a depth of 25 or 26 feet at all times. Other reported shoals are declared officially to be non-existent.

Strangers have been led to believe that the channel of the harbor has only a least depth of twelve feet, if a straight course be followed, and the British chart therefore conveys the impression that St. John can only be entered by large vessels at high water. The truth is there is a perfectly straight channel into St. John harbor with a least depth of 21 feet at low water, spring tides, or to use the language employed with reference to Boston harbor, with a least depth at mean low water of 24½ feet. The actual least depth of the channel into St. John harbor is therefore 9 feet greater than is shown on the Admiralty charts, so that St. John has been misrepresented to that extent by an official publication which every sea captain has relied on for the past forty-five years. The importance of this discovery must be admitted, and the result is likely to be an entire change in the aspect in which St. John harbor presents itself to the maritime world. The course laid down by the Dominion authorities is described as having "A least depth of 24½ feet at mean low water and of 45 feet at mean high water." This is a much better showing than Boston harbor can make and infinitely better than New York. With the channel as it is now there are but four hours out of twelve in an ebb and flood tide, when the largest steamship afloat could not enter the harbor of St. John.

The Dominion government are to be requested to bring these facts under the notice of the British Admiralty so that a new naval survey may be ordered and the official charts corrected. Whatever advantages are possessed by the Maritime Province ports should be brought to the surface, as with the keen competition at American shipping centres, it is important that the very best point be selected as the winter port of the Dominion.

FIRE WASTE.

The enormous loss entailed upon the country by fire waste is but too often disregarded even in commercial circles. People are too apt to forget that while, even in the worst of insolvencies there are always some assets, in the case of fire a few ashes may represent goods whose value a few hours before might have reached up into the thousands. We are now entering a month where the fire hazard is usually exceptionally great, and, since the condition of trade amongst many of the smaller houses of the Dominion is far from prosperous, the moral hazard becomes a factor whose importance it is impossible to ignore. The embarrassed trader, doubtful of the reception he may get at the hands of his creditors, is sorely tempted to rehabilitate his credit and secure a fresh start in commercial life, by selling out to the underwriters. And a little carelessness will do it. A stove placed too near to a partition. A little stock banked carelessly too near—and there it is. No one is to blame, of course, and the underwriters must grin and bear it; for once let the fire take place and there is little fear of the insurance companies contesting the claim. The careless insurer is aware that most insurance companies will pay even extremely doubtful claims rather than obtain a character for litigation that might seriously jeopardize their chances of new business, and, therefore, he can

INDURATED FIBRE WARE

DON'T Confuse our Ware with Paper or so called Fibre Ware.
DON'T Confound with any of the imitation Pails on the market.
DON'T Condemn ours because other goods have fooled or failed you.
DON'T Let your dealer palm off anything equally as good in quality or durability.
ASK Your Grocer for E. B. EDDY'S Fibre Ware, the best and most reliable in the market.

The E. B. EDDY Manufacturing Co. (Limited)
 HULL, CANADA,
 Sole Manufacturers.

safely pose as the injured innocent even if he is well aware that he deliberately neglected the commonest precautions against danger by fire. The moral hazard is a factor to-day of the utmost importance, and yet in face of this fact we find the insurance companies deliberately placing temptation within their policyholder's reach, and in their struggle for business affording the weak or wicked opportunities for fraud, which in adverse circumstances might prove irresistible.

In only too many cases the supposed inspection of his stock and premises is the merest farce. The bare statement of the applicant for insurance that he possesses a certain amount of machinery or stock is quite sufficient ground for obtaining a policy for as much as he requires. The company accepts his statement that his plant is of certain value, without question; until, to an outsider, it looks as if the amount of insurance he can secure is limited solely by the size of the premium he is willing to pay. Even should a perfunctory examination of his stock take place at the time of the first issuing of the policy, no steps appear to be taken to verify its existence and amount after that time. Because the insurer once had a certain amount of stock, it appears to be taken for granted that he will always carry precisely as much, and the safeguard of frequent visits to ascertain the actual condition of the risk appears to be entirely neglected by most companies.

Is it any wonder that, under these circumstances, the fire waste should remain at a figure out of all proportion to the percentage it should nominally assume? We admit that the ratio of fires of distinctly incendiary origin has been reduced nearly one-half during the past twelve months, but these figures do not apply to those caused simply through the moral hazard. Had we any means of ascertaining the percentage of fires arising from intentional carelessness, the result might be one that would startle the commercial community; but we have not, and therefore we can only state the bare fact that the amount of the fire waste now taking place annually in this country is far too large, and that the keenness of competition and consequent laxity of investigation among our insurance companies is largely responsible for it.

This seems at first sight a sweeping assertion; but it is one that most of our cleverest insurance managers will admit the correctness of, even if they do so reluctantly. In the constant struggle for business they are forced to accept risks which they are well aware are of a more than doubtful character, and to avoid arousing prejudice in the minds of the public, they are often compelled to pay claims which could be righteously resisted. No one knows the many disadvantages under which they labor better than we do; especially at such a time as the present. We therefore simply sound a note of warning, in the hope that by a little wholesome supervision the moral hazard may be reduced, and the volume of fire waste that now forms so serious a detriment to our national wealth may be permanently abated.

THE HARDWARE TRADE.

The hardware trade may be said to be at present in a state of expectancy. The steady advance of iron and its products in value warrants us in stating that in a short time we shall see a sharp advance in hardware values also; but, as yet, prices are unchanged, although it is doubtful whether orders sent to-day will reach producers in England before the threatened advance in prices is an accomplished fact.

One of the disturbing factors in the trade this year is the number of new English houses now entering the Canadian market. Many of these houses never sold in Canada before, and naturally, in so limited a market as this, the arrival of these new comers

renders competition keener than is pleasant. Another point is the growing tendency of American houses to send travellers through the country selling to small retailers, who naturally jump to the conclusion that, if they are buying direct, they are necessarily buying more cheaply than when purchasing from a Canadian wholesale house. We could quote one of many instances of this kind. A retailer purchases from the American traveller at one-third off the trade list, or at 66.66 per cent. To this must be added a net cash outlay of at least 22.22 per cent. before the goods are opened in his store. He usually gets 60 days time, or, if he pays cash, gets a discount of 2 per cent. Should he buy from a Montreal wholesaler he will get these very goods delivered in his store for 85 per cent. and will get six months time or 5 per cent. off for cash; and yet retailers can be found foolish enough to listen to the blandishments of the American drummer!

No doubt, in some cases they may be able to pass their goods through the local custom houses at a cheaper rate of duty than is possible in Montréal. Here we have special expert hardware appraisers; while in the smaller towns the one appraiser deals with every class of goods. Added to this, at most of these places, goods are rarely sent to the examining warehouse at all; and, even if so sent, very little trouble is taken to verify their contents. As a consequence the revenue is dependent entirely on the honesty of the importers, and it is to be feared that in some cases these latter take advantage of the appraiser's lack of skill.

Another point that militates against the wholesaler is the fact that some of our Canadian manufacturers are also merchants in their way. They sell their own goods to the retailers at a margin very little less than that they allow to the wholesaler. A firm that sells at 12½ per cent. off to the wholesale and 7½ per cent. off to the retail trade, manifestly does not act fairly to the former. When, in addition to this, the Canadian manufacturer imports English or American goods and sells them with his own make to the retailers it is little wonder that the wholesalers, whose ground he invades, refuse to purchase from him and prefer to pay a fraction more to foreigners than to build up a Canadian maker who deliberately infringes upon their business methods.

In cutlery (outside of the expected advance in values) the principal feature is the steady growth of the demand for better makes, and the falling off in the call for the commoner grades. This is a significant indication of the growth of wealth in the country, and it is a point that works strongly in favor of England where the better grades are principally made. In fact, so far as cutlery is concerned, England stands at the head; and in spite of the competition of Germany, she was never better able to lead in cutlery and steel goods than she is at the present moment.

In brass goods we have to chronicle a slump back to the old values which ruled before M. Secretan rushed values for copper and tin up to extravagant figures. With the collapse of the French syndicate and a return to rational values for copper, came a corresponding reduction in the cost of all those articles in which it found a component part. Prices to-day are just what they were before the copper boom, and are more likely to recede than to advance just now. On the other hand, an advance in bolts, heavy hinges, and other articles composed of iron is imminent. With pig, bar and sheet iron growing dearer every day it is only natural that this class of goods should advance in proportion, and therefore, before many days are past, we expect to chronicle an upward movement in prices.

So far as trade in this branch is concerned, we can only chronicle it as dull. The volume of business certainly falls below that of last year, and trade is characterized by travellers as absolutely "dead." Stocks in the West are scarcely broken. But little is doing anywhere, and money is tight in the extreme. In fact, remittances are about as bad as they can be. No one seems to have any money. Farmers are holding on to their crops and not paying their storekeepers, and the retailers, on their part, seem to seize on every excuse to ask for a renewal. Probably a good deal of this reluctance to liquidate in full their just liabilities is due to people having got out of the habit of paying up. The succession of poor years we have had have led to concessions being made, perforce, to debtors; and these concessions have come to be looked upon as rights, until now-a-days a man seems to feel that he is conferring a favor on his creditor if he pays up at all. It will take a spell of prosperity to accustom people to pay up again as they used to in former days, and

unfortunately there seems to be little chance of improvement in the commercial situation during the present year.

TRADE WITH CHINA AND JAPAN.

In former issues, we have endeavored to prove that the extension of Canadian trade relations with the West Indies, Australia and South America was well within the range of possibilities, and a proof of awakened interest in foreign commerce has already been shown by the Quebec leather and boot and shoe industry which will endeavor to push the sale of goods in Australia. We have already instanced other articles which would be benefitted by wider markets such as lumber, flour, cheese, butter, preserved meats, cottons, woollens, nails, machinery, furniture, musical instruments, dried and salt fish, canned fruits and vegetables, biscuits, hay, potatoes, candles, wooden ware, agricultural implements, ice, cement, earthenware, etc.

If our people are determined to take the full benefit and advantage of their opportunities there is no time like the present to start in and make the necessary enquires and research. The Canadian Pacific has just concluded arrangements in England for three steamships of 6,000 tons each, with 18-knot speed, for the Pacific. These will be delivered within a year, when a first class passenger and mail service will be established between Vancouver and Yokohama. The purport of the present article is to direct attention to the field offered by China and Japan for Canadian enterprise. Last year our imports from both countries exhibited a decrease, while there was an increase in the exports. We imported from Japan, goods to the value of \$1,225,451, a decrease of \$328,774 compared with 1887, while from China we bought \$870,986 worth of goods against \$1,126,954 the preceding year. As to our exports, we sent Japan goods valued at \$56,437, an increase of \$26,446, whilst China took from us \$76,011 worth an increase of \$36,806. These figures should show a considerable augmentation during the current year.

The obstacles to a profitable commerce with enlightened Japan are not serious, but important as trade relations with this country will undoubtedly prove, China offers a still wider field. Until quite recently China has been closed to outside civilization and the building of railroads was strictly forbidden. Fortunately, however, an era of enlightenment and progress has been inaugurated under the rule of the present Emperor, and after many disappointments, the construction of a trunk railway from Peking to Hankow, a distance of 700 to 800 miles, has been ordered. There is no doubt that this enterprise will be followed by similar ones, bringing the interior of China with its teeming population, into contact with Western manufactures. The opening up of China will certainly cause a substantial increase in her foreign trade. The possibilities of commerce with an empire five million square miles in extent and containing a population of 400,000,000 are almost beyond calculation.

Canadian productions are much the same as those of the United States, but so far the chief American exports have been cottons and petroleum. British competition in the former and Russian in the latter article has caused a serious diminution in American trade with China. The decline has also been accelerated by the resentment aroused in China by anti-Chinese legislation at Washington. Some Chinese statesmen would willingly retaliate by dismissing Americans from the public service and by stopping importations of American goods, and this may yet be done if there are fresh causes of grievance. It is somewhat galling to speculative Americans engaged in manufactures and interested in railway contracts, to know, that Li Hung Chang, the representative of all that is best in modern China, and Chang Chih-Tung, Viceroy of Canton, two officials of high standing and influence, and who control the new railway enterprise, are very bitter against Americans and favor reprisals. United States manufacturers are realizing that foreign markets for surplus stock are absolutely necessary, the forthcoming International congress being a proof of their convictions. They would like to have a good chance of success in tendering for plant and engineering work in connection with Chinese railways, but with an active influence against them in the shape of national resentment, and in the persons of the leaders of the enterprise, it seems unlikely that much work will drift in their direction. So far as Canada is concerned, we have followed the example of the United States and Australia to some extent in placing restrictions on Chinese immigration, but our laws are not so oppressive and have not been carried out with such harshness and brutality as in the country to the south of us. No seri-

ous obstacle bars the way towards the cultivation of close and profitable business relations with the much abused Mongolian, and Canada can supply the same commodities which the Chinese have in times past purchased from the United States.

A return recently issued by the Maritime Customs Office of China gives the imports of foreign merchandise (apart from the junk trade with Hong Kong and Macao) for the year 1888 as \$130,000,000—an increase on 18-7 of 11 per cent. This improvement is part of a continuous growth, as the imports for the following years show:—

1883	\$ 91,500,000	1886	\$109,000,000
1884	90,000,000	1887	117,500,000
1885	110,000,000	1888	130,000,000

The increase in the six years is thus no less than 43 per cent. Of the total imports last year, cotton goods represent \$55,000,000, or 42 per cent. American exports to China (exclusive of Hong Kong) were as follows:—

YEAR ENDING JUNE 30.			
1883	\$4,100,000	1886	\$7,500,000
1884	4,600,000	1887	6,200,000
1885	6,400,000	1888	4,600,000

The exports from the States are made up almost entirely of cotton goods and petroleum. The exports of the former were greatest in 1887, when they reached \$5,180,000, and of the latter in 1886, when they reached \$2,400,000. For the year 1889 it is expected that the volume of imports into China will show the rate of expansion well maintained. For the year ending 30th June last American exports of cotton goods have fallen to \$1,500,000, and of petroleum to \$900,000—a decrease of 71 and 61 per cent respectively from the best figures shown during the preceding six years. Thus, not only have they had no share in the increased imports into China, but have lost ground absolutely as well as relatively. The causes of this diminution of trade between China and the United States have been alluded to above and the present seems an opportune time for the extension of Canadian commerce with China.

THE GRAND TRUNK RAILWAY.

The report read at the half-yearly meeting of the Grand Trunk Railway Company, in London, shows a gratifying improvement over its predecessors. An increase in gross receipts of £119,000, and in net receipts of £48,000, over the corresponding period of last year, argues a steady advance in the business of the line, and, with the prospect of better harvests to move, the report for the present half year should be still more encouraging in spite of the low rates ruling for freight.

The chairman remarked somewhat innocently that, in order to retain their passenger traffic, they had to be more liberal in their expenditure than would have been necessary had there been no competition to contend with. No doubt they had; but this is a case in which the public is a gainer both as to comfort and convenience, even if the dividend to the shareholders is slightly diminished, and therefore it is hardly a point to be regretted. Considering that the net profits show an increase of £32,000, the loss on this item must have been inconsiderable, while the gain to the travelling public in increased accommodation and improved facilities for local travel can hardly be over-estimated.

With reference to the increase of £72,000 in the revenue expenditure, we find that £9,320 of the amount was attributable to permanent way stations and works; £30,000 to additional outlay in the locomotive department; £13,586 to the car department; £11,190 to traffic expenses; and £7,600 to rent of rolling stock. Although the actual expenditure on revenue account has been more, the percentage of working expenses has been less, namely, 71.28 per cent., against 72.02 per cent. in the June half of 1888. This is a step in the right direction, and although the working expenses bear a still higher ratio than we could wish, in view of the existing competition, and the consequent more liberal outlay thereby involved, we could hardly hope for a larger reduction in this respect.

It is evident that the effect of the competition of the Canadian Pacific Railway upon the Grand Trunk has been, not so much to deprive them of any of their existing traffic, but to curtail the increase of traffic they would otherwise have received. They have simply absorbed a share of the advantage of the growth of the country which would otherwise have fallen solely to the Grand Trunk. On the other hand their healthy competition has had the effect of stimulating the efforts of the officials of the older road, and of hastening forward improvements and

reforms which might otherwise have been delayed for financial reasons. It has been of distinct advantage to the country (and therefore must eventually benefit the Grand Trunk also), and with so favorable a report before us we can see that it has, as yet at all events, worked very little damage to the finances of our pioneer trunk road.

THE COTTON TRADE.

An esteemed contemporary, but one whose judgment on commercial matters is unfortunately warped by its political bias, has just published an article on the cotton trade which does not appear to us to be consistent. It first asserts that the shipments of grey cottons to China have been satisfactory in their results, and then forthwith proceeds to exult over the fact that the home demand fortunately precludes the necessity of continuing them. We would like to ask our contemporary two questions. If the results are so satisfactory why do not the mills turn greater attention to China as a promising market for their makes? And why should it be necessary for the combination to fix the amount of cotton goods each mill must make for the Chinese market, and to give them the alternative of either making this quota or of shutting down for a stipulated period?

The fact is that the making of cotton for the Chinese market is simply the method adopted by the combination for reducing the output of the mills, and thereby maintaining prices in this country. It is considered better than closing down; but if any mill prefers the latter alternative it can do so. By making this cotton, even at a loss, the mill is enabled to keep its machinery running and its hands employed without producing a glut in this market, and therefore most of the members of the combination prefer it as the less of two evils. This is all there is to it; and any talk of these cottons being made as a profitable venture argues ignorance upon the part of the writer.

To suppose otherwise would be absurd; for it would show that so far as our cotton industry is concerned there is no occasion for a protective tariff at all. If the Canadian mill, after paying a heavy duty on its machinery, on its dye-stuff, on its fuel, and on much of its appliances, as well as higher wages to its operatives, can still compete profitably in Chinese markets with British goods, why can it not do so here? If it can undercut Britain, while laboring under all the disadvantages, the protective duty allotted to it in this country must be all profit, and the mill owners must be rolling in prosperity. Are they? Look at the stock lists for the value of the shares of the different companies and see how many of them are paying dividends. A few cold facts like these are worth columns of editorial gush and mis-statement. The prospects of the cotton mills are improving because trade all over the world is improving; but their brighter future is due neither to the Chinese market nor to the protective tariff, but simply to the steady march of commerce.

THE AGE OF ALUMINIUM.

The stone age, the bronze age, the golden age (according to some) and what the late T. D. McGee, on a memorable occasion, called the "mucil-age," have all come and gone. The iron age is at its height, but so rapidly does the world move that a new age is expected ere long to dawn upon us. We learn from the *Spectator* (London) of recent date that chemists are at work all over the civilized world, striving night and day to find some means of producing cheap aluminium.

If they succeed in their task, and the metal which in 1828 Wöhler discovered in common clay becomes no dearer than iron, it cannot be doubted that the newer substance will be everywhere adopted for the thousand purposes in which strength, ductility, tenacity, and rigidity are required. Just as the men of the stone age flung aside their flints to use bronze, and those of the bronze abandoned the instruments compounded of tin and copper for the stronger and more tenacious iron, so we, to whom iron is now the staple metal, should most unquestionably give up its use could aluminium be produced in like quantities and at the same or a lesser price. Other things being equal and a free choice offered between the two metals, aluminium must in almost every conceivable case be preferred, for there is hardly a purpose now served by iron for which the former substance would not prove ten times more efficient. The difficulty of producing it cheaply alone prevents aluminium from becoming the universal metal.

That this is no fable may be easily realised, if we stop to consider the intrinsic advantages of aluminium. To begin with it is present everywhere, and were the process of extraction easy

not only no country, but no district, and even no parish would have to rely upon its neighbors for its supply of the prime necessary of industry and commerce. Iron can only be produced where Nature has deposited lodes of a particular ore, and the nation not possessed of this natural gift is forced to purchase it from without. Aluminum lies everywhere close at hand. In slate, in felspar, in many kinds of rock, and in ordinary clay it rests concealed; and hence, could only a simpler process of extraction than that now in use be devised, it might conceivably be as easy to manufacture the metal as to make bricks and pottery. As in many parts of the country the earth that is dug out of the foundations supplies a great portion of the bricks required to build the house, so aluminium might be produced on the very spot where it was required. A railway company uses the clay from the cuttings to turn into bricks for the walls and arches of viaducts and tunnels. Under the circumstances we are imagining, it would manufacture from the same deposits of earth the lines and the girders for the bridges. Great, however, as would be the advantages derived from the possibility of manufacturing aluminium at the very place where it was needed, and out of materials always procurable, there are others still more important that would be obtained by its use. It would not merely act as a substitute for iron. It would enable a thousand things to be done which cannot now be accomplished. What these are may be realised by considering the essential qualities of the metal. In the first place, aluminium is very malleable and very ductile, and can be wrought into wire as fine as a spider's web, or beaten out into sheets as thin as gold-leaf. It has also great rigidity and tenacity, and, if properly prepared, is as hard as iron. Exposed to dry or to moist air it is alike unalterable, and is as little liable to become oxidised or tarnished as the purest gold. Neither hot nor cold water, nor sulphuretted hydrogen—the gas which so quickly blackens silver not in constant use—have the slightest effect on aluminium. Most remarkable of all, in spite of its hardness, stiffness and tenacity, it is lighter than glass, and only a quarter as heavy as silver.

Bearing in mind these qualities, and imagining aluminium to be used where iron is now employed, it is obvious that many of the great problems of mechanics when applied to industry would be solved. Take the case of speed in ocean navigation. At present, one of the great difficulties is the weight of the vessels. It is practically impossible to get engine-power sufficient to obtain more than twenty miles an hour. Suppose, however, the weight of the material out of which ships are constructed reduced by one-half, and their sides coated with a highly polished, non-corrosive substance. Under such circumstances there can be little doubt that the advantage in favor of land transport as regards speed would be done away with, and we should think nothing of vessels crossing the Atlantic in seventy-two hours. A swift passenger ship, built of material offering as little resistance to the waves as glass, and lighter and more buoyant, might easily accomplish fifty miles an hour. Then, too, ships drawing only the same amount of water as at present might accommodate a great deal more cargo, while large and commodious vessels would require far less depth of water to float than at present. In inland navigation this would be of the utmost importance. It is calculated that a ship which if entirely constructed of iron would draw twenty-six feet of water, would, when made of aluminium, not draw more than four or five. Practically, then, the light metal would treble or quadruple the number of miles of navigable river in the world. Where now it is only possible to float a barge, a moderate-sized steamer would be able to ply with ease. The railways would gain no less than the ships. The engines, tenders, and the wheels and the fittings of the carriages made up a dead-weight for every train which it is exceedingly costly to transport, and which, of course, brings no profit. If half, or more, of this useless burden could be saved, and goods and passengers substituted for it, the companies would gain enormously. Again, great speed could be far more cheaply and easily obtained than at present. In the same way, aluminium applied to the construction of bicycles and tricycles, would largely increase their utility. Made of metal incapable of rusting, and half as light again, even the present high rate of speed could be increased. If we consider any other of the uses of iron, we shall see how in each case aluminium would do the work better than its rival. Take an iron bridge. To begin with, the labor of fixing the girders would be immensely decreased, for the same amount of energy now employed to lift and place one portion of the frame would then do the work necessary for three or four. Nor would

the advantages of the light metal be at an end when the bridge was built. An iron structure has to be coated with paint every few years to preserve it from rust. An aluminium one would require no such laborious and expensive attention.

The metal of the future would be as useful in the arts as in commerce. For medals and token-coins the advantages it can claim are obvious, while for the manufacture of the thousand articles of luxury now made of iron, brass, and silver, it would be of special service. An iron dome or tower, since it must be covered with dull sticky paint, is necessarily ugly. Imagine however, a cupola, like that of St. Paul's, of polished silver-blue metal, reflecting the rays of the sun, and even in the dingiest weather gleaming brightly through the fogs and mists! A dome overlaid with gold-leaf would, of course, be still more striking, but next to that in point of beauty would be one covered with thin plates of aluminium. Again, there could be no more perfect metal in which to cast statues and all sorts of ornamental work, such as railings and balustrades. Bronze, as the present public monuments of London bear witness clearly enough, either succumbs to the atmosphere, or else has to be coated with a thick sticky lacquer, which obliterates the outline and spoils the sculptor's work. A medium, not liable to rust, capable of a high polish and easily worked, would, however, suit the sculptor's art to perfection; and under such conditions the effigies of our illustrious dead might be made to brighten, instead of rendering hideous, our squares and public gardens.

