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The Linde British Refrigerator Co., Ltd  
 301 ST. JAMES ST., MONTREAL.  
 Sole Manufacturers  
 Cold-Air-Circulation System.

Over 3,200 Machines Sold.  
 Special Machines for DAIRIES, BUTCHERS, Etc.  
 WRITE FOR INFORMATION.

THE CANADIAN  
**JOURNAL OF COMMERCE**  
 FINANCE AND INSURANCE REVIEW

Vol. 49. No. 19  
 NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 10, 1899.

M. S. FOLEY,  
 EDITOR AND PROPRIETOR

Leading Wholesale Houses.

**MCINTYRE SON & CO.,**

MONTREAL.  
 IMPORTERS of DRY GOODS.

DRESS GOODS,  
 SILKS,  
 LINENS,  
 SMALL WARES,

TREFOUSSE KID GLOVES,  
 ROUILLON KID GLOVES.

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Send for Specimen and Terms.

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 (LTD.)

Manufacturers and Importers

..OF..

**HATS  
 CAPS  
 and  
 FURS**

469-475 St. Paul St.,  
 MONTREAL.

Leading Wholesale Houses.

The "ATLAS" Brand



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 3 Manchester Avenue, - London, England.

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**THE American Tobacco Co.**  
 OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses

**CUT TOBACCOS.**

Old Chum,  
 Seal of North Carolina,  
 Old Gold.

**CIGARETTES**  
 Richmond Straight Cut,  
 Sweet Caporal,  
 Athlete, Derby.

**MARK FISHER SONS  
 AND COMPANY,**

Merchant Tailors and  
 Woollen Buyers

will find our Stock replete with all the Latest Novelties selected in the Home and Foreign Markets.

We have never shown a more extensive line of

**STAPLE WOOLLENS**

than we are doing at present.

**Our Tailors' Trimming Dep't**  
 is also more than usually complete.

**Mark Fisher, Sons & Co.,**  
 VICTORIA SQ., - MONTREAL

ONE REMAINING

**COTTAGE TO LET**

ON  
**GREENE AVENUE, Westmount.**

Modern  
 Improvements.

APPLY AT THE OFFICE OF

The "Journal of Commerce,"  
 171 & 173 St. James Street.

Leading Wholesale Houses.



THE  
**H. A. Nelson  
 & Sons Co.,**  
 (Limited)

MONTREAL, Que.

Headquarters  
 for

all lines of  
 WINTER AND SUMMER  
**Sporting Goods.**

**JOHN FISHER, SON & CO.**

Cor. Victoria Square and St. James St.,

MONTREAL.

**WOOLLENS AND  
 TAILORS'  
 TRIMMINGS**

Letter orders receive  
 prompt attention

101 & 103 St. Peter Street,  
 QUEBEC.

The Chartered Banks.

**BANK OF MONTREAL.**

(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00  
 Reserved Fund, - 6,000,000.00  
 Undivided Profits, - 1,102,792.72

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

Rt. Hon. Lord Strathcona and Mount Royal. Pres.  
 Hon. Geo. A. Drummond, Vice-President.  
 A. T. Paterson, Esq. Sir Wm. C. Macdonald.  
 Hugh McLennan, Esq. R. B. Angus, Esq.  
 Ed. B. Greenshields, Esq. A. F. Gault, Esq.  
 W. W. Ogilvie, Esq.  
 E. S. CLOUSTON, General Manager.  
 A. Macnider, Chief Inspector and Supt. of Branches.  
 W. S. Clouston, Insp. of Branch Returns.  
 F. W. Taylor, Asst. Insp. James Aird, Sec.

BRANCHES IN CANADA:

MONTREAL, H. V. Meredith, Manager.  
 " West End Branch, St. Catherine St.  
 " Seigneurs St. Branch.  
 " Point St. Charles Branch.  
 " Ont. Perth, Ont. Amherst, N.S.  
 " Peterboro, " Halifax, N. S.  
 " Picton, " Calgary, Alta.  
 " Sarnia, " Lethbridge, Alta.  
 " Stratford, " Regina, Ass'n.  
 " St. Mary's, " Winnipeg, Man.  
 " Toronto, " Greenwood, B. C.  
 " " Yonge st. br. Nelson, B. C.  
 " Wallaceburg, " New Denver, B. C.  
 " Montreal, Que. New Westmins-  
 " Quebec, " ter, B. C.  
 " Chatham, N.B. Rossland, B. C.  
 " Fredericton, N.B. Vancouver, B. C.  
 " Moncton, N.B. Vernon, " "  
 " St. John, N.B. Victoria, " "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.

IN GREAT BRITAIN:

London, Bank of Montreal, 22 Abchurch Lane, E. C.  
 Alex. Lang, Man.

IN THE UNITED STATES:

New York—R. Y. Hebden and J. M. Greata,  
 Agents, 59 Wall Street.  
 Chicago—Bank of Montreal, W. Munro, Manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.  
 " The Union Bank of London.  
 " The London and Westminster Bank.  
 " The National Provincial Bank of England.  
 Liverpool—The Bank of Liverpool, Ltd.  
 Scotland—The British Linen Company Bank and Branches.

BANKERS IN THE UNITED STATES:

New York—The National City Bank.  
 " The Bank of New York; N.B.A.  
 Boston—The Merchants' National Bank.  
 " J. B. Moors & Co.  
 Buffalo—The Marine Bank, Buffalo.  
 San Francisco—The First National Bank.  
 " The Bank of British Columbia.  
 " The Anglo-Californian Bank.  
 Portland, Oregon—The Bank of British Columbia.  
 Montreal, 1st April, 1899.