Whether those who are now endeavouring to make aluminium the metallic staple will in the end succeed, or whether the search for the metal of the future will prove as fruitless as that for the philosopher's stone, remains to be seen. Possibly some accident may bring about the usurpation of aluminium in a very few years; but equally possibly, further research may show that it must remain physically impossible to produce it except at great cost and labour. We are in the habit of saying that in the end science conquers all difficulties, but this is by no means really the case. We hear most of those it overcomes; but, as a matter of fact, there are as many defeats as victories. Still, there is some chance that the secret may be discovered and the ideal metal be yet forthcoming. We sincerely trust it may, for it is impossible not to feel that the two qualities of lightness and inability to rust are alone enough to make us long for a time when the age of iron shall have perished, and that of aluminium be established in its stead.

DRAWBACKS TO THE GROCERY BUSINESS.

Perfect conditions for the conduct of business are unattainable as the human family are at present constituted. Drawbacks, discouragements and evils exist, and will continue to, but this need not discourage efforts to counteract, to reduce, and in some instances to get rid of them. Among the many drawbacks which will ever annoy are those which must be credited to ignorance. The man of ability who labors intelligently and efficiently, and who steadily increases his trade and adds to his capital, nevertheless finds his ignorant competitor a constant source of annoyance, possibly of loss, because the latter has no idea of detail, and therefore does not so adjust his profits as to secure a good average. He knows nothing of the relation the sale of one article bears to another, and therefore sells on a random basis of profit and conducts his business in a hap-hazard, happy-go-lucky sort of a way. He does not know that hams shrink in weight, nor does he realize that dried fruits evaporate, and that tea, salt, butter and other articles are injured by exposure. He is generally ignorant of the quality of the goods he sells—so much so that he relies solely upon the parties from whom he purchases as to there being what he wants. The ignorance of the man in some respects makes it easier for his well-posted neighbor, for there is such a marked contrast in the quality of the goods sold and the service at the two places that people soon learn which is the better. But when he sells hams at actual weight and a nominal profit, or cuts out fine creamery butter at 3 cents a pound advance and does other like foolish things, he not only robs himself, but he causes loss and annoyance to his fellow-traders.

All drawbacks which arise from lack of commercial training or variability in business abilities cannot be overcome; but there is a long list of drawbacks which may be reduced to a minimum, if not obliterated entirely. These are the credit system; inefficient, careless or wilfully disobedient, intemperate or dishonest clerks; the sale of adulterated, debased, contaminated, stale or inferior goods; a bad or inefficient service, which includes slovenly attention to customers, careless weighing or measuring, non-delivery of goods at a designated time or false statements as to quality. Cutting prices is a drawback

when it is indulged in recklessly. It may be made a source of profitable advertising, and is an efficient factor for the introduction of new goods or the getting rid of an over stock, but when it is a habit without rhyme or reason it becomes a glaring evil.

Drawbacks are as frequently attributed to the merchant as to his assistants. If given to outside ventures, the patronizing of sports, clubs, or over-interested in political affairs, or engaged in special issues, he menaces his own success. "No man can serve two masters."

There are drawbacks of temperament that are particularly annoying. A person may be constitutionally timid, slow of comprehension, dull of manner, given to gossip, naturally lazy, of a morose disposition, over vain, a constitutional liar. He may fight to conquer himself, but all the time feels he is the wrong man in the wrong place—a square peg in a round hole. He feels he is a detriment to the business, and honestly tries to overcome his natural fault. Such are to be pitied more than censured.

It is only by patient and persistent labor that drawbacks are overcome and success won, the latter coming not as a gift or suddenly, but to most of men as the prize of a long and weary race in which drawbacks are dissipated by a determination to overcome all obstacles. The race is not always to the swift nor the battle to the strong, the plodder standing the best chance of distancing more brilliant competitors.—*American Grocer.*

N. HOCKIN, of The Golden Lion, Port Hope, publishes the following in the *Evening Guide* of that thriving town: The following is taken from the *Canadian Journal of Commerce*, the leading commercial paper of the Dominion, of the 25th instant:—*The Mania for Cheapness.*—"The desire to get everything as cheap as possible is characteristic of many. It is certainly wrong to be extravagant, and it is necessary to use due diligence to avoid the possibility of being cheated, but to spend valuable time higgling over a penny, and to become biassed in favor of an article merely by the element of cheapness, is evidence of great weakness. Not only the poor, but many rich people have fallen into this error. To use due diligence to procure needful supplies at a fair price is a duty; but to forget that beyond a certain limit cheapness is to be discarded, is not wise. The inconsistent spectacle is witnessed of men, who demand fair price for their own wares, seeking to procure what they need from others at ruinously low figures. The man who is loud in his demand for fair wages for an honest day's work, is often seen passing by the honest tailor who sells clothing at a fair price and purchasing of the cheap tradesman who has come into the community to undersell regular business men. There are three ways in which one may undersell those who carry on an honest business. He may sell so low that he cannot live, wind up his establishment, and leave his creditors to carry his losses. This is dishonest. * * * He may palm off inferior articles on his customers and persuade them that they are genuine. This is the most common method. Such enterprises ought not to be patronized by honest men. Ladies.—We are having splendid success with our ladies buttoned dongola boots, at \$2.00 per pair, &c., &c.

BRAZILIAN TRADE—In a report upon the trade of Pernambuco, Mr. Consul Cohen warns merchants of the difficulty in enforcing payment of debts due to them by customers in Brazil. He says that the travellers sent there by English firms depend upon information obtained from the banks as to the credit of would-be purchasers, and it too often happens that when the invoice for goods sold is transmitted to the bank for collection, and the bank claims payment, "the consignee answers, 'No money.'" "Unfortunately for the shipper," adds Mr. Cohen, "the goods cannot be detained by the holder of the invoice unless he is empowered by a power of attorney; and not even then if the party to whom the goods are consigned presents his bill of lading, pays the duties and clears the goods. The shipper must, therefore, abide the merchant's time or institute a lawsuit, which, in nine cases out of ten, ends in a considerable loss." To avoid risks of this kind, he advises merchants here to deal through English commission houses in Brazil, who are better judges than travellers can be not only of the financial standing of purchasers, but also of what articles are suitable for the Brazilian markets. But with one set of Consuls constantly urging the necessity for the employment of commercial travellers, and another set deprecating their employment, merchants must be at a loss to decide which is the best course to follow.—*Economist.*

A MISCHIEVOUS RUMOR—The evil results arising from the circulation of false reports concerning establishments which afford employment to large numbers of work-people, have often been exemplified. A mischievous rumor which spread about the city early in the week might have furnished another example had the firm pointed at been

vulnerable. As it is, they not only have a large surplus in their business proper, but the raw materials which they chiefly employ have advanced rapidly in price during the summer and are still appreciating in value. The plant and real property of the house are not taken into consideration in any estimate of the net value of the estate or of the financial standing of the firm. The unforeseen decline in the demand for a certain article of manufacture, owing to the somewhat disappointing condition of the crops—although the total is not altogether unsatisfactory—has made itself felt in more than one quarter, and it is not surprising, therefore, that manufacturers are not able to reckon as great a proportion of profits as had been expected. We are glad to be able to say that there is no fear whatever for the solvency and permanent success of the business.

The liabilities of the estate of Mr. Pennee, of the firm of Pennee Peer & Plewes, Quebec, are shown in the statement to be \$112,993, with assets, counting in those of the firm at Brantford and Toronto, amounting to \$63,276. Mr. Pennee assigned last week to Mr. D. Arcand, of Quebec. Mr. Peer in that city has for two weeks back been doing business under the style of Peer & Co. The mill at Brantford is closed down, and Mr. Plewes is buying barley for Mr. W. D. Matthews. Mr. Pennee is said to have sunk \$38,000 of the money of his friends and relatives. The firm is in for \$11,000. The principal creditor is Mrs. Pennee with claims of \$26,000, and Alfred Pennee has a claim of \$3,700. The Union Bank, Bank du Peuple and the Dominion Bank are creditors to the amount of \$12,000 among them. The remainder of the \$113,000 is widely distributed. The firm was started by Messrs. Pennee and Peer in 1885; in July, 1887, Mr. Plewes, who had failed in business in 1883, was taken in.

MONTREAL CLEARING HOUSE.—Clearings and balances for week ending 31st October, 1889:—

	Clearings.	Balances.
Oct. 25.....	\$2,013,724	\$307,761
Oct. 26.....	1,660,463	197,345
Oct. 28.....	1,367,569	235,167
Oct. 29.....	1,545,503	224,991
Oct. 30.....	1,751,202	285,727
Oct. 31.....	1,602,812	139,296
Total	\$ 9,841,273	\$1,300,277
Last week.....	\$10,434,637	\$1,718,467
W.E., 3rd Oct., 1889.....	\$9,660,744	\$1,892,106

The rolling stock equipment of the Grand Trunk railway on the 1st July comprised 760 locomotives, 350 first-class and 230 second-class passenger cars, with 3 dining and 6 parlor cars, and 39 combination of sleeping, smoking, postal or baggage cars. There were also 153 baggage, 12,030 box, 1,280 cattle and 5,767 platform and coal cars, and 399 brake vans. These, with 96 auxiliary and ice scraping cars and 53 snowploughs, make a total of 20,496 cars belonging to the company in ordinary use, besides the Pullman, passengers and freight cars of the various freight lines. Expenditure on locomotive power and repairs to engines for the first six months of 1889 amounted to \$2,340,000, and repairs to cars to \$750,000. The locomotives burned during that time 2,209 cords of wood, and 318,989 tons of coal. On this they made a car mileage of 1,872,000 miles.

The Hibbard Manufacturing Co., successors to W. O. Hibbard, organized about a year ago with a nominal capital of \$150,000, are reported to be in difficulties, owing to pressure on the part of M. D. Barr, agent in this city for the Edison Electric Light System. The Hibbard Co. has been all along in a rather chronic state of financial hard-upness, the manager being one of those who are generally inclined to be lavish in their expenditure.

ABOUT \$300,000 arrears in rent and taxes have been discovered in the city treasurer's books at Quebec, the bulk of which is due by wealthy citizens. Some firms are said to be indebted to the city for as high as \$13,000, which cannot now be collected from them on account of troubles in their finances. This state of the treasurer's books is said to be owing to the complacency of that functionary. At the last session of the City Council the mayor said the book-keeping system of the city was "absolutely worthless."

The Bais des Chaleurs Railway has been opened to traffic and a daily train has been put on between Irishtown and Metapedia, where connection is made with the Intercolonial. The road is doing well and is a great benefit to the people of Bonaventure and Gaspé.

In a paragraph on page 713 of last issue, a trifling error was caused by the omission of a line by which we were made to say that "every man, young and old, was investing up to his neck in the stock of the Canadian Pacific Co. It should have read:—"Nearly every man young and old, employed by the Company," etc.

A cargo of potatoes arrived at this port to-day per S.S. "William" from Prince Edward Island, consigned to Messrs. J. & R. McLea. The P. E. I. potatoes are somewhat larger than those grown throughout this district.

The traffic returns of the Grand Trunk Railway for the week ending October 26th, 1889, show an increase of \$21,552 over the corresponding period of 1888.

The name of a well-known wholesale hardware merchant, a large owner of real estate, is mentioned as likely to take a seat at the board of one of our prominent financial institutions.

ONE ROAD TO SUCCESS.

(For the JOURNAL OF COMMERCE)

Many years ago, while yet the spring-time of life seemed but partly opened to my appreciative glances, and the world, through which I was to work my way, was still unmarked by my plough or my pen, I recollect having a conversation one evening with a man who had then passed further through on the path of life than has yet been traversed by me. He told me voluntarily of his boyhood days, and the ambitions he then entertained, and compared them with his present situation in the business and social world. He, also, had remembered a conversation which had taken place many years before that time, in much the same manner as he and I were now conversing. This man of whom he spoke had gone almost half way on the allotted journey, and related the simple cause of the success he had met with on the way. "When but fourteen years of age," he said, "I found myself deprived of the support by which I had formerly lived, and saw before me no way in which I was to sustain my past comforts and enjoyments, which then constituted a small amount of pocket money for the ordinary requirements of my boyhood years, except by labor, saw my fellow playmates with apparently plenty of money with which they purchased whatever they desired, while the scanty sum I earned was barely sufficient to keep me as well dressed and fed as they.

One evening after meditating on the past, I calculated how much I could earn by remaining for a year at my employment, and having done so I concluded I ought to be able to lay by at least one-half, which would leave what seemed like a large sum indeed at the expiration of the time. The more I thought of this plan the plainer I got my ideas of the future laid out before me, and I said to myself, 'If I can save half of all I earn I will become each year much richer than the year before'; so, with all the world before me, I concentrated my thoughts and my ambitions on the success of my plan, and I succeeded.

"Now," said my friend, as he looked at me with the honest expression on his features of one who had voluntarily done a deed worthy of praise, "I never forgot the lesson taught me by that conversation, but from that day forward I resolved to pursue the same course and follow as near as possible in his successful footsteps. I have succeeded as my predecessor had done, and it remains for you, my young friend, to form, if you desire, a like resolve, which will be, in the first place, the basis of many little interesting anecdotes, and adventures, and financial trials, of which, in each case, you will be the hero; and besides this interest which will be awakened within you, there will be another source of benefit which you will daily share, an indirect

lesson which the economic features of your resolve will gradually teach you. It is force of character, or the art of perseverance in accomplishing whatever you undertake. After the first year you will have become accustomed to the fulfillment of your plan, and instead of the interest it had originally awakened within you lessening in any degree, the desire will be gradually growing stronger as you see the sum placed to your credit growing larger and accumulating interest for you in the bank. As you advance in years your expenses will for a time advance in proportion, but the perseverance you have shown will command your income to increase accordingly, so the only change in your financial condition will be in your favor; that of laying by a larger sum.

Not more than one person in ten of the many who each year start for the maelstrom, save one-fourth of their earnings, whereas three-fourths of the number could lay by, had they resolved to do so, one-half of their income, which would in each case prove amply sufficient to start them on an independent basis after the first ten or fifteen years had elapsed. The time soon goes by, and the young man of ordinary ambition, who makes no resolve to save, will, in all probability, be little better off, after the lapse of the above period, than when he began. His experience in whatever branch of industry he has been pursuing still incites him to perseverance, for his knowledge of the past serves as a guide for the future; but when he recalls the many years he has spent and allowed the profit of that time to glide from him again as readily as it came, he finds if he had but placed away even one-fourth of his income, what a source of comfort it would bring, and how cheerily could he continue adding to that store, instead of making a new resolve to begin with nothing already saved.

Commence, then, while you are already at the beginning of your career, and if you choose to retain an account of your adventures and how in each case you overcame the obstacles which had presented themselves in your pathway, you will have, at the end of a decade, sufficient interesting anecdotes to fill an ordinary sized volume, and sufficient funds to your credit in your savings bank to amply reward you for your steadfast perseverance, and you will recall with pleasure our conversation of to-day."

I followed the instructions of my voluntary guardian, and now, that the allotted time has expired, the snug little sum I have saved causes me to feel I have succeeded through the sound advice of a friend who had traversed the road before me; and in no way can I more fittingly repay him than by acknowledging to the public the reason I assign for whatever success I have met with so far in the world.

In another issue I may give some extracts from the volume of anecdotes and narratives of my journey, which I retained; for they will be read with interest, at least by any who may embark on a similar course; a course which has ambition in its train as it glides patiently on the pathway which leads only to success. — A. W. WESS.

The *Review* (London) finds that forty-four American life insurance companies received during the last five years in premiums not far short of one hundred millions sterling. There was paid over to policy-holders close upon seventy millions sterling, whilst the assets of the forty-four companies on January 1 this year amounted to over one hundred and thirty millions sterling. The total amount paid out to the policy-holders in cash, and now held in trust for them, amounts to nearly four hundred millions sterling, since their organization, whereas the total premiums received by the companies since their organization up to date amounts to about three hundred and fifty-four millions sterling. The difference, therefore, between these two sums is the result of the action of compound interest on the assets of the companies, and it speaks voluminously for the administration of the offices that, paying the whole of the expenses of management up to date, there should be nearly thirty-two millions sterling surplus over all receipts. These figures require no comment, for they speak with trumpet-tongued eloquence on their own account.

BUY FOR CURRENT WANTS.

We believe that experience has demonstrated that the merchant who buys goods only for current wants is the one who, in the long run, makes the most money. There is no necessity now-a-days for the retailer to carry surplus stocks of goods, and when it is done the speculative factor has doubtless been the cause.

With such rapid transportation facilities as almost every part of the country now enjoys, a dealer can replenish his stock in a few days' time, and is thus enabled to have fresh and clean looking goods. We are satisfied that small and frequent orders is the rule with most retailers; and while they may not make much on the rise in price of some article, neither do they lose on a decline.

But it may be said that by buying in larger quantities better prices may be obtained. This is often true; but is not this advantage frequently overcome by the deterioration in quality, interest on the investment, and a probable decline in price. One might suppose that the decline might be offset by a probable advance; but observation has shown us that when an advance in wholesale price takes place the retailer does not at once put up his price in a corresponding ratio. But when a decline comes he is forced, by some competitor,

to slap the price down at the first break in the market.

By buying only for current needs there should be no accumulation of odds and ends as invariably accumulate when large lots are bought and sales are dragging. And then the retailer who pursues this policy has great peace of mind. He need not be awake nights worrying over loss by a probable decline, neither does he lie awake to figure probable profits on some anticipated rise. He cares not for these fluctuations, but pursues the even tenor of his way; and, as the novelists say, he lives to a good old age, and dies happy.

"SLIP" BOOK-KEEPING.

The Torrey bankrupt bill provides that a petitioner in bankruptcy shall not be granted a discharge if he has failed for six months prior to his petition to have kept proper books.

If the bill becomes a law, it may put a stop to the careless methods of many dealers who fail to keep books. We once knew a firm in the grocery trade who did not believe in "much keeping of books," but put most of their accounts on "slips," and kept in a drawer. They were in business about two years.

The "slip" method can not be considered much of a success except to tricky employes,

who could conveniently lose a slip, and who would be the wiser? We have heard ironical remarks to charge an account on ice, which is nearly as good a way as slips.

Book-keeping, or the keeping of books, may be over-done, but generally the reverse is the case. But when a dispute arises over some transaction, what a help to its solution is the complete record with no entry lost. Then the fñical book-keeper is blessed for his carefulness and preciseness. The dealer who does not keep complete books is not deserving of credit.—*St. Louis Grocer.*

FIRE LOSSES.

ONTARIO.

MILVERTON, Oct. 24.—Cheese box factory, owned by Mr. Bundscho, consumed. Loss \$4,000; insured for \$1,000.—St. Catharines, Oct. 25.—House occupied by David Gillies, burned. Loss \$1,500.—Odessa, Oct. 25.—B. A. Booth & Co's sawmill burned. Fully insured.—Comber, Oct. 25.—A fire which started in Goutbees Bros' hardware store, destroyed eleven buildings. Among those that suffered loss were Dr. Abbott's drug store, Morse & Nephew's general store, Goutbees Bros' hardware, Miss Morris' millinery, McAvonnie's butcher shop and some dwellings. Total loss about \$15,000, partly covered by insurance.—Simcoe, Oct. 27.—Pump factory of Spencer & Sebring, consumed with a large stock of pumps, a loom for weaving window blinds

NOTICE!

WE DO NOT

claim that our cigars contain Fifty Dollar Bills, or that they are gold-lined or silver-tipped; nor are we giving away prizes in every package.

WE DO

claim that we put the money in the

TOBACCO,

which is fully proven by the millions of Cigars of our celebrated brands—"Cable," "Mungo," "El Padre" and "Madre o Hijo"—that are sold annually.

S. DAVIS & SONS,

The Largest Cigar Manufactory in the Dominion.

and tools and appliances. The total loss is estimated at \$250; insurance on building, \$800; on stock, \$400—Paisley, Oct. 26—A fire which broke out in the store of W. H. McFarlane destroyed the block of buildings extending from the Hannah House to F. E. Sheppard's jewellery store. The losses are as follows: Hannah House, loss on building, \$900, no insurance; on furniture, owned by James Ross, \$1,500, covered by insurance. John Claxton, drygoods and groceries, total loss, \$9,000; insurance on stock, which was partly saved, \$3,000; on buildings, \$12,000. James Anderson, bookseller, loss, \$3,000, insured, \$1,400; stock partly saved. Arch. Stewart's loss, \$3,000, no insurance. Forbes McCleider, butcher, loss, \$700, insured for \$600. Wm. H. McFarlane, drygoods, loss, \$15,000, insurance \$7,000. Misses McTavish, milliners, loss, \$1,000, insurance \$700. Robt. McFarlane, drygoods, loss, \$6,000, insured for \$3,000. George Grant, household furniture, loss, \$700, insured for \$250. Miss McKenzie, millinery, loss, \$2,000, insured for \$800. F. E. Sheppard, jeweller, loss by removal, \$300, insured for \$500. Three of the buildings burned were owned by Mr. Fenton; insurance, if any, is unknown. Supposed to be incendiary.—Brantford, Oct. 26—A barn on Chief William Smith's farm, burned. Six horses, 900 bushels of oats and a quantity of other grain, together with a number of farm implements also consumed. Loss about \$2,600.—Brockville, Oct. 26—Smart's warehouse buildings were totally consumed. The buildings belonged to Mrs. Booth and were valued at \$3,000; insurance, \$1,000. The machinery belonged to Thomas Smart, and was worth about \$3,000.—Guelph, Oct. 26—The Wellington oil refinery destroyed. Total loss, \$3,000; insured for \$1,600. Col. Higginbotham will be the principal loser.—Niagara, Oct. 27.—Farm house occupied by William Herron, Niagara township, totally consumed with contents. Loss about \$1,000.—Tottenham, Oct. 28.—Building occupied by C. H. Aitken as a private bank and residence, damaged. Insured in the Waterloo Mutual Fire Insurance Company.—Singhampton, Oct. 28.—Wm. Pearson's woollen mills destroyed with machinery, a large quantity of manufactured goods and about three thousand pounds wool. Loss about \$3,200; insured for \$1,000.

QUEBEC.

MONTREAL, Oct. 26.—A block of buildings occupied by R. H. Buchanan & Co., machinists, the Montreal truss factory, Chas. S. Aspinall's machine shop; A. M. Akerman's lithographic establishment, and the Montreal steam dye works, was almost completely destroyed. The loss is estimated at \$20,000.

TIME, EVENING: Jones, his wife and her mother, ascending the Eiffel tower; mamma leading and Jones bringing up the rear; all looking heavenward, star-gazing. JONES—"I see Uranus." MRS. JONES—"I see Mars." MAMMA—"I see the point"

Financial.

MONTREAL, Thursday Evening, October 31st, 1889. }

The position of the stock market during the past week gives evidence of more diversity of opinion than for some time past, quite a bearish feeling having presented itself. Several of the room traders seem to have changed their views owing to the enlarged list of failures and rumors of one or two large ones still to come. There would undoubtedly have been a weaker market if it had not been for the scarcity of stocks. Trading has been of a mixed character, only a few shares of Montreal selling at 236@237, while ex-dividend have been traded in at 232½. This stock has a firm undertone, and reports are current that the half-yearly statement will show a large increase in their earnings. Commerce has been active with large sales, advancing from 127½@129½; ex-dividend in fair demand at 126½ and 127, with last sales at the former rate. These are the two "bull" bank stocks on the list, but there is undoubtedly a small outside "bull" interest which has caused much of the rise. In miscellaneous, Canadian Pacific still holds the lead in point of activity, although a large falling off is perceptible, and in sympathy with the lower quotation from London the price has dropped about 1 per cent. This, in the face of the largest monthly earnings in the history of the company. The weakness is reported to be due to some extent to the recent speech of the president of the Grand Trunk, but if the company can go on showing such large earning power, it must ultimately sell much higher. At the moment a great deal depends upon the condition of the market in London and New York, and any bull movement would soon make itself felt here. Insiders and large capitalists, who ought to know a good deal, are, without doubt, large investors in this stock, and seem confident that it will sell at 80 or over before the next dividend in February. Telegraph has been more active and has advanced ½ to 1 per cent on the week. Richelieu has been slightly traded in at 58½ and 58¾, and friends of the company predict that the year's business will be quite satisfactory. The extent of the dividend is said to be undecided; some directors favor a dividend, whilst others believe it best to strengthen the position of the company. Money has been more closely held and borrowers have had to pay from 5@5½ on call. In sterling, 60 day's sight between banks is quoted at 81-16@83-16; demand 9@9½. New York funds, 1-10@1-16 discount. Cattle bills 8½@9. The following is the record of local stocks for the week revised by L. J. Forget & Co.:

Banks.	No. Shares	Highest price.	Lowest price.	Average same week 1888
Commerce	745	129½	127½	120
Merchants	56	146½	146	139½
Montreal	125	237	235½	228
Peoples	286	101	100½	104½
Toronto .....	.....	.....	.....	211½
Ontario	14	136½	136½	120½
Molsons	89	161	160	155
Hochelaga	5	97	97	95

Miscellaneous.

Can. Pacific	2150	69½	68½	55½
Can. Shipping Co.	10	66	66	30
Gas	760	202	200	209
Hochelaga Cot. Co. ....	.....	.....	.....	115
N. W. Land .....	.....	.....	.....	62½
Richelieu	53	58½	58	55½
Telegraph	221	94	93½	95½
Street Railway .....	.....	.....	.....	197½

MONTREAL WHOLESALE MARKETS.

THURSDAY EVENING, OCTOBER 31.

A considerable quantity of merchandise is being forwarded on old orders, especially to the west. The reports on trade are much of the same tenor this week, so far as new business is concerned, as in our last issue. There has been a steady stream of small distributing orders with city trade showing up well. Prices of most staple goods, with the exception of sugar, maintain an appearance of firmness. Low quotations for grain are somewhat disappointing, checking sales and deliveries. Remittances have not improved during the week. As previously mentioned, payments are due on farm mortgages about this time.

ASHES—Receipts have been a little more liberal, first pots are scarcely so firm—a round lot sold at \$3.60 for fair tares—and the recent advance in freights is likely to depress the market. Seconds have been very scarce and active, but the demand has fallen off. Pearls have been sold at \$4.80 for very light tares, first sort. Receipts since 1st January 2,452 pots, 394 pearls; deliveries 2,333 pots, 372 pearls. In store at 6 p. m., 30 October, 364 pots, 140 pearls.

DAIRY PRODUCE AND PROVISIONS.—Butter presents little change on the week although receipts are larger. Holders are steady and succeed in obtaining good prices, especially for choice selected. Cheese quiet with a very uncertain market. Buyers claim that on the present basis of English prices they cannot operate. Factorymen are unwilling to offer their fine Septembers without a proportion of October make, which shippers are objecting to on the score of quality. The British market is only moderately active, but the movement is a healthy one and bids fair to continue. Supplies, however, are ample and no great stir is looked for until sometime later. Public cable 51s. The country markets have been dull and nothing was done at Ingersoll this week. A good business has been done in eggs with fresh at 18c@20c and limered at 17c@18c. In pork we note a steady jobbing outlet at prices quoted. Lard has gained in activity owing to cooler weather. Sales of partridges at 45c@50c per brace.

DRY GOODS.—Travellers complain that stocks in the West are practically unbroken and that the sorting trip is a failure. The weather there has been less favorable to trade than here, and there have been no cold snaps to make customers purchase winter goods. Still the dry goods trade is in a far healthier state than it was at this time last year. There have been no heavy failures (except the one recently in Hamilton) to embarrass the smaller men, and it looks as if the two slack months, January and February, would be exceptionally active this year. Stocks are small throughout the country. Storekeepers have exercised unusual caution, and, as the people have certainly not purchased their requirements, we look for an active month in November. At present remittances could hardly be worse. There seems to be very little money in circulation. But the farmers have done well this year and so soon as they awake to the fact that it is no use holding on to their crops they will soon be in funds again. In this city trade is very satisfactory. There is an abundance of employment in every branch of trade, and the working classes have all money to spend. The fashionable retailers

JOHN A. PATERSON & Co.

IMPORTERS

MILLINERY

AND

Fancy Dry Goods,

12 and 14 St. Helen St.,

MONTREAL.

are blocked with carriages, and so far as the city goes money is plentiful. Sales are largely in excess of last year. Taken all round, the dry goods trade is on a much sounder basis than it was twelve months ago, and the outlook for the spring is very hopeful.

DRUGS, CHEMICALS, OILS, ETC.—Chemicals have been quiet during the week, and there is little of interest to report. Yellow Prussiate of potash is scarce and dearer. English markets quiet and devoid of any special feature for the week. A late letter says: Chemicals strong, but no noteworthy change in quotations. Oils—Steady. Castor, of all kinds, commands full prices. Linseed will probably be easier during the winter. Oils here are unchanged. Castor shows a very firm tone. Cements and fire bricks are in better supply and have experienced a slight falling off in demand owing to unfavorable weather. Prices remain unchanged. Glass has again advanced as shown in prices current.

FRUITS.—A fair demand doing in most lines. The amount of apples shipped to Europe from Canadian and American ports to the week ending 26th October, 1889, 153,204, to the corresponding week last year, 382,703, showing a shortage to date of 229,499 barrels. Some very heavy shipments are taking place this week. We now quote:—Fall apples, \$2.50@3.00 per barrel; winter fruit, selling at \$2.75@3.25 in car lots; less quantities, \$3.50@4.00. Canadian blue grapes, 6c per lb.; Niagara, 8c@10c; Brighton, 6c; Delaware, 8c@10c per lb. Cranberries, prime dark, \$9.00 per barrel. Oranges, Jamaica's, in barrels, \$8.00@9.00. Bananas, yellows, \$1.25 per bunch. Verdelli lemons, \$2.75@4.00 per box, 360 size. Almonia grapes, in kegs of about 55 lbs. net, \$4.50@6.00. Sweet potatoes, in barrels, \$4.00@5.00. Onions, red, in barrels, \$2.50@2.75; Spanish, in crates, 80c@85c. Coconut, \$1.50 per 100. Fameuse apples are selling from \$2.75@3.50. The quantity of apples shipped from Montreal to Great Britain for the week ending October 26th, was 21,418 barrels; from Halifax, 5,226; from Boston, 9,544; from New York, 8,500.

FISH, CANNED LOBSTERS, ETC.—Trade in fish for the week has been fairly active. Price of green cod has advanced, and holders are still anticipating higher prices. Labrador herring are steady and in fair demand. Red sea trout.—First arrivals are expected to-morrow, and holders ask \$7.50 per barrel ex-wharf. Oysters steady. Receipts are light and prices somewhat firmer than during the past weeks. Fish oils quiet. Canned goods are steady and in good demand.

FLOUR AND GRAIN.—Flour has been quiet but fairly steady; receipts moderately large

The stocks here have not been reduced very materially so far. Superfine has sold at \$3.80. Wheat and coarse grains on spot are dull and nominal. Chicago has been weak, as a rule, owing to heavy receipts in the North-West and increase in the visible supply. The drooping market induced some sacrifices by the long interest. Although appearances at the moment are not buoyant, features of strength are not altogether absent. The British estimates of home crop wheat have been reduced by 8,000,000 bushels, and latest news from the bureau at Washington is to the effect that a greater quantity than last year must be deducted from "measure bushel" estimates for the poor quality of much winter wheat in this country. This simply admits what has long since been insisted by many close observers. The shipments from Russia have recently fallen off at a rate which ought to alarm "bears," and gives decisive denial to the oft told story of big reserves left over from last year's crop in that country, and English writers are discussing the probability of having to pay considerably higher figures in the near future. It may be guessed they would speak still more forcibly but for fear of alarming holders on this side of the Atlantic. The total quantity of wheat in sight on this continent and afloat is 42,331,000 bushels, an increase of 2,178,000 with a week ago, and a decrease of 14,561,000 with a year ago. Wheat and flour afloat to Europe shows a decrease of 280,000 with a week ago, and of 5,592,000 with a year ago. Oorn exhibits an increase of 74,000 quarts on the week. A cable states that the Indian shipments of wheat have been 40,000 qrs. to England and 5,000 qrs. to the coast.

GROCERIES.—There has been a freer movement in molasses and Barbadoes sold to some extent at 41c@45c; Trinidad was placed at 32c@32½c. In sugar there has been no important change. The refinery price for granulated continues to be 7½c, but it is certain that large amounts have been sold under this figure. Sugar in London is reported dull but firmer in tone. One house cables: "Bottom has been reached for this season and holders won't sell any more at these prices." On the spot dullness has ruled; demand for refined is small and seems likely to remain so until after Christmas. In tea we still hear of a demand at about 1 c, but they are firm at 16c for medium Japans. Sales have been moderate. Market also keeps firm for blacks. During the week over 600 pkgs. have been sold here on China account and will come via Suez, freights being cheaper by that route just now.

HIDES.—After a continued period of dullness which has characterized the Chicago market in light hides, prices have lowered about ½ cent. Heavy steers are in good demand with a strong market. A few sales are reported here of Hamilton and Toronto at 5¼c@6c for No. 1. There is little inclination to buy, however, and few transactions have been recorded. In green we lower tanners prices to \$5.50, \$4.50 and \$3.50 for No. 1, 2 and 3.

IRON AND HARDWARE.—Recent cables from Glasgow report that market as wildly excited. It is now known that nine-tenths of the stock of pig iron in Conna's yards are not shipping brands, and that they consist of common hard iron not worth anything like their nominal value on the warrants. The stock has been culled again and again, so that of all the enormous apparent stock of merchantable iron, but little is available for shipping or speculation. As a consequence the bulls are rampant, and warrants touched 59s 3d on Monday last. A curious feature in the market is that Middleboro No. 3 iron reached a higher point than Scotch warrants, and was quoted at 60s 1d; while at this time last year Scotch iron was 7s dearer, thus showing how firmly the speculators have got hold of the market. In this market pig iron is very firm, and no Calder is procurable. We advance our quotations of Siemens to \$26 and Gartscherrie to \$25.50. The rise in bar iron we predicted last week took place on Monday, and the

Filtered Water-White

Luxor Oil

Without exception the best quality of Kerosene.

Sold in Barrels and Cases.

Chesebrough Manuf'g Co'y (Cons'd.)

83 St. James St., - MONTREAL.

mills are now charging \$2.35 for 100 ton lots and \$2.50 to the trade. In sympathy with this best refined iron has risen to \$2.75, Siemens to \$2.50 and Swedes to \$3.75@4.00. Tin has risen £2 in England, and block is now 24c@25c here. Strip has risen 3c and cannot be secured now under 26c@27c. Antimony is also firmer, and sells at from 18c@19c. Tinned sheets have of course felt the effects, and Leon and Crown, 24 gauge, is held firmly at \$6.50. In tin plates, cokes are unchanged; but charcoal have advanced to \$4.75, and a further rise is expected before long. Galvanized iron commands 7c, and nails are very firm, although as yet prices are unchanged. In bolts and heavy hinges a strong feeling is apparent that an increase price may be looked for before long; but in brass goods the feeling is easy, and prices have retrograded to the level at which they ruled before the boom in copper.

LIVE STOCK.—The market for the week has ruled quiet. A falling off in arrivals was shown, but the light supply was fully equal to the demand. The tendency toward lower prices abroad has had the effect of weakening the market here, and prices, if anything, have been a shade under former quotations.

LEATHER AND SHOES.—In measured leathers stocks are low and prices steady. The past week has ruled quiet in the city, it being the end of the month. The English market shows, by last reports, a little better demand for buffs and splits; stocks are not accumulating there. Shoes—Some manufacturers have their spring samples out, and already some spring orders are being taken. Sorting orders for fall are also coming in which keeps the factories running full time.

OCEAN FREIGHTS.—No change in condition of rates during the week. All space continues to be filled under good demand. Grain to Liverpool, 4s; Glasgow and London, 3s 9d; deals, 70s@72s 6d; phosphate, 7s 6d@10s; cattle, 70s by outside vessels; liners charge up to 80s @85s, including insurance; lumber to River Plate, \$18; butter and cheese, 35s per ton; flour, 22s 6d@25s.

POTATOES.—No change in price since last report. Heavy arrivals are having the usual effect on the market; but with the advent of cold weather, supplies will fall off and it is expected prices will rule higher. The quality of the late crop now arriving is much superior to earlier supplies. We quote, for round lots 62c@65c per bag, smaller quantities 75c.

WOOL.—An advance in the English market of 5 to 7 per cent. during the week has caused prices here to raise accordingly. The market abroad is very strong and a further upward movement is looked for. French and German buyers were allowed to purchase the bulk of the supplies at the recent London sales, and

Leading Wholesale Trade of Montreal

CARSLEY & CO.

WHOLESALE

DRY GOODS

We respectfully invite buyers when in the city to call and examine our well assorted stock in all the leading

Fall - Shades

Before going elsewhere.

AMAZON CLOTHS.

CROISE FOULE CLOTHS.

MELTON CLOTHS

PRUNELLE CLOTH.

LADIES CLOTH.

JERSEY CLOTH

PLUSHES.

MANTLE PLUSHES

COLORED CASHMERES.

JERSEYS

JERSEYS.

JERSEYS

A full assortment of Ladies' Black Fleece Lined Jerseys.

WOOL SQUARES—Fancy Knitted.

FASCINATORS.

CLOUDS

FANCY SHIRTING FLANNELS.

RAW SILK CURTAINS.

LACE CURTAINS.

ART MUSLINS

Prompt attention to letter orders.

Carsley & Co.

113 St. Peter Street,

MONTRÉAL.

AND

18 Bartholomew Close,

LONDON, ENGLAND.

this is now having its effect. Next sales will commence about 22nd Nov. with a small catalogue. Manufacturers here are holding off, but when the stock is really required, it is expected to advance prices, as the stock will not be on hand. Present supplies very low. New York reports show a fair movement in wool during the week; the aggregate sales of domestic reaching a total in excess of that for any previous week for a number of months. Late sales would seem to warrant the belief that manufacturers are doing something more than buying for immediate wants. They are gradually opening their eyes to the fact that wools are about as cheap now as they are likely to be, and that it is a good time for stocks to be replenished.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

Toronto, October 31st, 1889.

Business is fairly active here for the season of the year. Reports are favorable from dry goods and hardware houses, with prices generally steady. So far a satisfactory trade has been done, and the outlook seems to warrant a continuance of this state of things. There are many complaints, chiefly among grain dealers, of the scarcity of cars, and collections are not up to expectations. The money market is firm at 6 to 6½ per cent. on call, and 6 to 6½ for prime commercial paper. Sterling exchange dull and weaker. Stocks have ruled quiet, with bank shares nearly all higher than a week ago. The following are the bids to-day as compared with last Thursday:—

Ranks.	Bid		Loan Cos.	Bid	
	Oct. 31.	Oct. 24.		Oct. 31.	Oct. 24.
Montreal...	236½	235	Can Per.....	202½	....
Ontario...	136½	134	Freehold.....	....	....
Toronto...	222½	219	Western Can...	193	....
Merchants.	145	145	Union.....	132	132
Commerce.	129½	127½	Landed Credit..	118½	118
Imperial..	157	156	Bldg. & Loan...	108	107½
Dominion..	22½	223½	Imperial Saving	120	120½
Standard.	142	140½	London & Can'd	131½	131
Hawilton.	148½	148	Farmers Loan...	120	120
			Ontario Loan...	125	125

BUTTER.—The market is quiet and prices remain steady. Some look for lower prices, and unless they come nothing in an export way can be done. Small lots of the best tub sell at 18c and a round lot of good the other day at 16c. Large rolls are quoted at 15@17c for good to best, and inferior at 11c@13c. Cheese is quiet with prices quoted at 10½c@11. Eggs are a trifle weaker; fresh 20c@21c and limed 16c@18c.

FLOUR AND GRAIN.—There has been a limited trade in flour; straight rollers sold at \$4.20 and \$4.15, with more offering at the latter price. Extras are quoted at \$3.70, and patents at \$4.30@4.75, according to quality. Wheat is dull and easy; sales of No. 2 fall and red winter were made outside at equal to 85c here, and No. 2 spring held a cent higher. No. 1 Manitobā hard sold at 95c and No. 2 92c. Barley is dull and steady; the trade is put about a good deal by the scarcity of cars. No. 2 is quoted at 48c@50c, and No. 3 extra at 44c@45. Oats are firmer, selling on track at 32c and outside at 26½@27. Peas firm, with sales outside at 53½c. Rye nominal at 50c, and corn at 49c@50. Bran sold at \$10.50 on track. Oatmeal steady with cars quoted at \$3.60 for ordinary and at \$3.80 for granulated.

GROCERIES.—Business is said to be fair. Dried fruits steady; Valencias sold at 6½c@6½c; new Sultanas, 9½c@10; old currants sell at 4½c; new Fillatra, 5½c@6c. Sugars steady; yellows are quoted at 5½c@6½c, and granulated at 7½c@7½c. Teas and coffees unchanged. Syrups scarce and firm for the low grade of Canadian. American syrups sell at 55c for medium and 55c to 60c for choice.

HARDWARE.—Trade is moderately active and prices firm. Cambrose pig-iron, \$25; Summerlee and Gartsherrie, \$27. Steel firmer, as well as bar iron.

HIDES AND SKINS.—The hide market is dull and weak at 5c for No. 1 cured cows; green are quoted at 4½c for No. 1. Sheepskins are firm at 80c, and calfskins unchanged.

LIVE STOCK.—The cattle market is steady. There is a fair demand for stockers at 3c@3½c, and choice exporters are nominal at 4½c. The best butchers bring 3½c@3½c, and inferior 2c@2½c. Sheep are quoted at 4c@4½c; the export season is about over; butchers' sheep, 3.50 @ \$4.50 a head, and lambs \$3 @ \$4.25. Hogs are quoted at 4½c@4½c per lb.

W. & J. KNOX,



KILBIRNIE.

Tailors' Linen Threads,
Sole Sewing and Wax
Machine Threads.
Gilling & Salmon Twines,
Gilling and Salmon Nets.

Sole Agents for Canada,

GEO. D. ROSS & CO.,

648 Craig Street,
MONTREAL.

Toronto Office. 122 Front Street West.

PROVISIONS.—There is a quiet trade and prices are steady. Long clear bacon jobs at 8½c@8½c, and round lots quoted at 8½c. C.O. quoted at 9c@9½c, bellies and backs at 12c@12½c and rolls at 10c@10½c. Hams rule at 13½c. A 20 barrel lot of Canadian mess pork sold at \$14.50, and American is quoted at \$14. Lard rules at 9c@9½c, the latter for Canadian. Potatoes sell at 50c per bag for car-lots, and 65c for small lots. Onions \$1.60@1.75 per barrel, and beans \$1.75@1.80 per bushel. Hops dull at 13c@15c.

WOOL.—Trade quiet and prices unchanged. Fine selections held at 22c@23c, and rejections at 19c. Pulled wools steady at 23½c@24c for supers, and at 29c for extras.

SPECIAL NOTICES.

ST. LEON WATER.—No greater proof of the efficacy of this well known mineral water need be desired than the praise tendered it by any who have had occasion to test its merits. Mr. N. E. Laforce, whose advertisement appears on another page, is the manager of the Quebec agencies for this celebrated water.

MR. T. HENRY CARTER, this city, is the sole agent for Quebec and the Lower Provinces for the "Fitch" Type Writer, which was invented to meet a well-defined demand for a type writer with the following features as essentials: To write in full and perfect view of the operator; to dispense with the clumsy and dirty ribbon device for inking type; to have a perfect alignment of letters and one that would remain perfect regardless of the wear of the machine; to be light, small and therefore practically portable; to be thoroughly durable and not liable to get out of order; to have the smallest practicable number of keys, so that the key-board could be readily learned and rapidly manipulated, and to be sold at a low price. These desirable features, and several others of scarcely less advantage, have been combined in the "Fitch" Type Writer. It requires no expert to operate it, producing both capitals and small letters; thus making every man his own type writer. It is the handsomest of all type writers, and is an ornament to any library, parlor or office. The operator can see every letter, just as he makes it. Finally, it can be had for half the ordinary price of a machine doing no better work and giving a great deal more trouble. Price, \$68. Descriptive pamphlets may be had by sending to 1725 Notre Dame street and 470 St. Paul street.

St. Hyacintho Advertisements.

LOUIS COTE & BROS.
 WHOLESALE
BOOT and SHOE
 MANUFACTURERS,
ST. HYACINTHE, P. Q.

DUCLOS & PAYAN,
Tanners and Manufacturers of
 BUFF, PEBBLED GRAIN and SPLIT LEATHER,
 Moulded Boot and Shoe Counters, Pressed
 Insoles, Heels, &c.
ST. HYACINTHE, QUEBEC.

MUSGROVE'S NATIONAL

Business
COLLEGE.
 33 O'CONNOR ST., OTTAWA, ONT.
 A thorough course, now. Special attention to
 Penmanship without extra charges. A discount
 of 20 p.c. on all tuition fees to ladies. Shorthand
 and Typewriting. Catalogues free. Address,
 O. H. McOARGAR, Principal.

BOSSIERE LINE

Under contract with the Dominion
 Government.

HAVRE - MONTREAL
 CHEAPEST ROUTE
 TO THE CONTINENT

	Tonnage.
Geographique.....	2,800
Nautique.....	2,600
Henri IV.....	2,000

For Freight and Passage apply to
BOSSIERE } Havre, 47 Quai d'Orleans.
FRERES & Co. } Paris, 24 Rue Leveillier.
 Montreal, 201 Commissioners St

GAS CONSUMERS
 OWN YOUR
GAS METER
 And Save Money.

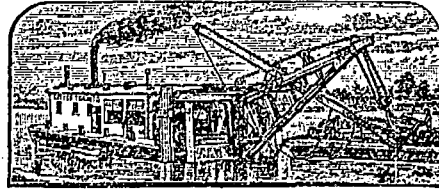
We are now supplying the public with Meters of
 our own manufacture, equal to any made bearing
 the Government Inspector's seal and guaranteed
 for four years. Money saved by buying your
 meter instead of paying rent.

Robert Mitchell & Co.,
 Cor. CRAIG and ST. PETER STS.,
MONTREAL.

Our representative recently visited the
 works of the Montreal Whitewear Factory,
 owned by Messrs. Robert McNabb & Co.
 Though less than three years in operation,
 the manufactory is the largest in its specialty
 line in Canada, employing over 100 hands
 and operating about 75 machines. Their show-
 room contains innumerable designs and varie-
 ties of novelties for the coming season's trade.
 Their leading line for this season of the year
 is aprons for the Christmas trade, and their
 assortment of these goods ranges from the
 cheapest cotton to the finest lace and satin,
 embracing about 100 varieties. There are
 ladies, misses, children's and nurses aprons
 in every imaginable shade and color. The fol-
 lowing lines are also extensively manufactured
 by this firm: Blouses, colored skirtings, flannel
 underwear, ladies blouses, infant's and child-
 ren's underwear, day slips, night robes, infants
 older-down cloaks, caps to match, pillow

M. BEATTY & SONS,
 WELLAND, ONT.

Dredges, Derricks, Steam Shovels,



Hoisting Engines,

Horse Power Hoisters,

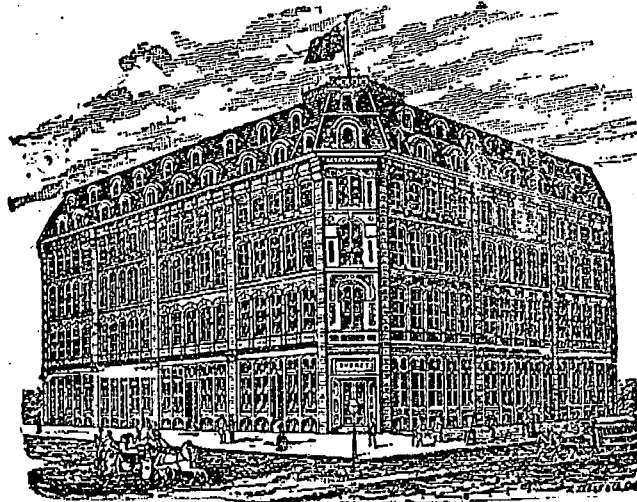
Stone Derrick Irons,

Centrifugal Pumps

And other plant for Contractors' use.

A. ROBB & SONS, Amherst, N.S., agents for Maritime Provinces.

MEN'S BOYS and YOUTH'S CLOTHING
 CHILDREN'S CLOTHING a specialty.



Our Travellers for the Autumn and Winter
 Season 1889-90 are now on the road.

H. SHOREY & CO., CLOTHIERS, WHOLESALE

1866, 1868 and 1870 Notre Dame, 36, 38, 40 and 42 St. Henry Sts., MONTREAL.

**CANADA GALVANIZING AND
 STEEL ROOFING CO.**

Manufacturers of

Steel Roofing, Shingles, Galvanized Buckets, &c.
CUSTOM GALVANIZING WORK A SPECIALTY.

OFFICE and WORKS: 22 LATOUR STREET
MONTREAL.

..... Circulars and Price List on Application.

Academy of Music.

HENRY THOMAS, Lessee and Manager.

To-Night and Saturday Matinee,

CHAS. A. STEVENSON in

Bootles' Baby!

Seats now on sale at Nordheimer's, 213 St.
 James street.

shams, plain and embroidery-trimmed child-
 ren's wear, dress and gimp, infants' and
 children's flannel wrappers, children's walking
 coats, and caps to match, infants' flannel
 saccos, colored flannel skirts in
 many patterns. Messrs. Robert McNabb
 & Co., have shown great enterprise in intro-
 ducing these goods to the Canadian market, as
 the bulk of such goods were formerly imported
 from the States. The designs are now made
 here as soon as they appear among the success-
 ful lines in New York, Boston and Philadelphia.
 Mr. McNabb personally visits the fashion mar-
 kets several times a year and keeps fully
 abreast of the times. An experienced and ex-
 pert designer who supervises everything, has
 been brought from New York. Messrs.
 McNabb & Co. have been very successful in
 their new departure, and intend to further in-

**TISDALE'S BRANTFORD
 IRON STABLE FITTINGS**
 We lose no job we can figure upon. Send for Cata-
 logue. The B. G. TISDALE CO., Brantford, Canada.

crease the number of their lines, and to manu-
 facture everything that is saleable in the white
 goods trade.

Mr. J. W. Windsor, packer of the "Ice
 Castle" brand of canned goods, 70 Albert
 street, this city, wishes to state that his
 method of canning tomatoes, corn, etc., is
 quite different from that described by the
 daily papers last year as being the *modus
 operandi* in vogue in Montreal, and from
 the publication of which description the
 business of Mr. J. W. Windsor has more or
 less suffered. The tomatoes put up by
 this firm are all selected as they come from
 the farmers, and all bruised or otherwise
 damaged fruit is thrown away by hands de-
 tailed for that purpose. After being properly
 scalded, they are transferred to long tables,
 where the skin and all imperfections are re-
 moved. The house has a contract with lead-
 ing farmers to keep their premises clear of
 all waste matter. Frequently as many as 100
 women and girls are employed at these tables.
 After peeling, the tomatoes are transferred to
 the drainer, where the water is drained off,

New Flour Mills!
 FULL ROLLER PROCESS.
Cookshire Flour Mill Co.,
 MANUFACTURERS OF
 BEST PATENTS and STRONG BAKERS, &c.
 FROM
 Manitoba Wheat.

Located 350 miles from St. John, N. B., on the C.P.R. Short Line. Wheat ground in transit on via freight rates. Correspondence solicited.
Cookshire, - P.Q.

Israel England & Sons,
 General Merchants and Manufacturers of
Hemlock Tanned Sole Leather

SUPERIOR
 Lace and Picker Leather, Loom Straps, Cut Lacings, &c.

Knowlton, - - - P. Q.
 Samples sent free on Application,
 ESTABLISHED 1843.
 ISRAEL ENGLAND. PRUD ENGLAND. R. N. ENGLAND.

WALTER BLUE,
Wholesale Clothing
 69 and 71 Wellington Street,
Sherbrooke, Que.

SALESMEN
WANTED
 to canvass for the sale of Nursery Stock. Steady employment guaranteed. **SALARY AND EXPENSES PAID.** Apply at once, stating age. [Refer to this paper.]
Chase Bros. Co'y, Colborne, Ont.

GEO. JACKSON,
ENGRAVER, SILVER, STEEL AND BRASS.
 Jewellers' Work a Specialty.
 Balmoral Building, Notre Dame Street, MONTREAL
 Outside orders will receive prompt attention.

FLOUR MILLING
 -:- **IRA GOULD & SON, -:-**
City Rolling Mills,
MONTREAL.
 Millers of Highest Grades Patent and Strong Bakers' Flour, from carefully selected
MANITOBA WHEAT.
 Correspondence Solicited.

leaving nothing but the solid pulp, From the drainer, they pass to the steam jacket kettle, which partially cooks them, thence to the steam-power filler, one of the latest improved machines of the age, which is operated at the rate of 60 cans a minute—from the filler they go to what is known as the Burt wiping machine, which cleans the tops of the cans, preparing them for the caps, after which they go to the sealers, thence to the bath-kettles, where they are processed. By this method the tomatoes are only handled once—at the peeling table—the remainder of the work being done by machinery. In canning corn a similar process and similar machinery is employed, except that the corn is cut from the cob by machinery instead of by hand. Sweet corn is of a very delicate nature as regards its keeping qualities after being cut from the cob, and requires the utmost vigilance from the foreman in charge to see that all the utensils and machinery are kept per-

A. T. FOSTER & CO.,
 Manufacturers of
CUSTOM-MADE BOOTS & SHOES
 And Dealers in American Rubbers.
 Telegraph Address, DERBY LINE, VT.
ROCK ISLAND, - - QUE.

CANADIAN SECRET SERVICE
 Legitimate Detective work of every kind, except that which interferes with the Marital Relations. Copyrights and Patents protected. Bank, Insurance and Railroad work given careful attention. We are prepared to undertake Detective work at reasonable rates, and to perform the duties entrusted to us in an honorable manner.
JOHN A. GROSE, Manager.
 P. O. Box 1999, MONTREAL

BADEN
Lace Leather Tannery
HELDMAN BROS.,
 MANUFACTURERS OF
Genuine HELDMAN'S Lace.
 All our Lace guaranteed or no pay.
 Orders by Mail promptly attended to.
BADEN, Ont.
 Prices on Application. Telephone Connection.

ROBIN & SADLER
 MANUFACTURERS OF
LEATHER BELTING.
Montreal and Toronto.

D. W. ALEXANDER,
 Manufacturer of
SOLE LEATHER
 And dealer in every description of **Green Salted Hides,**
 65 Front Street East, - **TORONTO**
 Write or wire for quotations.

IMPROVED
TURBINE WHEEL
 Guaranteed equal to any on the Continent.
 Prices Lower than any other first-class Wheel.
 Write for definite information.
CHAS. BARBER
MEAFORD, - ONT.
 Agents for Maritime Provinces, A. ROBB & SONS, Amherst, N.S.

fectly clean and sweet, as even a handful of corn slightly sour would spoil a day's work and cause hundreds of dollars loss. This season's pack of corn and tomatoes is considerably below the average in quantity but unusually fine in quality. The following letter from the office of the health department speaks for itself:—"Dear Sir,—In reply to your letter this day received, I have the pleasure to enclose certificate with regard to your factory. I have been over several similar establishments, but I have never seen any which gave me more complete satisfaction. Your factory was not visited by me last year, but I find from the reports of our staff that it was reported in good condition. Believe me, Dear Sir, yours truly J. C. Radford, Sanitary Inspector."
 MESSRS. J. H. BOTTEBELL & Co, boot and shoe manufacturers, Quebec, are among the enterprising firms which can lay claim to the

Ontario and Quebec Railway Com'y.

The half-yearly interest due on the First of December next, on the 5 per cent. Debenture Stock of this Company, will be held at the Office of Messrs Morton, Rose & Co., Bartholomew House, London, England on and after the 2nd De-cember, to holders on the Register on the 31st inst.

Interest for the same period on the Common Stock of the Company at the rate of 6 per cent. per annum will be paid on and after the same date at the Bank of Montreal, Montreal, or at the office of Messrs. Morton, Rose & Co., London, England, at the option of the holder, to Share-holders on the Register on the 31st instant.

Warrants for these payments will be remitted to the Register Holders.

The Debenture Stock Transfer Books will close in London and in Montreal on the 31st instant, and the Common Stock Transfer Book will close in Montreal on the same day.

The books at both places will be re-opened on the 3rd December next.

By order of the Board,
CHARLES DRINKWATER,
 Secretary.
 Montreal, October 16th, 1889.

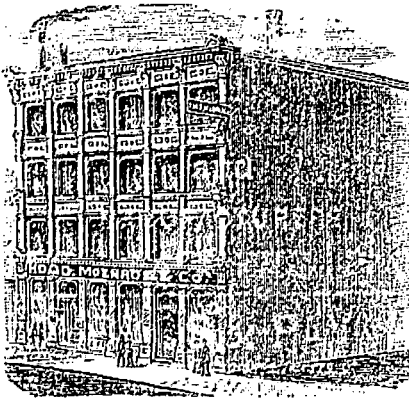
B. HARAM,
 WHOLESALE MANUFACTURER OF
Sofas, Lounges and Parlor Suits,
BEDROOM SETS, ETC.
MATTRESSES & PILLOWS.
OTTAWA, ONT.
 Write for Prices.

N. E. LAFORCE
 3 Port Dauphin St., - - Quebec City.
 Manager of Quebec Agencies for
The Gel brated ST. LEON WATER
 So widely and deservedly known as a sure remedy for almost every kind of disease, especially Dyspepsia, Consumption and all complaints of the digestive organs.

K. W. BLACKWELL
 Cor. Canal and Conde Sts.,
MONTREAL.
Springs OF ALL KINDS
 -AND-
Steel Castings.

satisfactory knowledge of being busy turning out orders even in the dull periods of the year, when trade in that line is naturally expected to experience a brief quietness. Acquainting themselves with whatever new features may be introduced from time to time by visiting regularly the largest centres, they are always abreast of the times in introducing whatever modern ingenuity devises towards furthering the interests of trade. At present extensive improvements are going on in their busy establishment, whereby growing demands of their business may be satisfactorily met. The output averages 7,000 to 8,000 pairs per week.

As we noticed in the JOURNAL some three months ago, the death of the late Mr O. Doney, of Ottawa, we now take occasion to state that the settlement of the estate has made a good showing. The business continues under the management of Mr. Richard Doney, his brother and successor, who has had seven years' experience in the business and naturally



HOOD, McENROE & Co.
 [Successors to ADAM DARLING Importers of
China, Glass & Earthenware
 Nos. 443 and 445 St. James St., Montreal.
 HUGH W. HOOD. JOHN C. McENROE. GEO. A. MANN

BARBOUR'S



LINEN THREAD.
THOMAS SAMUEL & SON
 AGENTS FOR CANADA,
 8 St. Helon Street, MONTREAL.
 3 Wellington St., East. - - - - - TORONTO
 299 St. Valier St., - - - - - QUEBEC

EUGENE F. PHILLIPS'
ELECTRICAL WORKS,
 MONTREAL.

Manufacturers of Patent Finished
 Insulated Electric Wires, Tele-
 phone and Incandescent Cords,
 Electric Light Wires.

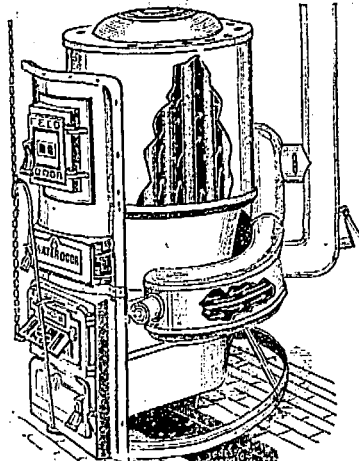
FARADAY CABLES,

For Telephone, Telegraph, and Electric Light
 Purposes.
 Magnet Wire, Patent Rubber Covered Wire,
 Lead Encased Wire. Flexible Cordage Office
 and Annunciator Wire. Write for prices.

possesses much of that native ability which
 made the name of C. Doney so widely and
 favorably known. Mr. D. is introducing
 several improvements in new lines, bringing
 out some leading specialties. We predict for
 Mr. Doney a prosperous business career in
 sustaining the popularity which the name
 and the business has enjoyed.

ENCOURAGED by a heavy season's business
 Messrs. Fergusson, Alexander & Co., paint
 manufacturers, this city, are making exten-
 sive alterations and additions to their central
 load, color and varnish factory on College
 street. Every inch of space is being utilized
 to make room for additional plant and machin-
 ery. As an "overflow," the firm have leased
 buildings and a plot of ground near St. Gab-
 riel Locks in the suburbs, which will assist,
 when necessary, in relieving the congestion

Clare Bros. & Co.
 PRESTON, ONT.,



Manufacturers of
COAL AND WOOD HOT-AIR

Furnaces - and - Registers.

10 Styles—38 Sizes.

Send for Catalogue of the Largest and Most
 Complete Line of HOT-AIR FURNACES
 for both Coal and Wood manufactured in
 Canada.

Mention this paper.

THOMAS LIGGET

IS SHOWING
 A VERY CHOICE STOCK IN

ALL THE NEWEST
 EFFECTS OF RICH CARPETING.
 WILTON
 AXMINSTER
 BRUSSELS
 BRODERIES
 TAPESTRY
 BALMORALS and
 KIDDERS.

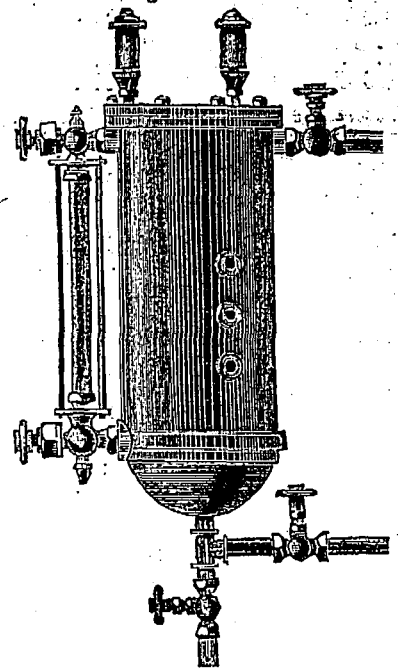
GLENORA BUILDING,
 1884 Notre Dame St., Montreal.

TO THE DEAF.—A person cured of Deaf-
 ness and noises in the head 23 years' stand-
 ing by a simple remedy, will send a description of
 it FREE to any Person who applies to Nicholson,
 177 McDougall Street, New York.

at their city works. Notwithstanding the
 bogus labels used by some of their competi-
 tors, Messrs. Fergusson, Alexander & Co. have
 had to quote their own words, "an immense
 run" this year, and will, no doubt, keep up
 the record.

On another page will be found the advertise-
 ment of "Unique" Telephones, by John Starr,
 Halifax, N.S. These are claimed to be the
 simplest and cheapest telephone made. One
 of the many advantages claimed over any
 other is that the transmitter can never get out
 of adjustment or rust up, and is not affected
 by sudden changes in temperature, jarring, etc.,
 and when unpacked are ready for use without
 any adjusting, which is a great advantage,
 especially when the customer is not an expert.
 They are gotten up in three styles. No. 1,
 with electric bells, for short distances and in-
 side use. No. 2, with magneto bells, for longer
 distances and exchange work. No. 3, desk or
 table telephones, used on office table and con-
 nected with main line by flexible wire cord so
 as to moved around as desired. The No. 1 is
 very useful for connecting the different floors
 in a building, in place of speaking tubes, being
 more convenient, and are placed in position
 without injury to walls and flooring as in case
 of speaking tubes. A small and simple switch-
 board is provided, so that where three or more
 telephones are required communication can be
 had between any two; the saving in time thus

The Canadian High and Low Water Alarm



The Disc or Float used in this Alarm is a solid
 substance, and cannot leak or collapse by the
 action or pressure of steam. This special feature
 has been highly recommended by practical men: s
 a sound principle, and one which has much to do
 in making it always reliable, for in this respect
 it cannot get out of order.

This invention is one of simplicity allied to
 mechanical genius. It never fails to sound the
 alarm of danger to those who are within hearing.
 Its working parts are well protected, and cannot
 be tampered with. Its principles are founded on
 mechanics. Its strength is evident, and it never
 fails to act. In saving this we have all that is
 necessary. We ask but a trial to convince the
 most skeptical. For full particulars, prices, &c.,
 apply to **G. A. MUNIZ & CO., Montreal.**

J. W. WINDSOR,

PACKER OF THE

ICE CASTLE BRAND

— OF —

CANNED GOODS

SPECIALITIES:

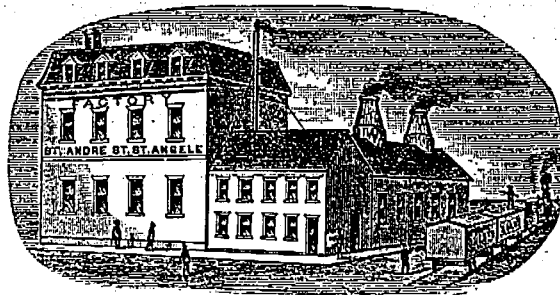
Lobster - Tomatoes - Corn.

Baked Beans and other Fruits and Vegetables
 in their Season.

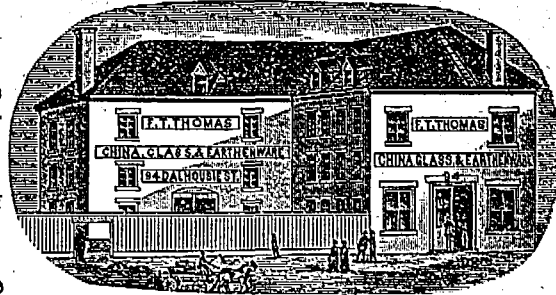
FACTORIES—Montreal, 70 Albert Street; Cape
 Cove, Gaspe Co.; NewPort Port, P.Q.; Pabas,
 P.Q.; Seal Cove, P.Q.; Little Shippigan, P.Q.

effected is considerable, besides the convenience.
 The No. 2 style is intended for outside use,
 connecting stores and factories with dwellings,
 etc., and for general exchange work. The No.
 3 are very useful for offices, etc., and saves the
 necessity of leaving one's seat to answer a call.
 These can be used in connection with the pre-
 sent exchange telephones and should be in
 every office. The "Unique" is claimed to be
 the only telephone manufactured adapted for
 private use, as owing to its extreme simplicity
 no expert care is required, and after being once
 properly put up will not get out of order, and
 requires no further attention, except to
 occasionally recharge the batteries, which
 can be done by anyone at a cost of a few
 cents per annum. Mr. Starr is the General
 North American Agent for the "Unique," and
 has some strong testimonials from a number
 who have been using them. They have been
 tested as far as any telephone now in use, and
 during a very heavy rainstorm a whisper
 could be heard sixty miles off, between Halifax
 and Truro. We would advise anyone in need
 of telephones to correspond with Mr. Starr.

F. T. THOMAS, QUEBEC.



Importer of
China,
Glass and
Earthenware,
Coal Oil Lamps
and Chandeliers.
Globes and
Chimneys
—
Manufacturer of
Rockingham
and
Brown Ware



“La Fameuse” AND “Lamaya”
10 CTS.

‘Havana Pearls,’ 10c.

‘FASCINATOR’

SMOKE

BEST

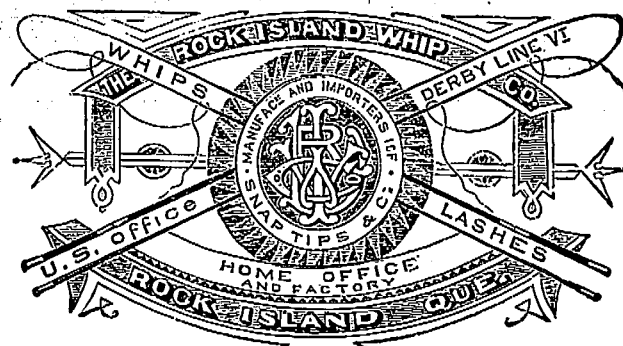
5c. CIGAR IN THE MARKET.

For Sale by all Leading Cigar Dealers.

MANUFACTURED BY

PAYNE BROS. & MACFARLANE, - Granby, P. Q.

Special Brands made for the Jobbing Trade. Correspondence Solicited.



D. W. DOUGLASS, St. JOHNS, P.Q.

PACKER OF

CANNED FRUITS & VEGETABLES

Pears, Corn, Tomatoes, Peas, Beans,
Boston Baked Beans and Picnic Beans.

PACKER OF THE CELEBRATED YELLOW LABEL CORN.
Correspondence solicited with the wholesale trade.

E. F. R. ZOELLNER
WHOLESALE

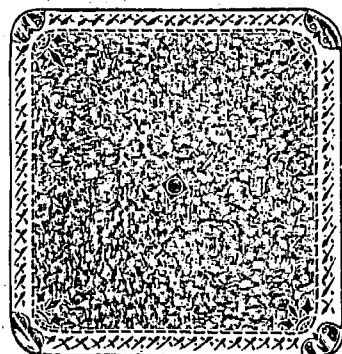
Furniture & Manufacturer

Bed Room Suites, Sideboards, Dining Room, Parlor
and Kitchen Tables, Office Desks, Hat Racks,
Whatnots, Etc., Etc. For Walnut, Cherry, Birch,
Elm, Etc., sample order solicited.

Mail Orders receive prompt and careful attention.
C. P. R. and G. T. R. shipping facilities.

FACTORY AND OFFICE AT
MOUNT FOREST - ONT.

Order your Posters, 1, 2 and 3-Sheet, at the JOURNAL OF
COMMERCE OFFICE, 171 St. James St.



Coal Hods

Black or Galvanized. Open, Funnel
or Covered. Made without Rivets.
Six thicknesses of metal at Beams.

Coal Vases

Handsomely Decorated.

Stove Boards, Pipes, Elbows
AND OTHER SEASONABLE GOODS.

Write for Prices.

McCLARY MFG. CO.

London, Toronto, Montreal, Winnipeg.



J. H. WALKER



Wood Engraver,
HAS
REMOVED
TO

207 St. James St.
Nordheimer's Building

Engraving for all Illustrative
and Advertising
Purposes, superior to any
other Process, and as low
in price. Orders respectfully
solicited.

Established 1850.

LARGE PROFITS

On Fifteen-Year Tontine Dividend
Policies recently settled by the

NEW YORK LIFE Insurance Co'y,

They are based upon Policies of \$10,000 each.

Kind of Policy.		Cash value	Paid-up
		Pol. & Div. 15th Year.	Ins. Value 15th Year
Ordinary Life.....	30	\$3,515 10	\$8,500 00
	40	5,137 40	9,760 00
	50	7,966 80	12,150 00
20-Year Endow'm't..	30	10,126 90	24,400 00
	40	10,666 80	20,260 00
	50	12,153 70	18,530 00
15-Year Endow'm't..	30	14,992 00	36,250 00
	40	15,584 60	29,600 00
	50	17,182 00	26,200 00

The Tontine Policies of the New York Life furnish, in connection with guaranteed insurance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

DAVID BURKE,

General Manager for Canada.

Head Office: 23 St. John St., Montreal
Branch Office, Mail Building, Toronto.

BRITISH EMPIRE

Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

CANADA BRANCH, MONTREAL.

Canadian Investments,
nearly - - - - - 700,000

ACCUMULATED FUNDS.

1857	\$ 565,000
1865	1,185,000
1873	2,810,000
1881	4,210,000
1883	4,780,000
1885	5,304,000
1888	6,386,000

F. STANCLIFFE General Manager.

General Agents, - Toronto,
J. E. & A. W. SMITH.

GLASGOW & LONDON

Fire Insurance Co.

CANADIAN BRANCH.

HEAD OFFICE:
CORNER NOTRE DAME AND ST. HELEN STREETS,
MONTREAL.

DIRECTORS:

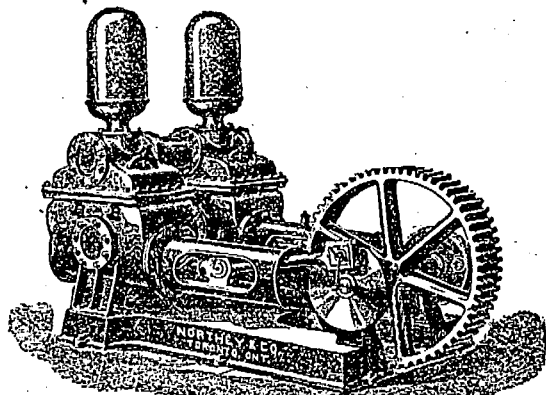
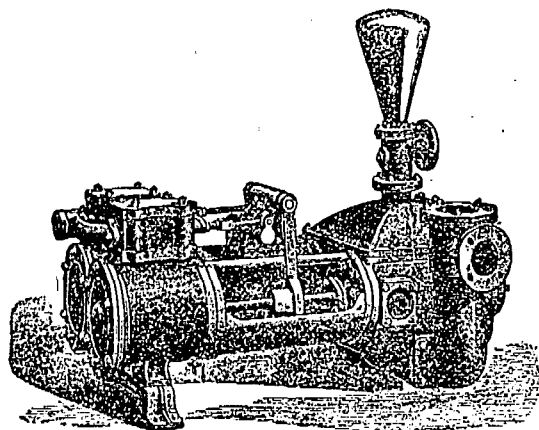
W. H. HUTTON, Esq., (James Hutton & Co., Montreal), Chairman.
WM. CASSILS, of the Dominion Transport Co.
D. GIBOUARD, M. P., Q. C., Montreal.
LARBATT W. SMITH, D. C. L., President Building and Loan Association, Toronto.
ROBT. C. JAMESON, Esq., Montreal.
S. NORDHEIMER, Esq., President Federal Bank, Toronto.
Geo. R. R. COCKBURN, Esq., (President Toronto Land and Investment Co.), Toronto.

J. T. VINCENT and
Richard FREYGANG } Joint Managers

INSPECTORS:

W. G. BROWN. O. GELINAS,
A. D. C. VAN WART.

\$1.00 Cash deposited with Canadian Government for every dollar of liability.



SINGLE and DUPLEX Steam and Power Pumps for Boiler Feeding, Fire Protection, Water Supply, Mining Use, Etc. INDEPENDENT AIR-PUMP CONDENSERS for attaching to High Pressure Steam Engines. DOUBLE ACTING BREWERS' AIR PUMPS, ACID PUMPS, SPECIAL MASH PUMPS for Brewers' Use. TANK or LOW PRESSURE PUMPS, Etc.

NORTHEY & CO., - - - - - Toronto, Ont.
Office and Works, cor. Front and Parliament Sts.

WESTERN Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, - - - - - \$2,359,054 40
Income for Year ending 31st Dec., 1886, - - - - - 1,422,239 28

Head Office: - - - - - Toronto, Ont.

J. J. KENNY, Managing Director.
A. M. SMITH, President. JAS. BOOMER, Secretary.
J. H. ROUTH & Co., Managers Montreal Branch,
190 ST. JAMES STREET.

SIR DONALD A. SMITH, K.C.M.G., M.P., | ROBERT BENNY, Esq.,
Chairman. | SANDFORD FLEMING, Esq., C.M.G.,
Directors.

THE FIRE INSURANCE ASSOCIATION

(LIMITED),
of LONDON, ENGLAND.

Capital \$4,500,000
Funds in Hand, 31st Dec., 1887 1,242,915
Dominion Deposit 100,000

Chief Office for Canada: - - MONTREAL
No. 47 St. Francois Xavier Street.
J. KENNEDY, Manager.

LONDON

AND

LANCASHIRE

LIFE

Confederation Life. HEAD OFFICE: TORONTO.
ORGANIZED 1871.

OVER \$3,500,000 ASSETS AND CAPITAL.
BUSINESS IN FORCE,
\$17,000,000.00.

PRESIDENT, - - SIR W. P. HOWLAND, C.B., K.C.M.G.
VICE-PRESIDENTS:
WILLIAM ELLIOT. | EDWARD HOOPER.
W. C. MACDONALD, | J. K. MACDONALD,
Actuary. | Managing Director.
H. J. JOHNSTON, - - - - - Montreal
Manager for the Province of Quebec.

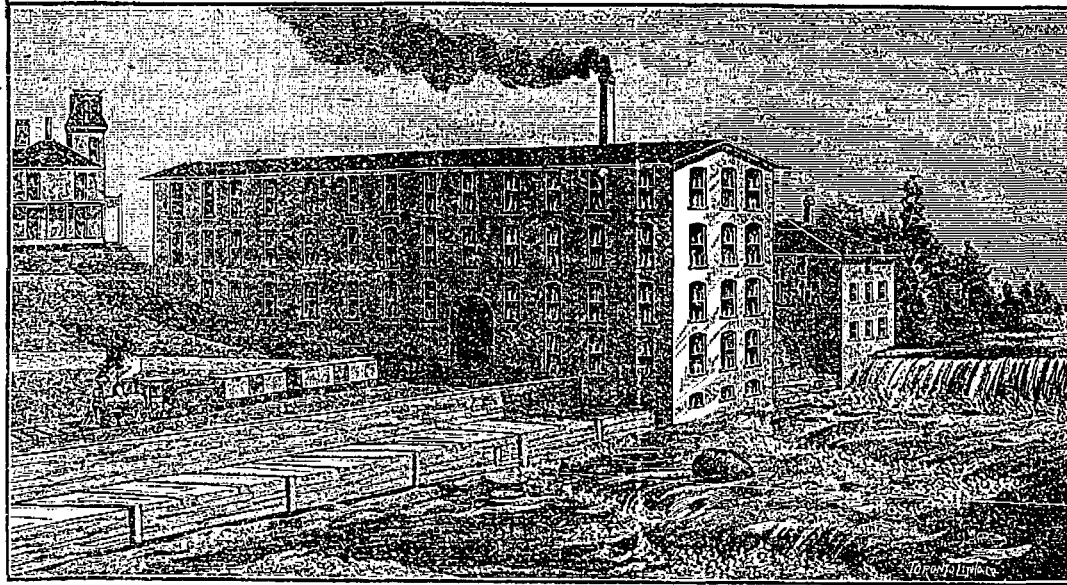
GEORGE GALE AND SONS,

GEO. GALE.

A. H. GALE.

F. G. GALE.

Manufacturers of the



**Dominion Wire
Mattress,**

**Dominion
Conical
Spring
Mattress**

DEALERS IN

**English
Wrought
Iron and
Combination
Bedsteads.**

Hair, Moss, Wool and
Description.

WATERVILLE, - QUEBEC

W. H. WIGGETT,
Manufacturer of
AERATED WATERS

Bottler and Dealer in Ales and Porter.

SHERBROOKE, P.Q.

Agent for the Celebrated St. Leon Water.
Correspondence solicited.

ST. LEON SPRINGS
Sanitarium, St. Leon, Que.

This celebrated establishment, one of the most delightful and agreeable summer resorts on the Continent will be open to the public on the 1st of June.

The numerous tourists who visit this beautiful spot annually will find it this year under the new management more attractive than ever. The proprietors will spare no effort in catering to the comfort and enjoyment of the guests.

The cuisine will be under the immediate management of one of Montreal's leading professional cooks. Special facilities will be given for all kinds of recreation such as billiards, bowling, croquet, lawn tennis, boating, etc., etc., etc.

To sufferers from Rheumatism, Neuralgia, Indigestion, General Debility, &c., &c., the Saline Springs in connection with this hotel offer a sure cure.

Coaches will be in waiting for guests at Louiseville on the arrival of all trains from Montreal and Quebec. For terms apply to THE ST. LEON MINERAL WATER CO., 51 Victoria Square, sole proprietors of the famous St. Leon Mineral Water for sale throughout the entire Dominion.

C. E. A. LANGLOIS, Manager.

**GENERAL
French Agency**

TELEPHONE 1808.

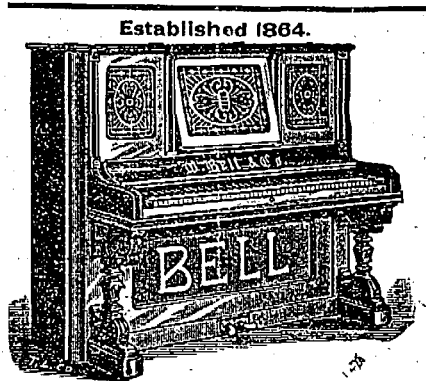
C. ALFRED CHOUILLOU
30 HOSPITAL STREET,
MONTREAL,

Sole Agent in Canada for the following Patent Medicines:

- | | |
|---------------------------------|-------------------------------------|
| Charbon de Belloc. | Syrup of Dentition of Dr. Lassorre. |
| Syrup of Chloral of Follet. | Grains of Health of Dr. Franck. |
| Goudron Guyot. | Eucalyptine Gressy. |
| Wine of Quinum Labarraque. | Salts of Lithine. |
| Vallot's Pills. | Toile Vesicante of Ch. Leperdriel. |
| Dr. Rabuteau's Dragees of Iron. | Thapsia of Ch. Leperdriel. |
| Mathey Caylus Injection. | Elixir Dentifrice of R. F. F. |
| Dr. Moussette's Pills. | Benedictins of Soulas. |
| Berthe's Syrup of Codcine. | Steiner's Phosphor Paste. &c., &c. |
| Capsules Russes Taetz. | |

Antiseptic & Hospital Dressings.
Samples sent to doctors free on application.

BELL PIANOS



ARE NOW THE CHOICE OF
THE MUSICAL PROFESSION.

New and Improved Scale,
Giving them a Richness of Tone and Durability unequalled by others, while the general construction is of the best, and on modern principles.

Finished in Rosewood, Blisterea Walnut, Mahogany, Antique Oak, &c., &c.

Catalogues Free on Application to

W. BELL & CO., PIANO AND ORGAN MANUFACTURERS, GUELPH, ONT.



PIANOS

We invite inspection of our large assortment of Pianos of the following world-renowned makers:

CHICKERING, HAINES, STEINWAY,

Finest Assortment in the Dominion in our New Building.

Special attention is also directed to our varied stock of SECOND-HAND PIANOS, amongst which are some instruments of the standard makers, and that have been in use but a short time.

A. & S. NORDHEIMER,
MONTREAL—213 St. James Street.

TORONTO—15 King, St. East. Branches—Ottawa, London, Hamilton

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), 300,000
Resources Over - 1,000,000
Deposit with Dom. Gov't, - 57,000

THE BONUS SYSTEM

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

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

Over \$670,000 have been paid in Claims to Employers.

President, - SIR ALEX. T. GALT, G.C.M.G.
Vice-President and Managing Director, EDWARD RAWLINGS.
Secretary, - JAMES GRANT.
Bankers, - THE BANK OF MONTREAL.

HEAD OFFICE:

167 St. James St., MONTREAL.

EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

*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.

Loading Wholesale Trade.

DUNCAN S. MacINTYRE,

Hardware and Metal Broker,

Railway and Contractor's Supplies,
St. James Street,

MONTREAL.

GEO. H. LABBE & CO.

Manufacturers and Importers of

Chairs, Rockers, Bedsteads, Bed-room, Parlor and Dining Room Furniture and Bedding,

WHOLESALE,

Nos. 443 & 445 ST. JAMES ST.,

MONTREAL, P.Q.

HEPBURN & CO.

Manufacturers of Hephurn's Celebrated

\$2.75 & \$3 BALMORAL SHOE

EVERY PAIR WARRANTED.

Send for Samples.

PRESTON, - - - Ontario

GOWER & CO.,

Steel Pen Manufacturers, Circular Points and all Styles.



Sold by all Stationers.

Factory, Queen St., MONTREAL

A. RAMSAY, ALEX. MANSON.

A. RAMSAY & SON,

IMPORTERS OF

PAINTS, OILS, COLORS,
AND ARTISTS' MATERIALS.

English & Belgian Sheet and Polish Plate Glass.
MANUFACTURERS, ETC.

Agents for Wright & Bull, Birmingham; Windsor & Newton, London; Sharratt & Newth, London; Pettit Aine, Paris; Fourcault, Frison & Co., Belgique.

WAREHOUSE: 37, 39 & 41 Recollet St., MONTREAL.
FACTORY: Inspector Street, MONTREAL.

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Prices Nov 1.	Cash value per Sh
Brit. North America...	\$ 243	\$4,866,666	4,866,666	1,216,666	4	April Oct	158	384 46 1/2
Can. Bank Commerce...	50	6,000,000	6,000,000	700,000	3 1/2	June Dec	129 1/2	64 50
Commercial, Manitoba...	200	587,200	374,150	25,000	3 1/2	2 May 2 Nov	400	400 00
Commercial, Nfld...	40	306,000	306,000	145,000	4 1/2	30 June 31 Dec	102 1/2	41 00
Commercial, Windsor...	50	500,000	280,000	60,000	3	.....	100 1/2	112 0
Dominion...	50	1,500,000	1,500,000	1,220,000	5	1 May 1 Nov	100 1/2	50 1/2
Du Peuple...	50	1,200,000	1,200,000	350,000	3	3 Mar 3 Sept	100 1/2	70 00
Eastern Townships...	50	1,500,000	1,466,684	500,000	3 1/2	2 Jan 2 July	140	82 30
Exchange, Yarmouth...	70	280,000	245,945	30,000	3	1 Feb 1 Aug	89	148 59
Federal...	100	1,250,000	1,250,000	in liquidation	.....	.....	.....	97 00
Hamilton...	100	1,000,000	1,000,000	400,000	4	1 June 1 Dec	148 1/2	157 00
Hochelaga...	100	710,100	710,100	100,000	3	June Dec	97	23 75
Imperial...	100	1,500,000	1,500,000	650,000	4	June Dec	15 1/2	23 75
Jacques Cartier...	25	500,000	500,000	140,000	3	2 June 2 Dec	95	146 147
Merchants, Can...	100	5,738,300	5,730,000	2,135,000	3 1/2	2 June 1 Dec	127 1/2	75 00
Merchants, Halifax...	100	1,000,000	1,000,000	200,000	3 1/2	1 Aug 1 Feb	127 1/2	471 00
Molson's...	50	2,000,000	2,000,000	1,075,000	4	1 April 1 Oct	150 1/2	24 00
Montreal...	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	255 1/2	.....
Nationale...	30	1,200,000	1,200,000	100,000	2	1 May Nov	80	136 187 1/2
New Brunswick...	100	500,000	500,000	375,000	6	1 Jan 1 July	223	140 00
Ontario...	100	1,500,000	1,500,000	575,000	3 1/2	1 June 1 Dec	136	61 00
Ottawa...	100	1,000,000	1,000,000	380,000	4	1 June 1 Dec	140	128 00
People's of N. B...	50	180,000	180,000	100,000	4	Jan. July	102	71 00
Quebec...	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	128	223 00
St. Stephen's...	100	200,000	200,000	35,000	2	April Oct	.....	52 00
Standard...	50	1,000,000	1,000,000	410,000	3 1/2	Jan. July	142	.....
Toronto...	100	2,000,000	2,000,000	1,400,000	8 1/2	1 June 1 Dec	223	.....
Union, (Halifax)...	50	500,000	500,000	40,000	2	.....	104	.....
Union of Can...	100	1,200,000	1,200,000	150,000	3	2 Jan 2 July	.....	.....
Ville Marie...	100	500,000	478,430	20,000	3 1/2	2 June 1 Dec	99	.....
Western Bank of Can...	100	500,000	342,537	60,000	3 1/2	1 April-Oct	99	.....
Agri. Sav. and Loan Co...	50	630,000	619,132	91,000	3 1/2	1 Jan 1 July	.....	.....
Brit. Can. Loan & Inv. Co...	100	1,620,000	322,412	60,000	3 1/2	1 Jan 1 July	112 1/2	112 00
Brit. Mortg. Loan Co...	100	450,000	289,036	52,000	3 1/2	2 July	.....	.....
Building and Loan Assoc...	25	750,000	750,000	100,000	3	2 Jan 2 July	108 1/2	27 1/2
Canada Cotton Co...	100	2,000,000	2,000,000	.....	.....	May Aug	474 5/8	47 50
Canada Landed Credit Co...	50	1,500,000	663,990	118,000	3 1/2	2 Jan 2 July	118 1/2	59 25
Can. Porn. Loan and Sav...	50	4,500,000	2,000,000	1,521,000	6	1 Jan 1 July	202 1/2	101 25
Can. Sav. and Loan Co...	50	750,000	381,079	150,000	7	June Dec	.....	.....
Dominion Sav. and Inv. Co...	50	1,000,000	918,250	.....	3	30 July 31 Dec	85	44 50
Dominion Telegraph Co...	50	1,000,000	1,000,000	.....	3	15 Jan-Qty	83 1/2	41 75
Dundas Cotton Co...	100	500,000	500,000	.....	.....	.....	89	33 00
Farmer's Loan and Sav. Co...	50	1,057,250	611,430	112,500	3 1/2	May. Nov	120 1/2	60 25
Freehold Loan and Sav. Co...	100	3,198,400	1,371,38	621,658	5	1 June 1 Dec	1 1/2	168 00
Hamilton Prov. and Loan...	100	1,500,000	1,100,700	215,000	3 1/2	2 Jan 2 July	124	124 00
Home Sav. and Loan Co...	100	1,500,000	150,000	66,000	3 1/2	2 Jan 2 July	.....	.....
Hochelaga Cotton Co...	100	2,000,000	1,000,000	.....	2 1/2	March-qly.	140 1/2	140 00
Huron & Lambton Loan Co...	50	500,000	315,039	47,570	3 1/2	2 Jan 2 July	.....	.....
Imperial Loan and Inv. Co...	100	629,850	625,900	105,000	3 1/2	8 Jan 8 July	129	120 00
Landed Banking and Loan...	100	700,000	497,000	81,000	3	2 Jan 2 July	.....	.....
Land. & Can. Loan and Ag...	50	5,000,000	700,000	350,000	4	15 Feb 15 Sept	131 1/2	65 75
London Loan Co...	50	675,700	622,651	60,000	3 1/2	31 Dec 30 June	.....	.....
Land. and Ont. Inv. Co...	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July	110	1 00
Manitoba Inv. Assoc...	100	100,000	100,000	3,000	4	Jan. July	110	110 00
Manitoba Loan...	100	1,250,000	312,500	111,000	3 1/2	Jan. July	110	110 00
Montreal Telegraph Co...	40	2,300,000	2,000,000	.....	4	2 Jan-Qty	93 1/2	37 50
Montreal City Gas Co...	40	2,000,000	2,000,000	.....	6	15 April 15 Oct	198 1/2	79 25
Montreal Street Ry. Co...	50	600,000	600,000	.....	4	6 May 6 Nov	2 1/2	97 50
Montreal Cotton Co...	100	800,000	800,000	.....	3	.....	86	86 00
Montreal Building Assoc...	50	300,000	300,000	.....	0	March-qly	27	13 50
Montreal Loan and Mortg...	50	1,000,000	500,000	.....	3 1/2	15 Feb 15 Sept	119	59 50
National Investment Co...	100	1,700,000	425,000	30,000	3 1/2	31 Dec 30 June	101 1/2	101 50
Ont. Indus. Loan and Inv...	100	500,000	3,905 1/2	130,000	3 1/2	30 June 31 Dec	114	57 00
Ont. Loan and Deb. Co...	50	2,000,000	1,200,000	340,000	3 1/2	1 Jan 1 July	125	62 50
People's Loan and Deb. Co...	50	600,000	589,59	107,000	3 1/2	1 Jan 1 July	120	60 00
Real Est. Loan and Deb. Co...	50	800,000	477,209	5 000	3	Jan. July	87	18 50
Rochelleu and Ont. Nav. Co...	100	1,619,000	1,350,000	.....	3	9 Feb 15 Sept	58 1/2	58 25
Royal Loan and Sav. Co...	50	500,000	470,000	57,000	4	Jan. July	18 1/2	55 00
Starr Mfg Co., Halifax...	100	200,000	200,000	Feby.	5	March	70	70 00
Toronto City Gas Co...	50	800,000	800,000	.....	2 1/2	1 Feb-Qty	173	86 60
Union Loan and Sav. Co...	50	1,000,000	627,000	215,000	4	1 Jan 1 July	132	66 00
Western Can. Loan & Sav...	50	3,000,000	1,100,000	700,000	5	Jan. July	186	93 00

THE
Bell Telephone
Company of Canada.
ANDREW ROBERTSON, - - - President
O. F. SISE, - Vice-President.
O. P. SOLATER, - - - Sec.-Treasurer

HEAD OFFICE:
30 St. John Street, Montreal
This Company will sell its instruments at prices ranging from \$10 to \$25 per set. These instruments are under the protection of the Company's patents, and purchasers are thereby entirely free from risk of litigation.
This Company will arrange to connect places not having telegraphic facilities with the nearest telegraph office, or it will build private lines for firms or individuals, connecting their places of business or residences. It is also prepared to manufacture all kinds of electrical apparatus.
Full particulars can be obtained at the Company's offices as above, or at
St. John, N.B., Halifax, N.S., Winnipeg, Man. Victoria, B.C., Hamilton, Ont.

Telephone No. 2232.
HENRY COLLINS,
Chartered Accountant (Eng.,)
Trustee in Bankruptcy.
N. B.—Books Audited and Balanced,
Partnership Accounts Adjusted, Etc.
HAMILTON CHAMBERS,
St. John Street,
MONTREAL.

H. HALE,
489 Dundas St., - WOODSTOCK
AUCTIONEER,
Commission and Real Estate Agent.
Largest Warerooms west of Toronto.
Goods turned over quickly and prompt returns on consignments.
Bankrupt Stocks of all kinds bought at a rate on the dollar Correspondence solicited.

SNOW SHOES The best made.
L. T. CORMIER, Three Rivers, P.Q.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 31, 1889.

Name of Article.	Wholesale.			Name of Article.	Wholesale.	Name of Article.	Wholesale.
Boots and Shoes.				Roast chicken, 1-lb tins.			
	Mens.	Boys.	Youths.		\$ c. \$ c.	Anchor Brand, per gross.	\$ c. \$ c.
Brogans.....	\$0 75 1 00	\$0 70 80 80	\$0 65 80 75	Roast turkey, 1-lb tins..	0 00 2 30	Insect Powder per lb.....	0 70 0 70
Cobourgs.....	0 95 1 20	0 85 0 90	0 75 0 80		0 00 2 40	Sulphur flour.....	2 25 2 50
Split Balmorals.....	1 00 1 25	0 85 1 00	0 75 0 80	Corn Brooms.			
Kip.....	1 15 1 40	0 90 1 15	0 80 1 00	No. 1 Gem 4 strings, hard	3 35 0 00	Dyestuffs.	
Buff.....	1 25 1 90	1 10 1 50	0 90 1 15	wood handle.....	2 75 0 00	Archil, con.....	0 27 0 39
Calf.....	1 50 3 00	0 00 0 00	0 00 0 00	No. 2 do 3 strings.....	2 15 0 00	Cutch.....	0 10 0 15
Buff Congress.....	1 25 1 50	1 10 1 40	0 00 0 00	No. 3 do 2 strings.....	1 95 0 00	Ex. Logwood.....	1 90 2 25
Calf.....	1 90 3 40	0 00 0 00	0 00 0 00	No. 4 do 2 strings.....	2 85 0 00	Indigo (Bengal).....	1 50 1 75
Split boots.....	1 25 2 00	1 25 1 50	0 95 1 15	No. 0 Hurl 4 strings.....	2 45 0 00	Madras.....	0 70 1 00
Kip.....	2 00 2 90	1 50 1 70	1 10 1 40	No. 1 do 3 strings.....	2 85 0 00	Gambier.....	0 08 1 09
Calf.....	2 75 3 90	0 00 0 00	0 00 0 00	No. 2 do 3 strings.....	2 10 0 00	Madder.....	0 11 0 13
Welt boots half fox.....	1 50 2 00	0 00 1 70	0 00 0 00	No. 3 do 3 strings, bass-wood handle.....	1 75 0 00	Samsc.....	65 00 70 00
" full.....	1 90 2 40	0 00 1 75	0 00 0 00	O. K. 2 strings basswood handle.....	1 40 0 00	Fish.	
" Sox.....	0 40 0 75	0 00 0 00	0 00 0 00	Drugs & Chemicals			
Pegged.				Acid Carbolic Cryst Medi			
	Womens.	Misses.	Childs.		0 55 0 60	Halifax Fibred Codfish.	
Split Batts.....	0 65 0 85	0 70 0 80	0 40 0 50	Aloes, Cape.....	0 15 0 16	1-lb. pkgs. per cs. 40 pkgs	3 20 0 00
Split Balmorals.....	0 80 0 90	0 70 0 85	0 50 0 60	Alum.....	1 60 1 75	Labrador Herrings, No 1	4 50 4 75
Kip.....	1 00 1 10	0 75 0 90	0 50 0 65	Blue Vitriol.....	0 69 0 11	halves.....	2 75 3 00
Buff.....	1 00 1 15	0 80 0 90	0 50 0 65	Borax, xtl.....	1 93 2 25	French Shore, No. 1.....	4 25 4 50
Pebbled.....	0 90 1 15	0 80 0 90	0 50 0 65	Brimstone.....	6 00 7 00	Sea Trout.....	0 00 0 00
Buff Bats brass nailed.....	1 00 1 15	0 80 0 90	0 50 0 70	Blue Vitriol.....	2 00 2 50	Capo Breton Herrings.....	5 25 5 50
Machins Sewed.				Camphor, Eng. Ref.			
					0 55 0 60	halves.....	3 00 3 10
Peppled Button.....	1 00 1 20	0 85 0 90	0 50 0 70	Camphor, Am. Ref.....	0 45 0 50	Macquerel, No 1, kitts.....	2 50 0 00
Glazed Buff Button.....	1 00 1 20	0 85 0 90	0 50 0 70	Caustic Soda 60 p.c.....	1 75 2 00	" 2.....	0 00 0 00
Pebbled Button.....	1 00 1 50	0 85 1 00	0 55 0 80	" 70 p.c.....	2 00 2 25	Green Cod, Large.....	4 75 5 00
Glazed.....	1 15 1 40	0 70 1 00	0 55 0 80	Citric Acid.....	0 60 0 65	No. 1.....	4 50 0 00
Goat.....	1 50 1 90	1 15 1 40	0 80 1 15	Copperas, per 100 lbs.....	0 80 0 90	Draft.....	5 25 0 00
Polish Calf.....	1 50 1 90	1 30 1 65	0 90 1 15	Cresk Tartar.....	0 23 0 25	Dry.....	4 50 4 75
French Kid.....	1 85 3 40	1 90 2 40	1 40 1 65	Epsom Salts.....	1 50 1 75	Salmon No. 1 brls.....	15 50 16 00
Canned Goods.				Glycerine.			
	Wholesale.	Name of Article.	Wholesale.		\$ c. \$ c.	" 2.....	15 00 0 00
Lobsters, per case, new.....	\$ 6 50 6 75	Blueberries, 2 lb, per doz	1 10 1 20	" Trag.....	0 55 1 00	Salmon No. 1 (teroes).....	0 00 22 00
Sardines, is.....	8 00 9 00	Gr'n Gages, 2-lb tins p dz	1 75 2 00	Morphia.....	1 75 2 00	" 2, large.....	0 00 21 00
Macquerel.....	5 75 5 95	Corn, per doz.....	1 00 1 15	Opium.....	3 75 4 25	" 3.....	0 00 18 00
Smelts.....	3 50 4 00	do 2-lb tins, Yarmouth	1 75 1 80	Oxalic Acid.....	0 11 0 15	Salmon, No. 1 (teroes).....	0 00 22 00
Salmon, per doz.....	1 65 1 70	do 3-lb tins.....	0 00 0 00	Phosphorus.....	0 75 0 80	" 2, large.....	0 00 18 00
Clams, 1-lb tins, per doz.....	1 40 1 50	do 3-lb tins.....	0 00 0 00	Potash Bicarbonate.....	0 19 0 11	" Brit. Col brls.....	12 00 12 50
Oysters.....	1 35 1 40	Peas, Mar., 2-lb tins.....	1 10 1 20	Potass Iodide.....	3 30 4 00	Boneless Fish.....	0 04 0 05
Tomatoes, per doz.....	1 00 1 05	Boston baked beans, p dz	2 20 0 00	Quinine.....	0 60 0 70	Cod.....	0 05 0 08
Peaches, 2-lb. yellow.....	2 05 2 20	Corned Beef, 1-lb.....	1 45 1 50	Soda Ash, 48°.....	1 30 1 50	Flour.	
" 3-lb.....	3 00 3 15	Corned beef, 2-lbs.....	2 40 2 45	Soda Bicarb.....	1 90 2 00	Patent, winter.....	5 00 5 25
Bartlett pears, 2-lb tins, per doz.....	1 65 1 70	do 15-lbs.....	16 00 16 00	Sal Soda.....	0 80 1 00	Patent, spring.....	5 00 5 25
Strawberries, new, 2-lb tins, per doz.....	0 00 2 25	Lunch " 1-lb. per doz.....	2 80 2 90	Concentrated.....	1 60 1 80	Straight roller.....	4 25 4 75
Pineapples, 2-lb tin, p. doz	2 20 2 40	Eng. Brawn, 2-lbs. ".....	5 15 5 25	Strychnine.....	1 10 1 25	Extra.....	4 25 4 35
		Soups, 2-lbs. ".....	0 00 1 70	Tartaric Acid.....	0 45 0 50	Superfine.....	5 25 4 00
		Hoegr's Boston Beans, doz	2 00 0 00	Tin Crystals.....	0 25 0 30	Superfine Bags.....	1 50 2 00
				Triple Extracts, sq. bot., per gross.....	21 00 0 00	Extra.....	2 00 2 10

Retailers will please bear in mind that above quotations apply only to large lots.

HISLOP, MELDRUM & CO., 235, 237 and 239 Commissioners St., MONTREAL, Commission Merchants and Wholesale Dealers in Eggs, Butter, Cheese and General Country Produce. Liberal advances made on consignments and personal attention given to all orders.

RELIABLE GOODS

"REINDEER BRAND" Condensed Milk

"REINDEER BRAND" Condensed Coffee

MANUFACTURED BY THE

TRURO
CONDENSED MILK & CANNING
COMPANY, (LTD.)
TRURO, NOVA SCOTIA.

Agents in Montreal, - - WM. T. COSTIGAN & CO.
" Winnipeg, - - HENDERSON & BULL.
" Vancouver and } - LEASK & JOHNSON.
" Victoria, - }

Prices promptly furnished by manufacturers or agents.

Get your Bookbinding and Job Printing done at the Office of the Journal of Commerce.

The Montreal Business College.

Evening Classes will Commence on Wednesday, October 2nd.

The course of study combines theory and practice, and is designed to impart a thorough business education. It includes bookkeeping in all its forms; Commercial and Mental Arithmetic; Penmanship, neat, plain and rapid; Correspondence; English; French; Commercial Law, embracing business forms, documents, etc.; Shorthand and Typewriting, including a short sharp and thorough drill in practical grammar, composition, punctuation and spelling. On account of the large attendance during the past year the proprietors have found it necessary to again increase their staff and provide more rooms. The offices lately occupied by the Export Lumber Co., in the same building, have been secured by the College, and are now fitted up in first-class style as a ladies department, which will be under the management of an experienced lady teacher. For particulars apply at the College, corner of Notre Dame and Place de Armes, or send for circular containing full description of the course, terms, &c. Address—

DAVIS & BUIE,
Business College, Montreal.

GRATEFUL—COMFORTING.
Epps's Cocoa.
BREAKFAST.

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

Made simply with boiling water or milk. Sold only in packets by Grocers, labelled thus:
JAMES EPPS & CO., Homeopathic Chemists,
London, England
Sole Agent for Canada, C. E. COLSON, Montreal

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT. 31, 1889.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Farm Products.	\$ c. \$ c.	Peas, per 66 lbs, float	\$ 0 69 0 70	Fruit: Loose Muscatel	2 40 2 50	"Reindeer Brand" Goods—	\$ c. \$ c.
Apples: Fall, per bbl	2 50 3 50	Rye	0 00 0 00	Layers, Malaga	0 00 0 00	Condensed Milk, per case,	0 00 0 00
Winter, per bbl	3 50 4 00	Corn, in bond	0 41 0 60	London	3 85 4 00	4 doz 1-lb. cases	0 00 0 00
Dr. Apples per lb	0 03 0 04	duty paid	0 60 0 00	Deheas	5 60 5 75	Cond'd Coffee—Mocha V	0 00 0 00
Evap'd	0 06 0 07			Black Basket	4 75 5 00	Java, per case, 2 doz. 1-lb. cs	0 00 0 00
BUTTER:		Groceries.		Sultanas	0 07 0 10	Condensed Coffee—Java	0 00 0 00
Creamery (finest) per lb	0 21 0 23	Tea (Hf.-Chest & Cad.)	0 11 0 20	Seedless	0 00 0 00	per case, 2 doz. 1-lb. cases	0 00 0 00
(med)	0 00 0 00	Japan, com. to med. lb	0 11 0 20	Valentic, new	0 05 0 06	Condensed Coffee—Jamaica	0 00 0 00
Finest Dairy	0 19 0 20	good med. to fine	0 35 0 45	Elemo	0 00 0 00	on, per case, 2 doz. 1-lb. cs	0 00 0 00
Fine	0 16 0 18	finest to choicest	0 15 0 18	Currants	0 05 0 08	Prices on appli.—see advt	
Common grades	0 14 0 16	Nagasaki	0 13 0 20	Prunes (French)	0 05 0 06		
CHEESE:		Y. Hyson, com. to gd	0 13 0 20	Bosnia, cases	0 07 0 09	W. H. Schwartz & Sons, Halifax, N.S.	
Finest Nestr. per lb	0 10 1 10	fine to finest, lb	0 30 0 60	Figs, Elemo	0 10 0 12	"Peerless" Brand, Trade	Mrk Regis.
Aug	0 10 0 10	Gunpd. com to med.	0 15 0 20	S. S. Tarragona	0 14 0 16	Ginger, 16-lb. bxs, 1/2 lb. bxs, per lb.	
Medium to Fine	0 09 0 10	good to fine	0 24 0 46	new layers	0 22 0 25	Pepper, 16	
Eggs:		finest	0 55 0 65	Sh. Almonds, bxs	0 13 0 15	Mixed 1/2 " "	
Strictly fresh per doz	0 18 0 20	Imperial med. to gd.	0 25 0 33	Almonds, paper shell	0 18 0 20	Spices 1/2 " 2 oz.	
Sound	0 16 0 17	fine to finest	0 37 0 58	Walnuts	0 11 0 12	Quotations on application	
Finest limed	0 15 0 15	Twankay, com. to gd	0 12 0 18	Gronoble	0 13 0 14		
Poor	0 00 0 00	Oolong	0 45 0 65	Filberts	0 09 0 10	Starch:	
Eggs: 1889 per lb	0 10 0 12	Congou, common	0 10 0 12	Bravils, new	0 09 0 10	White	0 04 0 00
Finest 1888	0 07 0 08	good common	0 14 0 18	Spices: Cassia	0 06 0 07	Crystal Glass	0 06 0 00
Fair to good	0 00 0 03	med, to good	0 19 0 25	Mace	1 00 1 25	Snow Flake	0 07 0 10
HOG PRODUCTS:		fine to finest	0 35 0 55	Cloves	0 22 0 25	Dgm. Rep. Corn	0 17 0 00
Bacon Smk'd per lb	0 10 0 10	Souhngong, common	0 00 0 00	Nutmegs	0 55 0 90	Corn Starch	0 06 0 10
Dressed Hogs	0 00 0 00	med, to good	0 25 0 32	Jamaica Ginger, Bl.	0 19 0 21	Pure White	0 06 0 00
Hams Smk'd	0 11 0 11	fine to choice	0 35 0 60	Unbl	0 16 0 19	Vinegar: Imp. Triple, 1 brl	0 41 0 00
Canvassed	0 11 0 11	Dust	0 64 0 07	African	0 06 0 07	Cote D'or	0 35 0 00
Pork Ca. a. c. per bbl	15 00 16 00	Coffee, Mocha (green):		Pimento	0 08 0 09	Crystal Pickling	0 28 0 00
Western do	13 50 13 75	Add to for roasting and	0 28 0 30	Pepper, Black	0 15 0 00	W. W. XXX	0 30 0 00
Moss	14 25 14 50	grinding	0 25 0 27	White	0 24 0 25	W. W. XX	0 25 0 00
Family	13 40 13 60	Java	0 22 0 23	Mustard, 4 lb. per jar, Eng	0 72 0 75	W. W. X	0 20 0 00
Lard per lb	0 08 0 08	Maraaibo	0 17 0 22	" 4 lb. jars, Cana.	0 65 0 70	Pure Malt	0 20 0 00
per pail Chicago and	1 75 0 00	Jamaica	0 18 0 21	" 1 lb.	0 22 0 24	Gider X	0 27 0 00
SEEDS:		Rio	0 24 0 26	Rice, Mount Royal	\$ 70 3 80	XXX	0 27 0 00
Clover, per 60 lb, c. l.	0 00 0 00	Plantation Ceylon	0 24 0 26	Patna	4 50 5 00	Soup: Best Laundry	0 05 0 05
" m. smooth	0 00 0 00	Chicory	0 11 0 13	Japan Crystal	4 00 4 75	Common	0 02 0 05
Timothy, 45 lbs, c. l.	0 00 0 00	Sugars:		Sago	0 04 0 05	Matches: Common	2 25 2 50
Western	0 00 0 00	Ex Ground, in brls	0 68 0 09	Tapioca, Pearl	0 06 0 06	Parlor	1 75 1 90
Flax	0 00 0 00	" in bxs	0 34 0 00	Flake	0 07 0 07	No. 1	3 25 3 35
Potatoes, per bbl	1 60 2 00	Powdered, in brls	0 17 0 00	Gelatine, 1 lb. can	1 05 0 00	Hardware.	
Honey, in ab	0 14 0 15	Paris Lumps, in brls	0 07 0 00	" 1 qt. pk.	1 60 0 00	Antimony	0 18 0 19
in tins	0 10 0 11	" half brls	0 06 0 00	2 qt. gs.	2 10 0 00	Tin: Block, L & F per lb.	0 24 0 25
Beeswax	0 25 0 28	" bxs	0 00 0 00	Vermicelli, Canadian	0 06 0 07	Straits	0 24 0 25
BEANS:		Ex Granulated, brls	0 07 0 07	Macaroni	0 06 0 07	Strip	0 26 0 27
Med. hand picked	1 90 2 00	Branded Yellows	0 05 0 06	Italian	0 13 0 00	Copper: Ingot	0 13 0 00
Soreen Medium	1 80 1 90	Syrup, per lb	0 38 0 04	Orange	0 28 0 32	Sheathing	0 15 0 00
Yellow	0 00 0 00	14 lbs. to the gallon.		Lemon	0 16 0 18	Heavy Sheets	0 20 0 00
GRAIN.		Molasses, (Barbados) im's	0 45 0 46	J. P. Mott & Cos. diamond js	0 16 0 17	IRON OUT NAILS—per keg.	
Canada Red Winter Wheat	0 00 0 00	Porto Rico	0 00 0 00	& 6s 12-lb bx chocolates	0 22 0 00	Hot Cut Am. or Can. Pat n	
" White Winter	0 00 0 00	Antigua	0 40 0 00	Prepared Coconos, 1-lb.	0 28 0 00	10dy to 60dy	2 65 0 00
" Spring	0 00 0 00	Trinidad	0 33 0 35	pkgs, 10-lb bxs	0 28 0 00	8dy and 9dy	2 00 0 00
Hard Manitoba, No. 1	0 37 0 99	Breadmakers' Yeast—		" Coconos Nibs, 12-lb tins.	0 30 0 00	6dy and 7dy	3 15 0 00
do No. 2	0 35 0 97	5c pkgs. 36 in bx	1 00 0 00	" Pure Choocoles for con-	0 22 0 35	4dy to 6dy—Am. Pat.	3 40 0 00
Northern, No. 1	0 00 0 00	Baking Powder—		factioners' use	0 21 0 28	3dy	4 15 0 00
do No. 2	0 00 0 00	Case 1, 3 dz. 5 oz. tins	2 25 0 00	" Sweet Choocole Liquors		3dy—fine hot out.	5 65 0 00
Oats	0 30 0 31	Case 2, 1 " 14	2 00 0 00				
Barley	0 50 0 55						

Retailers will please bear in mind that above quotations apply only to large lots.
*NOTE.—Refiners prices to the wholesale trade; jobbers would have to pay in additional.

Established in 1857. **GEORGE WAIT & CO.,** Established in 1857.
PRODUCE AND COMMISSION MERCHANTS

Butter, Cheese, Eggs, Etc., also Butter and Cheese Exporters,
9 and 11 William Street, - - - MONTREAL
Liberal advances made on Consignments shipped to Great Britain, or to be sold on this market.
Correspondence solicited. Marking Plates furnished on application. Cold storage whenever required.

THE CANADA MEAT PACKING CO., Montreal
WHOLESALE IN
Refrigerated - Dressed - Beef

Packers of **COMPRESSED COOKED CORN BEEF.**

Ox Tongues, Lunch Tongues, Potted Meats, Soups, &c.
Manufacturers of BOLOGNA — Chicken, Ham and Tongue.
SAVORY OX TONGUE, &c., &c.

JOHN MARTIN. JOSEPH MARTIN
JOHN MARTIN & SONS,
Established in 1856.
Plumbers, Gas and Steam Fitters
22 & 27 St. Anton's Street, MONTREAL.
Manufacturers and Dealers in Plumbers, Gas and Steam Fitters' Goods.

Job Printing of every description done at the
"Journal of Commerce" Office.

SHAW BROS. & CASSILS,
TANNERS

AND DEALERS IN
HIDES AND LEATHER,
426 and 428 Notre Dame Street,
MONTREAL.

FELIX GOURDEAU,
QUEBEC.

Tanner and Currier,
MANUFACTURER OF
F. G. Oil Goat, Dongola Goat, Sheep,
In all varieties.
Buff, Pebble, Glove, Grain, and
Waxed Calf a Specialty.
Exporter Domestic, Importer Foreign
LEATHER.

IMPROVING AND REMODELING
HEATING

BITHER BY
HOT AIR, STEAM or WATER
ARE OUR SPECIALTIES.
E. C. MOUNT & CO.
Plumbers, Gas and Steam Fitters
16 VICTORIA Sq., MONTREAL.
Telephone No. 1564.

F. J. BROWN,
Sign and Show Card Painter
GOLD LETTERING DONE ON GLASS.
SHOW CARDS A SPECIALTY
IN EVERY DESCRIPTION.
Send for specifications.
Notre Dame Street, Corner St. Helen
MONTREAL.

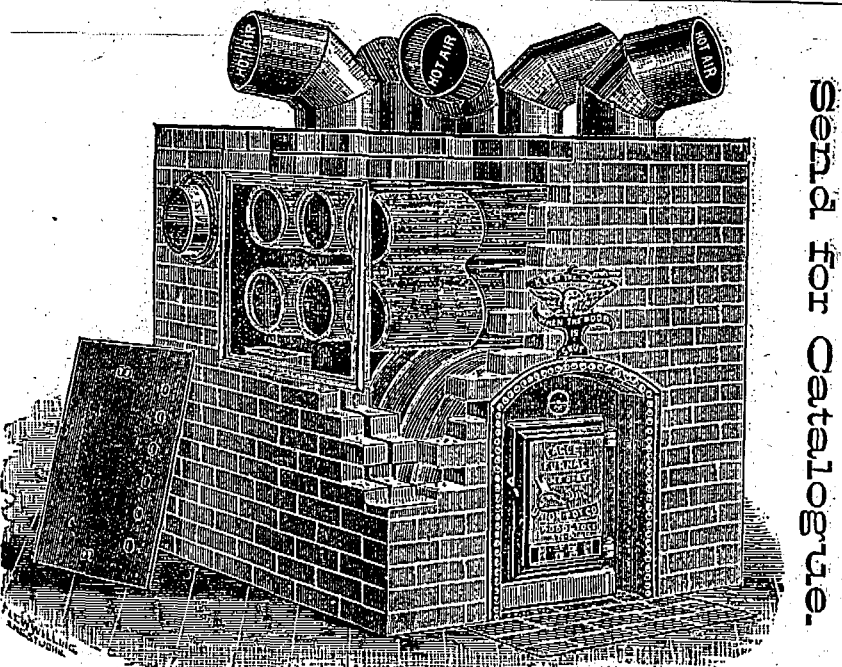
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCT 31, 1899.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware —Continued.	\$ n. \$ c.	5 1/2 in	4 50 00	Anchors, per lb	\$ n. \$ c.	Harness	0 22 0 27
4dy to 6dy—Cold Out, }	3 15 0 00	1 in	4 75 0 00	Lion & Crown, Tin'd Sht's	4 75 5 60	Upper Heavy	0 27 0 31
8dy—Can. Pat. }	4 65 0 00	(Dis. 3) per cent.)		2 1/2 gauge	6 50 0 0	" Light	0 30 0 34
8dy—fine, Hot Out, Am Pat }	5 85 0 00	Horse Shoes	\$ 43 3 50	Lead: Pig, per 100 lbs	3 75 3 93	Grained Upper	0 30 0 35
Steel Cut, Am. or Can. Pat }	2 75 0 00	Terms, 4 months, or 3 po	0 00 0 00	Sheet	4 23 4 8	Seotch Grain	0 28 0 35
10dy to 60dy	3 00 0 00	or 30 days	11 00 13 00	Shot per 100 lbs	5 55 5 75	Kip Skins, French	0 75 0 85
8dy to 9dy	3 25 0 00	Excs ss. & ds.—25 to 30 dis	0 04 0 00	Lead Pipe per 100 lbs	5 25 6 00	English	0 65 0 75
6dy to 7dy	3 50 0 00	oil Chain—1	0 05 0 00	Zinc Sheet	5 75 6 00	Canada Kip	0 35 0 45
4dy to 5dy	4 25 0 00	5-16	0 05 0 00	" Spelter	5 5 5 75	Hemlock Calf	0 50 0 60
3dy	4 25 0 00	7-16	0 04 0 00	Scrap Iron—Chairs	2 00 0 00	" Light	0 40 0 45
3dy—fine	5 75 0 00	1	0 04 0 00	Machinery scrap	19 00 0 00	French Calf	1 35 1 40
Casing, Flooring, Box, Shook		Galvanized Iron:		Wrot iron	19 00 21 50	Splits, Light & Medium	0 17 0 21
and Tobacco Box:		Morewoods Lion, No. 28.	0 00 0 07	Powder: Canada Blasting	3 00 3 50	Splits, Heavy	0 15 0 18
3dy	4 65 0 00	D. McC. & Co.	0 06 0 07	F F to F F F	4 75 5 00	" Small	0 14 0 15
4dy to 6dy	3 91 0 00	Queen's Head, or equal.	0 00 0 00	Barbed wire, per lb 'Gal'	0 05 0 00	Leather Board, Canada.	0 08 0 12
6dy and 7dy	3 65 0 00	Common	0 05 0 00	'Paint'	0 05 0 00	Enamelled Cow, per ft.	0 15 0 16
8dy and 9dy	3 40 0 00	Pig Iron: Slemen No. 1.	25 00 0 00	No. 8	0 00 0 25	Pebble Grain	0 10 0 14
10dy to 30dy	3 15 0 00	Coltness	25 50 0 00	No. 9	0 00 0 25	B. Calf	0 10 0 14
Cast Spikes: all sizes	2 90 0 00	Calder	0 01 0 00	No. 10	0 00 0 25	Brush (Cow) Kid	0 10 0 14
Common Floor Barrel:		Langlois	25 50 0 00	" No. 10	0 00 0 25	Russatts, Light	0 11 0 13
0 1 in	5 05 0 00	Summerslee	25 00 0 00	Buckthorn Wire	0 00 0 05	Russatts, Heavy	0 35 0 40
1 in	4 65 0 00	Gartsherrrie	25 00 0 00	Hides and Tallow.		Russatts, Light	0 30 0 35
1 1/2 in	4 35 0 00	Chambro	24 01 0 00	Montreal Green Hides		" Saddlers'	0 20 0 25
Finishing Nails:		Clare	0 50 0 00	" No. 1 per 100 lbs	4 50 0 00	Lmt. Fr. Calf	0 55 0 65
1 in	6 60 0 00	Govan	0 00 0 00	" No. 2	3 50 0 00	English Oak	0 40 0 45
1 1/2 in	4 91 0 00	Eglinton	24 01 0 00	" No. 3	2 50 0 00	Rough	0 16 0 20
1 1/4 in	4 15 0 00	Hamilton	27 00 28 00	Tanners pay \$5.50, \$4.50		Raw Furs.	
1 1/2 in	4 15 0 00	Bar Wire: per 100 lbs	0 00 2 50	and \$3.50 for 1, 2 and 3.		Beaver, per lb	3 75 4 00
2 in	3 91 0 00	Ord. Crown	0 00 2 50	Hamilton, No. 1 insp	5 75 0 00	Bear per skin	8 00 25 00
2 1/2 in	3 65 0 00	Best Refined	0 00 2 75	Toronto " 1	5 75 0 00	Bear, Cub, per skin	5 00 10 00
3 in	3 65 0 00	Siemens	0 00 2 50	" 2	5 25 0 00	Fisher	5 00 10 00
3 in and up	3 40 0 00	Swedes	3 71 3 00	Chicago Buff	5 75 0 00	Fox, Red, per skin	1 40 1 60
Clinch and Heavy Clinch:		Sheet Iron to No. 28.	0 00 3 00	" Steers	5 75 10 01	Fox, Cross, "	3 00 5 00
1 in	6 60 0 00	Boiler Plates	2 25 2 50	" Calfskins	0 07 0 08	Lynx per skin, large	2 50 5 00
1 1/2 in	4 91 0 00	Boiler	0 00 0 06	" Bulls	0 05 6 00	Marten per skin	1 00 1 25
1 1/4 in	4 15 0 00	Hoops and Bands	2 75 0 00	Dry No'r West	0 19 0 10	Mink per skin	0 75 1 00
2 and 2 1/2	3 91 0 00	Canada Plates:		Shoepskins	0 00 0 00	Muskrat, Winter	0 15 0 20
2 1/2 and 3	3 65 0 00	Good Brands	2 75 3 00	" Oils	0 00 0 00	" Fall	0 12 0 15
3 in and up	3 40 0 00	Iron Wire: 0 to 7 p 100 lbs	2 35 0 00	" Spring	0 25 0 00	Otter per skin	8 00 12 00
Sharp and Flat Press'd Nails		Wrot Iron pipe, 1 to 2 in	0 00 0 00	" Raccoon per skin	0 40 0 91	Skunk, black	0 90 0 00
1 in	7 10 0 00	5 1/2 p. c. over 2 in: 60	0 00 0 00	White,	0 15 0 00	Oils.	
1 1/2 in	5 40 0 00	Steel, cast per lb	0 11 0 12	Cod Oil, Newfoundland	0 35 0 36	" Halifax	0 33 0 34
1 1/4 in	4 65 0 00	" Springs, 100 lb	2 50 0 00	" Gaspo	0 34 0 35	" S. R. Pale Seal	0 46 0 47
2 and 2 1/2	4 25 0 00	" Tire " lb	2 75 3 75	" Straw Seal	0 38 0 40	Cod Liver Oil	(6240 674
2 1/2 and 3	4 40 0 00	" Sleigh Shoe, lb	2 50 2 75	" Cod Liver Oil	0 28 0 40	" (Distributing Prices)	
3 in and up	4 15 0 00	Tin Plate:		" Do' Halifax	0 42 0 45	" Do' Gaspo	0 40 0 45
Terms:		IC Coke	0 00 4 00	" S. R. Pale Seal	0 48 0 60		
Horse Nails: P & F Bright		IX Charcoal	4 50 4 71				
" " No. 7	0 00 1 00	IXX	Usual				
" " No. 8	0 24 0 00	DC	Trade				
" " No. 9	0 23 0 00	DX	Extras.				
" " No. 9	0 22 0 00	DXX					
M Brand .. 60 p.c. 10 p.c.		Russ. Sheet Iron	11 00 10 50				
Wrought or Ship Spikes:							
7 1/2 in and 1 in	3 90 0 00						
8-8 in	4 25 0 00						

Retailers will please bear in mind that the above quotations apply only to large lots.

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.



THE EAGLE FURNACE FOR WOOD,
MOST POWERFUL HEATER EVER INVENTED.

Warranted to give double the amount of Heat of any other Furnace from the same quantity of Fuel.

— MANUFACTURED BY —

UNION FOUNDRY CO.
WOODSTOCK, N. B.

(Established 1803.)
Mander Bros., London, Eng.
Manufacturers of
Superior Varnishes
For Coachmakers, House Painters, Decorators, &c.
Sole proprietors and manufacturers of the
new and beautiful color
CARMINETTE, for Coachpainters, Signwriters, &c.
AGENT FOR CANADA:
WALTER H. COTTINGHAM,
56 St Peter St., Montreal.
Send for Price Lists, &c.

THE BELL
Art. Stained Glass Works,
Manufacturers of
Ecclesiastic and Domestic **ART GLASS**—of every—
Description.
Lead Glazing and Sand Cut a Specialty.
D. BELL, 110 Richmond St. West,
Toronto, Ont.

Elmwood Saw Mill.
DOOR AND SASH FACTORY,
Senkriof & Hawser, — Elmwood, Ont

R. B. MAY
MANUFACTURER AND
Manufacturers' Agent
246 St. James St.,
MONTREAL.

Sole Proprietor and Manufacturer of the
WORLD'S FAVORITE COCONUT PUDDING
and other "WORLD'S FAVORITE" Preparations



GLASS BROS. & Co.

LONDON, - ONTARIO,

MANUFACTURERS OF
Rockingham, Cane, Bristol and Salt-Glazed
Stoneware.

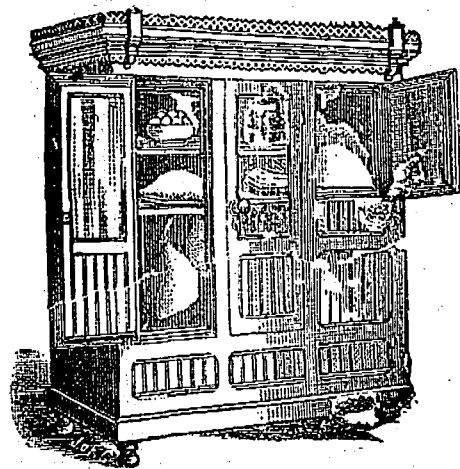
FIRE-BRICKS

Of All SHAPES to Order.

Special Brand "Cupola" Fire-Brick, manufactured from the celebrated Peg-town Fire Clay, superior than any imported Brick.

Agent for Province of Quebec, G. A. CAMPBELL
Room 20, Glenora Buildings,
1886 Notee Dame Street, MONTREAL.

AUTOMATIC REFRIGERATOR COM'Y OF OTTAWA,



SOLE MANUFACTURERS OF
Hanrahan's Patent Refrigerator
IN THE DOMINION.

FRESH MEATS

Especially adapted for the preservation of
cooked and uncooked, Fish, Milk, Butter, and all other perishable goods. Having a thorough circulation of dry, cold air, it is impossible for one article, no matter how sensitive, to receive odor from the other. Used by the Government in shipping fruit to the Colonial Exhibition. Send for specifications.

AUTOMATIC REFRIGERATOR CO.
and 335 Wellington Street, OTTAWA.

Montreal Branch: 1749 Notre Dame St. Toronto Office. Permanent Exhibition Buildings.

MANUFACTURING DEPARTMENT
OF

THE LONGFORD LUMBER CO.

ORILLIA ONTARIO.

TRADE { T } MARK.

M'f'rs. of Pails, Tubs, Candy Pails, Lard Pails, Butter Tubs and all kinds of Woodenware
GOOD GOODS AT LOWEST PRICES.

EASTERN AGENT: Mr. A. Wills, 13 1/2 St. Nicholas Street, - - - MONTREAL
TORONTO AGENT: Mr. R. S. McIndoe, 20 1/2 Front St. East.

ECONOMICAL LUMBER MAKING.

"A Penny Saved is a Penny Earned."

Why cut into sawdust 1 1/2 inches of timber for every 4 inch boards cut, when by using our simple Band Saw Mill you can make 4 inch boards and only cut one-half inch of timber into sawdust. In other words, where you now get 1,000 feet out of your logs, you will with the Band Saw Mill get 1,200 feet.

BAND MILLS

Have been considered so INTRICATE, costly and difficult to run that they have been used only by the wealthy lumbermen. OUR NEW SEMI-PORTABLE BAND MILL IN PRICE comes within the reach of all. NO MORE cost to erect as a portable, or as an addition to a stationary mill than an ordinary circular.

MADE SO ADJUSTABLE in every way by our many patented improvements that any ordinary man can cut 10 to 20 thousand feet per day with it.

12 We have brought this great Timber-Saving Improvement within the reach of all Lumbermen.

IT WILL BE SHOWN IN OPERATION AT

Toronto Industrial Exhibition, - 9th to 20th September
IT WILL PAY YOU TO COME AND EXAMINE IT.

THE WATEROUS ENGINE WORKS CO.
BRANTFORD, CANADA.

EMBRO OATMEAL

MILLS,

EMBRO, - - - ONT.

D. R. ROSS, - - Proprietor

The very best quality of Standard Granulated and Roller Oatmeal is manufactured at this mill. The best White Oats only are used. When not called only regularly by an agent, Produce, Wholesale Grocers and other Dealers should communicate direct by wire or mail.



GALT Axle & Machine Screw WORKS

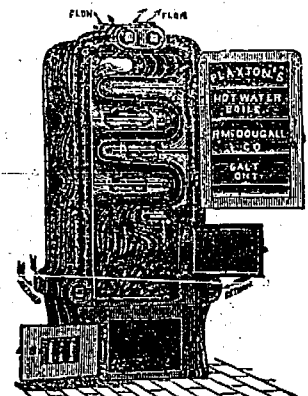
Manufacturers of all kinds
WAGGON AND CARRIAGE AXLES
Iron and Steel Set and Cap Screws,
Studs for Cylinder Heads, Steam
Chests, Pumps, &c.
Prices quoted for special work on re-
ceipt of Sketch or Sample.
Price List on application.

DETWILER & SONS

THE PLAXTON SECTIONAL

Hot-Water :- Heater.

R. McDOUGALL & Co.

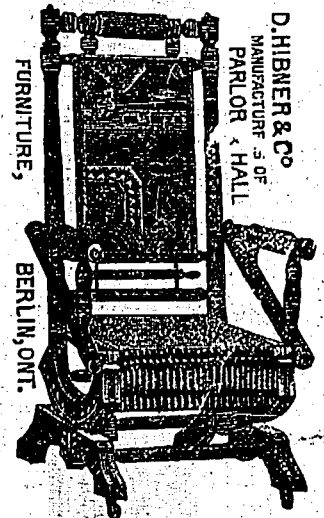


GALT, - - - ONTARIO.

The Most Powerful and Economical Heater in the Market.

Send for descriptive Circular and Price List.

R McDOUGALL & CO.,
Galt, Ont.



Also CARPET and PLUSH ROCKERS,

D. HIBNER & Co
MANUFACTURERS OF
PARLOR & HALL
FURNITURE,
BERLIN, ONT.

THE LONDON & PETROLIA BARREL CO.

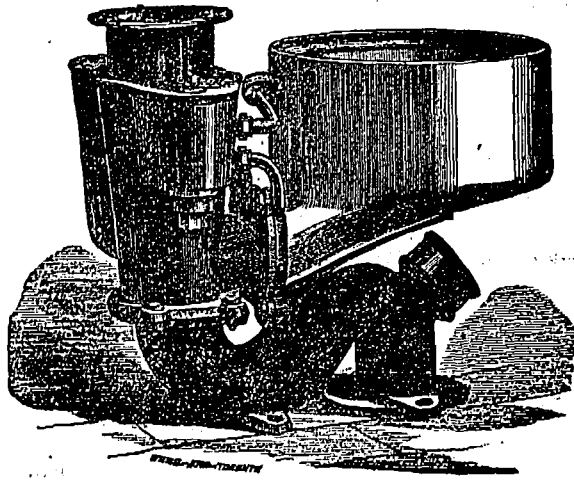
MANUFACTURERS OF

Beer, Vinegar, Apple, Flour, Lard, Pork, Syrup and all Other Barrels.
TIGHT - or - SLACK.

All work guaranteed. Wanted to purchase Oak, Elm and Basswood Bolts.
LONDON - ONT.

DOMINION SANITARY POTTERY CO.

Manufacturers of



"Crown,"
"Improved Sanitary,"
"National,"
"Unitas,"

And other
Closets, Traps,
Plug Basins, Urinals,
Sinks, Washtubs,
And Every kind of Sanitary Ware.

St. Johns, Que.



Manufacturers of more than 270 styles and kinds of Heating, Cooking Stoves and Ranges.

They are perfect in operation, economical in fuel and elegant in design and appearance.

Having been making Stoves for over 30 years can say with right good grace that we have got the construction of Stoves down to a fine mathematical point, and further that we have yet to hear from any dealer his regrets of ever handling our well known line of goods.

Our line of *Happy Thought Ranges* and *"Radiant Home" Heating Stoves* is complete and perfect in itself.

Imagine over 80,000 *Happy Thought Ranges* now in use in Canada. Marvellous as it may appear it is nevertheless a fact. It is fitted with the most powerful "Water Front" made, many people having their Bath and Dining Room heated from this as well as a large supply of Hot Water for Bath and Kitchen purposes.

They are adapted for Coal or Wood. Why purchase an experiment, when you can buy a Range that you can recommend to your Customer, as the number alone sold is an assured guarantee of its success?

Heating and Ventilating done on scientific principles for Churches, Schools, Public Buildings and Private Dwellings.

Send Diagram and Size of House to be heated and we will tell you what it will cost to heat it with our well-known Hot Air Garnet Furnace with Hot-Water Combination. Correspondence solicited.

Eastern Agency, Buck's Stove Works, 422 St. Paul Street, Montreal

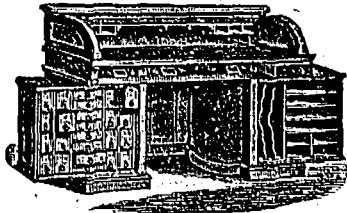
W. STAHLSCHMIDT & CO.

PRESTON, ONT.,

MANUFACTURERS OF

School, Office, Church and Lodge Furniture.

Received the Highest Award given at the Toronto Industrial Fair, 1886 and 1887



ROTARY OFFICE DESK—No. 51.

H. NIGHTINGALE, Montreal Representative, 1803 Notre Dame St.



THE "MARVEL" SCHOOL DESK.

Patented January 14th, 1886.

Order your Posters, 1, 2 and 3-sheet, at the Journal of Commerce Office.

AN IMPORTANT INVENTION.

One of the most important discoveries of modern times has just been made by Mr. John Russell, ladies' dressmaker, 2341 St. Catherine St., Montreal, for the cutting and fitting of ladies' and girls' dresses, jackets, dolmans, ulsters, etc. Mr. Russell has long held the opinion that the present system of cutting ladies' garments are not satisfactory, as the curves in the different seams are not produced in any regular form, and without the strictly accurate continual bending that is absolutely necessary for perfectly fitting the human form. The discovery does away with all paper patterns, charts, fitting machines and the different articles that are used at the present time. Mr. Russell calls his discovery "The Curvilinear Theory or Ladies' Dress and Jacket Cutting," because it consists of curved lines so connected as to contain all the elements that are required to make a ladies' dress fit skin tight without wrinkles. The principle worked on is drawn from the rules of trigonometry or the measuring of angles, the lines being expressed by the number of inches a lady measures at different points. When we consider that about one dressmaker in one thousand understands anything about trigonometry the immense advantage Mr. Russell will have over all competitors will be very great—*Advt.*

R. BIGLEY

Stoves

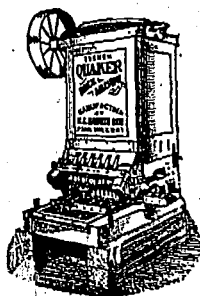
AND

Furnaces

92 & 94

Queen Street,

TORONTO



The New Quaker Brick Machine.

For Steam or Horse Power, Unequaled for Simplicity, Strength and Durability, from 15 to 20 per cent, cheaper than the cheapest, and guaranteed equal to the best. Illustrated Catalogue for 1889 now ready. Send for one.

H. O. BAIRD & SON
PARKHILL, ONT.
Sole Manufacturers of Kell's Patent Combined Brick and Tile Machine.

THE CANADA SUGAR REFINING COM'Y (Limited) MONTREAL.

Offer for sale all grades of REFINED SUGARS and SYRUPS of the well-known brand of

Redpath

CERTIFICATES OF STRENGTH AND PURITY.

OFFICE OF THE PUBLIC ANALYST,

MONTREAL, September 9th, 1887.

To the Canada Sugar Refining Company, Montreal:

Gentleman,—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscopes, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar-Refining.

The test by the Polariscopes showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR. JOHN BAKER EDWARDS, P.H.D., D.C.L., F.C.S.,
Public Analyst for the District of Montreal, and Professor of Chemistry.

CHEMICAL LABORATORY,

MEDICAL FACULTY, MCGILL UNIVERSITY,

MONTREAL, September 9th, 1887.

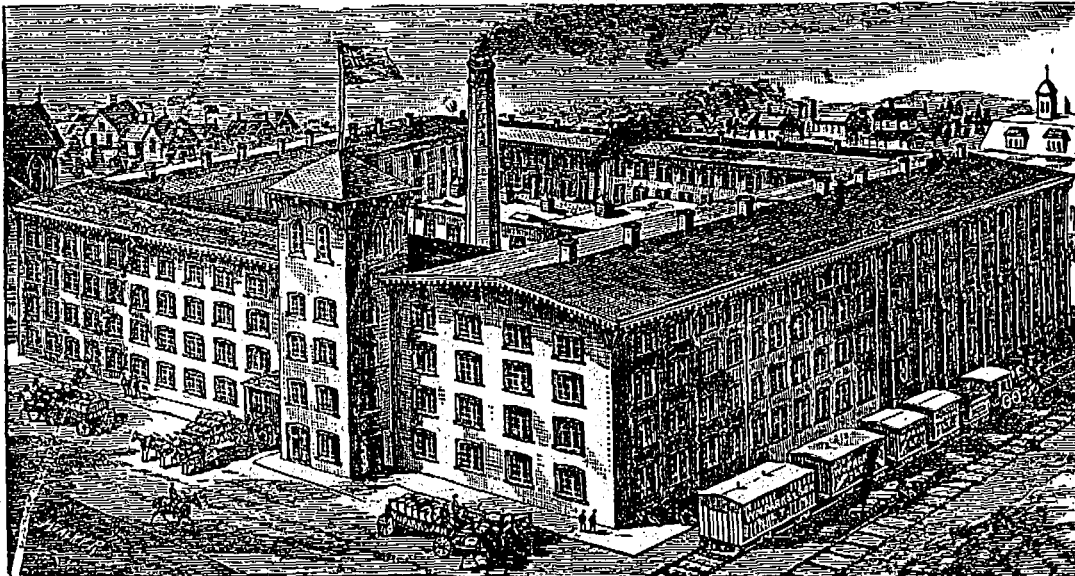
To the Canada Sugar Refining Company:

Gentlemen,—I have taken and tested a sample of your "EXTRA GRANULATED" Sugar, and find that it yielded 99.88 per cent. of Pure Sugar. It is practically as pure and good a Sugar as can be manufactured.

Yours truly,

G. P. GIRDWOOD.

WM. PARKS & SON - (Limited), - ST. JOHN, N. B. Cotton Spinners, Bleachers Dyers and Manufacturers.



Cotton Yarns.
Carpet Warps.
Ball Knitting Cottons.
Hosiery Yarns and Yarns for Man'facturers' Use
Beam Warps for Woolen Mills.
Grey Cottons.
Sheetings.
Drills and Ducks.
Shirtings, Skirtings and Stripes.
8-oz. Cottonades in plain and fancy mixed patterns.
The only "Water Twist" Yarn made in Canada.

AGENTS:

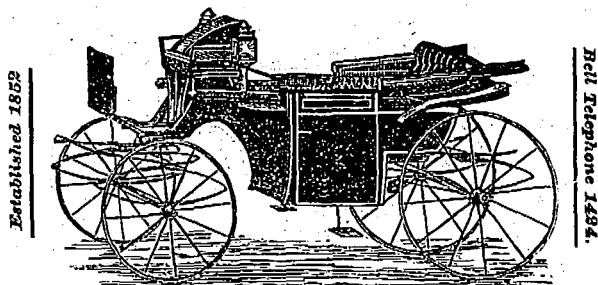
WM. HEWITT, } Toronto.
JOHN NALLAM, }

DUNCAN BELL, } Montreal.
Montreal.

MILLS:

New Brunswick Cotton Mills, } St. John, N.B.
St. John Cotton Mills.

1st Prizes and Diplomas when exhibited.



Established 1852

Hell Telephone 1434.

B. LEDOUX

Windsor Carriage Factory,

104, 106, 108, 110 and 112 Windsor Street

Office and Show Rooms: 131 and 133 St. Antoine St.,

MONTREAL.

B Ledoux begs to inform his friends and public that he always keeps on hand a complete assortment of Vehicles, suitable for summer and winter, including Light and Top Buggies of all descriptions.

Repairs on Vehicles promptly attended to.

Victoria Foundry, Orillia

NEAR N. & N. W. R. R. STATION.

ROBERT BRAMMER, - - - Proprietor

MANUFACTURER OF

SAW and SHINGLE MILL MACHINERY

Shingle Mills a specialty. Having manufactured the same for the past ten years, adding improvements thereto from time to time. It is now considered the best in the market.

REFERENCES—A. Tait, Orillia; T. B. Tait, Greyhurst; W. Thomson, Longford Mill and others. Prices on application.

THE STANDARD DRAIN PIPE COM'Y



St. Johns, P. Q. (Lim.)

Manufacturers of

VITRIFIED DRAIN PIPE AND CONNECTIONS,

AND ALL KINDS OF FIRE CLAY GOODS

Straight Pipes, Single and Double Junctions, Bends, Elbows, Syphons, Cess pools, Flue Linings, Stove Bricks, and Fire Clay Blocks, all sizes

GARDEN VASES AND PEDESTALS.

J. S. MAYO,

Importer and Manufacturer of

- OILS -

OF EVERY DESCRIPTION.

9 Common St., MONTREAL.

LARDINE OIL.

The famous heavy bodied oil for all machinery.

MADE ONLY BY

McCOLL BROS. & CO., TORONTO.

Those who Use it Once Use it A ways.

McCOLL'S RENOWNED

CYLINDER OIL

Has few if any equals in America for engine cylinders. The finest lubricating, harness and tanners' oil.

ASK FOR LARDINE.



BAYLIS MANUFACTURING CO'Y

MANUFACTURERS OF

VARNISHES, JAPANS,

WHITE LEAD,

COLORED PAINTS,

DRY COLORS, PRINTING INK,

MACHINERY OILS & AXLE GREASE.

AND DEALERS IN

Painters' & Printers' Materials Generally.

16 to 28 NAZARETH STREET, MONTREAL.

W. & F. P. CURRIE & CO.

1100 Gray Nun St., MONTREAL,

MANUFACTURERS OF

SOFA, CHAIR AND BED SPRINGS

A large stock always on hand.

Roman Cement, Portland Cement, Water Lime.

Brain Pipes, Vent Linings, Fire Covers, Fire Bricks, Fire Clay, Whiting, Plaster of Paris, Borax, China, Clay, Etc.

If you want to sell to 2,500 of the Leading Grocers in Canada,

ADVERTISE IN THE

DOMINION GROCER

Every Grocer who wants to keep up to the times must subscribe to the

DOMINION GROCER

Only \$1 per annum or 75c. in advance.

We Guarantee a Circulation of 2,500 Copies.

Address all correspondence to

H. ALLEN JACKSON, Editor and Manager P. O. Box 518, MONTREAL.

BALMORAL HOTEL,

NOTRE DAME STREET.

Montreal, - - - - Canada.

Erected 1885.

The most central, and one of the most elegantly furnished and best equipped Hotel in the city.

Accommodation for 400 guests.

Street cars pass the door to all parts of the city every two minutes.

RATES! \$2 to \$3 per day.

S. V. WOODRUFF, - - - Manager.

Loading Hotels in Canada.

GALE FARM PROPERTY FOR SALE. 1,800 Building Lots in the Hochelaga Ward, plentifully supplied with water, and in close proximity to all the factories and railway depot at Hochelaga, within the city limits; also Two Blocks of Land, consisting principally of sand and clay, suitable for brickmaking, sufficient for two large brickyards. One Quarry of Bang Rouge Stone for Macadamising, One Quarry of Masonry and Lime Stone, and about Ninety Acres of Land in the municipality of Cote Verticard; City Passenger Railway passes this property. Plans on view at the St. Lawrence Hall.

HENRY HOGAN, Proprietor.

THE RUSSELL, OTTAWA, THE PALACE HOTEL OF CANADA

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

KENLY & ST. JACQUES, Prop'rs.



ST. LOUIS HOTEL, - Quebec
WILLIAM E. RUSSELL, President.

ATLANTIC GLUE WORKS

Manufacturers of

Opaque, Emery and Transparent Glues

High-Class EMERY GLUE

A SPECIALTY.

Upholsterers' and Mattress Stook, Wool Batting, Cotton Batting, Flock, Nolls, Wool Stook, &c. Correspondence solicited.

J. T. HUBER & CO., BERLIN, ONT.

JONDRO & GOODHUE
MANUFACTURERS OF

THE STAR BRAND OF



Boots and Shoes, ROCK ISLAND, - - - P. Q.

Canadian Agents for the Candee Rubber Co. Correspondence Solicited.

SECURITIES.

	London- Oct. 19.
British Columbia, 1894, 6 pc.....	109 111
1907	123 128
Canada, 4 p. c. loan, 1910	111 113
3 p. c. loan, 1938	95 96
Debs. 1909-34	104 106

Railway & other Stocks.

Shs		Oct. 19.
100	New Brunswick 6 p. c. 1886-91	100 105
100	Quebec Province, 5 p. c.	112 114
100	Do do 1906 5 p. c.	112 114
100	Do do 1919 4 1/2 p. c.	104 106
100	Do do 1912, 5 p. c.	113 115
100	Atlantic & Nth Western 6 p. c. Gua. 1st M. Bds	113 115
100	Buffalo and Lake Huron £10 sh. ..	124 13
100	Do 5 1/2 p. c. 1st Mort.	182 184
300	Do 2nd Mort.	182 184
100	Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.	106 108
100	Canadian Pacific \$100.	703 714
100	Grand Trunk, Georg Bay, &c. 1st M.	105 107
100	Grand Trunk of Canada Con. stock 1st equir. mtg. bds, 6 pc ..	11 1/2 12
100	2nd, prof. stock	131 133
100	1st, prof. stock	76 77
100	2nd, prof. stock	55 56 1/2
100	3rd prof. stock	3 1/2 3 1/2
100	5 p. c. perp. deb. stock	123 125
100	4 p. c. perp. deb. stock	98 99 1/2
100	Great Western shares, 5 p. c.	123 125
100	6 p. c. bds., 1890	103 105
100	Hamilton and N. W., 6 p. c.	112 114
100	M. of Canada Stg. 1st Mort 5 p. c. 100	110 112
100	Montreal and Champlain 5 p. c. 1st mtg. bds	106 108
100	Montreal & Sorel 1st mtg. 6 p. c.	10 15
100	N. of Canada 1st Mtg 5 p. c.	108 110
100	Northern Extension, 6 p. c. prof ..	102 104
00	Quebec Central 5 p. c. 1st Ino Bds. T. G. & B. 6 p. c. bonds 1st Mort.	30 35
00	Well, Grey & Bruce, 7 p. c. Bds. 1st Mort.	95 97
00	1st Mort.	102 104
00	St. Law. and Ott. 6 p. c. Bds.	93 95

Banks.

100	Bank of British Columbia	89 1/2 90 1/2
100	Bank of British North America	76 78

Municipal Loans.

100	City of London (Ont) 1st prof. 5 p. c.	101 103
100	City of Montreal stg 5 p. c.	106 108
100	1874	106 108
100	City of Ottawa, 6 p. c. stg.	109 112
100	redeem 1893	107 109
100	1904	117 119
100	1895	111 113
100	City of Quebec, 6 p. c. con.	103 105
100	6 p. c. redeem 1893	105 107
100	1878, redeem 1908	122 124
100	City of Toronto, 6 p. c. stg. 1897 ..	105 112
100	Water-Works deb.	109 124
100	6 p. c. stg. con. deb., 1938	109 124
100	5 p. c. gen. con. deb., 1919	111 113
100	4 p. c. stg. bonds, 1924	105 107
00	City of Winnipeg, Deb., 1914 5 p. c. deb. scrip. 1907 6 p. c.	111 113
00	120	122

Miscellaneous Companies.

100	Canada Company	63 68
100	Canada North-West land Co	41 41
100	Hudson Bay	20 20 1/2
100	Land Corporation of Canada .....	.....

STORAGE.

Cash advances on Goods. Consignments Solicited.

W. WATSON,

724 to 728 Craig St., Montreal.

Insurance.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, TORONTO.

Guarantee Fund, \$300,000
Deposit with Government, 50,000

HON. ALEX. MACKENZIE, M.P., President.
HON. ALEX. MORRIS, M.P.P. } Vice-Pres.
JOHN L. BLAIRIE, Esq. }
WILLIAM McCABE, F.I.A., Eng.,
Managing Director.

CHARLES AULT, M.D., Manager Prov. Quebec
62 St. James St.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY. LIFE and FIRE.

Invested Funds, \$38,814,254
Funds invested in Canada, 900,000
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.
EDWARD J. BARBAU, Esq.
WENTWORTH J. BUCHANAN, Esq.
SIR A. T. GALT, C.M., M.G.
G. F. C. SMITH, Resident Secretary.
Medical Referee—D. C. MACGILLIVRAY, Esq., M.D.
Standing Counsel—Geo. B. O'HAMP, Esq.

HEAD OFFICE, CANADA BRANCH:
MONTREAL.

YOUNG & SONS, DYE STUFFS

Manufacturers and Importers of
Black and Yellow Dyes. Cutchine and Saska.
Offices: 21 & 23 DeBrosses Street, - - Montreal.

S. COLLINS' SON & CO. MANUFACTURERS OF

PRINTING INKS,

32 and 34 Frankfort Street, N. Y.

Our Cut Inks are used on the MAGAZINE and WEEKLY by Harper & Brothers, and on this Paper.

Hotel Directory.

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

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
BARRIE.....	Queen's.....	A. W. Brown
BROOKVILLE..	The St. Lawrence Hall....	Amos Robinson
CARLETON PLACE..	Mississippi..	W. McIlquham
DUNDAS.....	The Elgin.....	.....
GALT.....	The Queen's.....	O. Lowell
GANANOQUE....	Gamble's Hotel..	A. M. Gamble
HAMILTON.....	The Royal.....	Hood Bros.
KINGSTON.....	The British America, J. E. Dunham	.....
LONDON.....	The Tecumseh.....	C. W. Davis
OTTAWA.....	The Russell... Kenly & St. Jacques	.....
TORONTO.....	The Queen's... McGaw & Winnett	.....
PERTH.....	Hick's House.....	John Wilson

QUEBEC.

MONTREAL, The St. Lawrence Hall, Hy. Hogan
" The Windsor Hotel... C. Swett
" The Balmoral... S. V. Woodruff
QUEBEC..... The Russell..... W. Russell
THREE RIVERS... St. James... F. X. Panneton

NOVA SCOTIA.

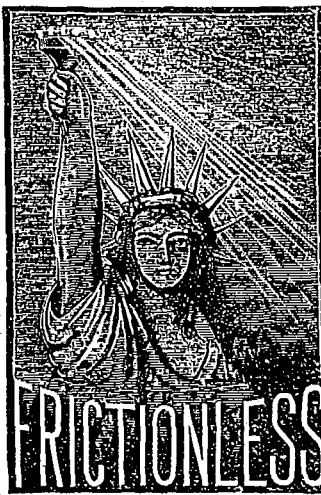
HALIFAX.... The Halifax... L. Hesslein & Sons

NEW BRUNSWICK.

St. JOHN..... Victoria... D. W. McCormack
"..... New Victoria... J. L. McCoskery



DONT.
FOR THOSE ADVERTISERS WHO have a credit so well established as to make them safe customers, we secure the most important advantages. We can devote our energies to securing for them what is wanted and what ought to be had; without constantly contemplating a possible loss liable to sweep away, not only all commissions earned, but in addition, leave us responsible for heavy obligations to publishers. We seek the patronage of responsible advertisers who will pay when the work is done! and of experienced advertisers who will know when they are faithfully and intelligently served! Address, Geo. P. Rowell & Co., Newspaper Advertising Bureau, 10 Spruce St., New York.



FRictionLESS Engine Packing.

Needs no Oil or Tallow. Will not melt, burn or go hard. Good for Steam, Hydraulic, Hot or Cold Water. Saves 50 per cent. Packing and 75 per cent. Lubricants—Send for Circular.

THOS. J. PARKES,

92 Temple Building, MONTREAL.

ENVELOPES

STAMPED IN RELIEF COLORS

NO CHARGE FOR DIES.

THE GEORGE BISHOP ENGRAVING AND PRINTING CO.

169 St. James St., Montreal.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW
DEVOTED TO
Commerce, Finance, Insurance, Railways,
Manufacturing, Mining and Joint
Stock Enterprises.

Issued Every Friday Morning. —

SUBSCRIPTION:

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

Editorial and Business Offices:

Nos. 171 & 173 ST. JAMES STREET,
Head of St. John Street.

MONTREAL.

M. S. FOLEY, Editor, Publisher and Proprietor.
We do not undertake to return unused manuscripts.
All payments to be made to headquarters at Montreal.

Accountants, Agents, &c.
(For Legal Cards see other pages.)

A. TOLLER,
Real Estate & Mortgage BROKER.
Notary Public and Conveyancer
Money Loaned and Accounts Collected.
18 Broad Street, VICTORIA, B.C.

S. A. D. BERTRAND,
Official Assignee for the Province of Manitoba.
Under the recommendation of the Board of Trade of the City of Winnipeg Insolvent and Trust Estates carefully managed with promptness and economy. Special attention to confidential business enquiries.
35 Portage Avenue East, WINNIPEG, MAN.

JAMES C. MACKINTOSH,
Banker & Broker,
HALIFAX, N.S.
Special attention given to investments in sound dividend-paying Stocks and Debentures.
Collections made in all parts of the Maritime Provinces.
Business information afforded to customers.
166 Hollis Street.

LEONARD MORRIS,
Commission Merchant and Auctioneer.
Particular attention given to consignments from every commercial centre.
Summerside, P. E. I.
Advances made on consignments. Prompt returns. References—Bank of Nova Scotia.

J. DUNCAN DAVISON,
114 St. James Street,
(Care Dun, Wiman & Co.)
COMMISSIONER
For following Provinces:
Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

A. H. WILSON,
Real Estate and Financial Agent
90 St. James Street, MONTREAL.
LOANS ON CITY PROPERTY AT MODERATE PRICES.
Houses lot and Rents Collected.
Collections made and promptly remitted.

The Mercantile Agency OF THE WORLD,
DUN, WIMAN & CO.,
BRANCH OF R. G. DUN & Co.
New York and Europe. 120 Branch Offices.
Facilities unequalled.
W. W. JOHNSON,
Manager Montreal Branch.

THOMAS J. POTTER,
AUCTIONEER
1811 Notre Dame Street,
MONTREAL,
Sales of Real Estate. Trade Sales Cargoes Mediterranean Fruits, Lemons, Oranges, &c. Teas, Groceries, &c. Underwriters' Sales Damaged Goods, Grain, &c.
Reliable Valuations of Real Estate and also of Household Effects made for estates and others.
Arbitrations for R. R. Companies and others attended to.
Fine Dry Storage (four flats) for Furniture, &c. Good Cellar, &c.
References—Any Bank in Montreal.

Estimates for all kinds of **PRINTING** cheerfully given on application to this Office. We make a specialty of **FINE COMMERCIAL WORK.**

LONDON Guarantee AND Accident COMPANY (LIMITED) OF LONDON, ENGLAND

CAPITAL, - \$1,250,000.

Head Office for Canada:
72 KING ST. EAST, - TORONTO.

BONDS OF SURETYSHIP
Issued for parties in position of trust where security is required.
ACCIDENT INSURANCE on the most approved plans

A. T. McCORD, - - - TORONTO,
CHIEF AGENT FOR CANADA.

Geo. H. Patterson, Agent, Montreal,
PROVINCE OF QUEBEC.

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

STOCKS AND BONDS.

INSURANCE COMPANIES.—CANADIAN.—Montreal Quotations, Oct. 20, 1889.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine ..	10,000	3-6mos.	Jan...July	\$50	\$50	103 1/2 105
Canada Life.....	2,500	7 1/2-6mos.	Feb... Aug	400	50	...
Citizens, Fire, Life, & Accident	11,880	6-12mos.	Mar... y'ly	85	16	...
Confederation Life.....	5,000	5-6mos.	Jan...July	100	10	275 300
Western Assurance.....	25,000	4-6mos.	Jan...July	40	20	144 1/2 146
Royal Canadian Insurance.....	20,000	6-12mos.	15 Feb. y'ly	25	20	95
Accident Ins. Co. of North America.....	2,610	6	15 J'1 15Jan	100	20 100	90 90
Guarantee Co. of North America.....	13,372	6	15 J'1 15Jan	50	10 50	90 100

BRITISH AND FOREIGN.—(Quotations on the London Market, Oct. 12, 1889)

					Market value p. p'd up share.
British and Foreign Marine	50,000	50	20	4	£23
Caledonian.....	.....	.....	.....	.....	£29 1/2
Commercial U. Fire, Life & Marine.....	50,000	30	50	5	£35
Edinburgh Life.....	5,000	10	100	15	£45
Fire Insurance Association	100,000	5	.....	.....	£10
Glasgow & London.....	.....	.....	.....	.....	£2
Guardian Fire and Life.....	20,000	13	100	50	£90 1/2
Imperial Fire.....	12,000	.....	100	25	£175
Lancashire Fire.....	100,000	30	20	2	£11 1/2
Life Association of Scotland.....	10,000	15	40	8 1/2	£38 1/2
London Assurance Corporation.....	35,802	48	25	12 1/2	£58 1/2
London & Lancashire Life.....	10,000	10	10	1 7-20	84s
Liverpool & Lond. & Globe Fire & L.....	£39,175	70	20	2	£41
Northern Fire & Life.....	30,000	70	100	5	£69
North Brit. & Merc. Fire & Life.....	40,000	56	50	6 1/2	£46 1/2
Phoenix Fire.....	5,722	.....	.....	.....	£28 1/2
Queen Fire & Life.....	200,000	30	10	1	£6 8-16
Royal Insurance Fire & Life.....	100,000	60	20	3	£52
Scottish Imperial Fire & Life.....	50,000	15	50	1	87s
Scottish Provincial Fire & Life.....	20,000	15	50	3	£24
Standard Life.....	10,000	58 1/2	50	12	£55

NORTH BRITISH & MERCANTILE FIRE AND LIFE INSURANCE COMPANY.

ESTABLISHED 1809.

Directors—GILBERT SCOTT, Esq., Hon. THOMAS RYAN, W. W. OGILVIE, Esq.
A. MACNIDER, Esq.

Resouros of the Company.

Authorized Capital.....	£8,000,000 Stg.
Subscribed	2,500,000 "
Paid-up	625,000 "
Fire Fund and Resorves as at 31st December, 1888.....	1,592,235 "
Life and Annuity Funds.....	3,841,194 "
Revoouo—Fire Branch.....	1,188,866 "
do Life and Annuity Branches.....	551,807 "

Agents in all principal Towns of the Dominion.

Head Office for the Dominion, 78 St. Francois Xavier Street,
MONTREAL.

WM. EWING, Inspector. R. MACDONALD, Sub-Inspector.
THOMAS DAVIDSON, Managing Director.

ROYAL INSURANCE CO'Y OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders Unlimited.

CAPITAL, - - - - -	\$10,000,000
RESERVE FUNDS, - - - - -	10,624,435
LIFE FUNDS, - - - - -	16,288,046

Investments in Canada for the sole protection of Canadian Policy-holders, over 800,000

Head Office for Canada; MONTREAL,

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

CHIEF AGENT,

W. TATLEY.

NATIONAL ASSURANCE CO. OF IRELAND.

INCORPORATED 1839.

CAPITAL, - - - £1,000,000 STG.

CHIEF AGENT:

LOUIS H. BOULT, - MONTREAL.

Agents required in unrepresented towns.

ATLAS ASSURANCE COMPANY (OF LONDON, ENG.)

FOUNDED 1808.

CAPITAL, - - - £1,200,000 STG.

BRANCH MANAGER:

EASTERN ASSURANCE CO. OF CANADA. (FIRE ONLY.)

HEAD OFFICE, HALIFAX, N.S. | CAPITAL, - \$1,000,000

President, JOHN D'ULL, Esq. (President Bank of Nova Scotia).

Vice-Presidents: H. H. FULLER, Esq. (Wholesale Merchant), Halifax.
SIMON JONES, Esq. (Brewer), St. John, N. B.

CHAS. D. OORY, Managing Director. D. C. EDWARDS, Secretary.

C. R. G. JOHNSON, General Agt., 42 St. John St., MONTREAL

Scottish Union and National INSURANCE CO., 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	Deposit with Dom. Govt.	125,000

(Market value)
WALTER KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

FOR SALE CHEAP.

ONE

Universal Job Press

JOURNAL OF COMMERCE,

171 & 173 St. James St., opp. St. John St.

Quebec Fire Assurance COMPANY.

ESTABLISHED 1818.

Government Deposit, \$75,200.00

Directors—J. Graves Clapham, President; Edwin Jones, Vice-President; W. R. Dean, Treas.; Senator C. A. P. Pelletier, Geo. R. Renfrew, A. F. Hunt, Hon. Pierre Garneau, Chs. Langlois, Inspector; W. W. Welch, Secy.
Agencies.—Ontario—Geo. J. Pyko, Toronto. Montreal—J. H. Routh & Co. New Brunswick—Thos. A. Temple, St. John. Manitoba—A. Holloway, Winnipeg.

CARD.

The Fire Insurance Business

heretofore carried on by the undersigned as Commission Agents, at their old Offices, 45 St. Francois Xavier Street, for the Northern and Caledonian Insurance Companies, will continue in favor of the

CALEDONIAN INSURANCE CO.
OF EDINBURGH.

the oldest Scotch Office, founded 1805, and one of the strongest Companies represented in Canada, and our other Insurance connections as **BROKERS AND AGENTS.**

Continuance of all business connections is solicited, and the undersigned beg to acknowledge the support given to them in this department of business during the last twenty-five years.

TAYLOR BROS.,
45 ST. FRANCOIS XAVIER ST., MONTREAL.

THE FEDERAL
LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HOMANS' PLAN** and the most perfect Endowment

Bond now before the public.

Agents wanted in all unrepresented districts.

T. H. SCHNEIDER, General Agent, Montreal. **DAVID DEXTER,** Managing Director.

BRITISH AMERICA
ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1833.

HEAD OFFICE, - - TORONTO.

Cash Capital and Assets, \$1,133,666.52.

BOARD OF DIRECTORS:

JOHN MORISON, Governor. **JOHN LEYS,** Deputy Governor.
John Y. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.
A. Myers. Thos. Long. George E. Smith.
Dr. H. Robertson.

THE
ROYAL CANADIAN
FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, Esq.**
Vice-President, - **Hon. J. R. THIBAudeau.**

Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000
Assets, - - - - - 746,000
Income, 1888, - - - - - 625,000

HARRY CUTT, Secretary. **ABOH. NICOLL,** Marine Underwriter.

G. H. McHENRY, Manager.

M. J. E. DROLET, Agent for City and District of Montreal.

Insurance.

PROVIDENT

SAVINGS LIFE ASSURANCE SOCIETY
OF NEW YORK.

Cash Assets, - \$280 to each \$100 of Liabilities.
SHEPPARD HOMANS, President.
WM. E. STEVENS, Secretary.
A. H. MATSON, General Manager for Canada, 37 Yonge Street, Toronto.
R. J. LOGAN, General Agent, - - - Montreal, Office—Imperial Buildings

The WATERLOO MUTUAL
FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Assets, Jan. 1st, 1887.....\$246,448.00
No. of Policies in force Jan. 1st, 1887..... 11,997
CHARLES HENDRY, Esq., President; **GEORGE RANDALL, Esq., Vice-President;** **C. M. Taylor, Esq., Secretary;** **J. B. Hughes, Esq., Inspector.**

MERCANTILE

FIRE INSURANCE COMP'Y.
WATERLOO, Ont.

Subscribed Capital.....\$200,000.00
Government Deposit..... 20,100.00
Losses Promptly Adjusted and Paid.
I. E. BOWMAN, Esq., President; **P. H. SIMS, Esq., Secretary;** **J. B. COOK, Esq., Inspector.**

The Mutual Life Insurance Co'y
OF NEW YORK.

LARGEST LIFE INSURANCE COMPANY IN THE WORLD
ASSETS, - - - - - \$126,000,000.

Offers the best guarantee to Policy-holders at the Lowest Minimum Cost. ALL FORMS OF POLICIES ISSUED.

F. BROWN, - - - Mgr. for Quebec and Eastern Ont.
OFFICES: Imperial Buildings, MONTREAL.

Agents wanted in unrepresented districts.

Insurance.

HON. J. J. C. ABBOTT, Q. C., P. C., - PRESIDENT
ANDREW ALLAN (Allan Line R. M. Steamships), - VICE-PRESIDENT
GERRALD E. HART, - Genl. Manager.
WILLIAM SMITH, - Secretary-Treasurer

Citizens Insurance Co.
OF CANADA.

Established 1864. Capital, \$1,009,800.

Head Office, 181 St. James St., Montreal.
FIRE, LIFE, ACCIDENT

Business Transacted.
Only Company issuing negotiable **ENDOWMENT COUPON BONDS**

UNDER COPYRIGHT,
without conditions, offering facilities for obtaining money at any moment.

A RELIABLE CANADIAN COMPANY.
AMPLE SECURITY. PROMPT PAYMENTS.

HURON & MIDDLESEX

Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

This Company does a general Fire Insurance business. Rates charged according to hazard. Business done exclusively on the Premium Note System.

R. S. MURRAY, Esq., D. M. CAMERON, M.P.
President. Vice-President.
JOHN STEPHENSON, -Man. & Secretary.

Agents wanted in unrepresented Districts.

Insurance.

QUEEN
INS. CO.

H. J. MUDGE, - - Chief Agent.

IMPERIAL

Fire Insurance Com'v of London.

Offices TO LET in their new building, Place d'Armes, next Bank of Montreal, suitable for Banks, Insurance Companies, Merchants, Brokers, Professional Men and others. Will be fitted up to suit.

Occupancy 1st May, 1889.
Apply at 6 Hospital Street,
D. E. LAOY, Manager.

THE

Accident Insurance Co.
OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D. 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST.,
MONTREAL.

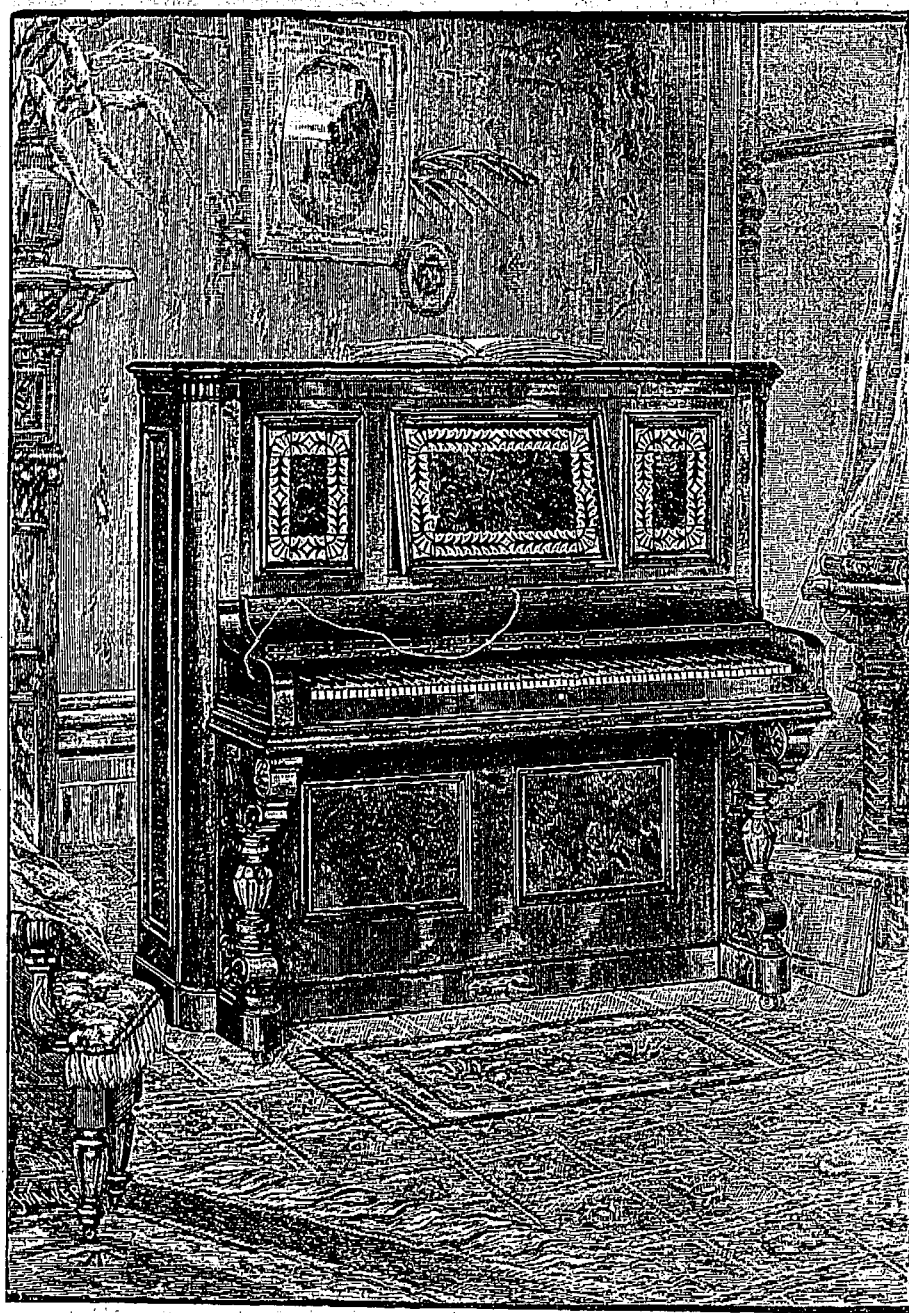
President, - - - - - **SIR A. T. GALT**

Vice-President and Managing Director:

EDWARD RAWLINGS.

The Accident Insurance Company of North America possesses a record for both reliability and liberality, one proof of which is that it has paid over nineteen thousand losses and has settled but eleven claims at law in 16 years for nearly one million dollars. It has ample financial resources, and has made the Special Deposit with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are solely applicable to Accident Insurance.

Get your Job Printing done at the "Journal of Commerce" Office



EVANS BROS. PIANO

Light in Touch, Unrivalled in Tone.
 Handsome in Appearance, Unequaled in Durability

Not Excelled by any Piano Manufactured in the Dominion.

MANUFACTURED BY **Evans Bros. Piano & Mnf'g Co.** (LIMITED)

INGERSOLL, - - ONTARIO