**The Bank of Toronto.**

DIVIDEND NO. 57.

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 Friday, the 1st day of December next.

THE TRANSFER BOOKS will be closed from the 16th to the 30th days of November, both days included.

By order of the Board.

D. COULSON,  
 General Manager.

The Bank of Toronto, Toronto, October 25, 1899.

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

Established in 1836.

Incorporated by Royal Charter in 1840.

Paid-up Capital, - £1,000,000 stg.  
 Reserve Fund, - 300,000 "  
 London Office, 3 Clement's Lane, Lombard St., E.C.

COURT OF DIRECTORS:

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

Head Office in Canada - St. James st., Montreal.

H. STIKEMAN, General Manager.  
 J. ELMSLY, Inspector.

BRANCHES IN CANADA:

London, Ont. Halifax, N.S. Ashcroft, B. C.  
 Brantford, Sydney, C.B. Atlin,  
 Inamilton, St. John, N.B. Bennett,  
 Toronto, Fredericton, Greenwood,  
 Kingston, Yukon District, Victoria,  
 Midland, Dawson City, Vancouver,  
 Ottawa, Winnipeg, Man. Rossland,  
 Montreal, Que. Brandon, Kaslo,  
 Quebec, Trail, Sub-Ag'cy

DRAFTS ON DAWSON CITY, KLONDIKE, CAN  
 NOW BE OBTAINED AT ANY OF THE BANK'S  
 BRANCHES.  
 Agents in the United States:  
 New York, (52 Wall St.) W. Lawson and J. C.  
 Welsh, Agents.  
 San Francisco, (120 Sansome Street), H. M. J.  
 McMichael and J. R. Ambrose, 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. Marcuard, Krauss & Co.  
 Lyons—Credit Lyonnais.

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

**THE MOLSONS BANK**

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, - \$2,000,000  
 Rest Fund, - 1,025,000

BOARD OF DIRECTORS:

Wm. Molson, Macpherson, President.  
 S. H. Ewing, Vice-President.  
 W. M. Ramsay, Sam'l. Finley,  
 Henry Archibald, J. P. Cleghorn,  
 H. Markland Molson.  
 F. WOLFESEAN THOMAS, Gen. Manager.  
 A. D. Durnford, Inspector.  
 H. Lockwood, W. W. L. Chipman, Asst. Inspectors.

BRANCHES.

Alvinston, Ont. Meaford, Ont. St. Thomas, Ont.  
 Aylmer, " Montreal, P.Q. Sorel, P.Q.  
 Brockville, " Morrisburg, Ont. " Toronto, Ont.  
 Calgary, " Norwich, " Toronto, Ont.  
 Chesterville, Ont. Ottawa, " Trenton, " "  
 Clinton, " Owen Sound, " Valleyfield, Que.  
 Exeter, " Port Arthur, " Vancouver, B. C.  
 Fraserville, Que. Quebec, P.Q. Victoria, B. C.  
 Hamilton, Ont. Revelstoke, " Victoriaville, Q.  
 Hensall, " Station, B. C. Waterloo, Ont.  
 Kingsville, " Ridgetown, Ont. Winnipeg, Man.  
 Knowlton, Que. Simcoe, " Woodstock, Ont.  
 London, Ont. Smiths Falls, Ont.  
 Montreal, St. Catherine St. Branch.

AGENTS IN CANADA.

British Columbia—Bank of British Columbia.  
 Manitoba and North-West—Imperial Bank of  
 Canada.  
 New Brunswick—Bank of New Brunswick.  
 Newfoundland—Bank of Nova Scotia, St. John's.  
 Nova Scotia—Halifax Banking Company, Bank of  
 Yarmouth.  
 Ontario—Canadian Bank of Commerce, Dominion  
 Bank, Imperial Bank of Canada.  
 Prince Edward Island—Merchants Bank of P.E.I.,  
 Summerside Bank.  
 Quebec—Eastern Townships Bank.

IN EUROPE.

London—Parr's Bank, limited; Messrs. Morton,  
 Chaplin & Co.  
 Liverpool—The Bank of Liverpool, Limited.  
 Cork—Munster and Leinster Bank, Ltd.  
 France, Paris—Societe Generale, Credit Lyonnais.  
 Germany, Berlin—Deutsche Bank.  
 Germany, Hamburg—Hesse, Newman & Co.  
 Belgium, Antwerp—La Banque d'Anvers.

IN UNITED STATES.

New York—Mechanics' National Bank; National  
 City Bank; Banover National Bank; The Morton  
 Trust Co. Boston—State National Bank; Suf-  
 folk National Bank; Kidder, Peabody & Co.; Phila-  
 delphia—Corn Exchange National Bank; First Na-  
 tional Bank; Philadelphia National Bank; Fourth  
 Street National Bank. Portland—Casco National  
 Bank. Chicago—First National Bank; Cleveland—  
 Commercial National Bank. Detroit—State Sav-  
 ings Bank. Buffalo—City National Bank. Mil-  
 waukee—Wisconsin National Bank of Milwaukee.  
 Minneapolis—First National Bank. Toledo—  
 Second National Bank. Butte, Montana—First  
 National Bank. San Francisco and Pacific Coast—  
 Bank of British Columbia.

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

Commercial Letters of Credit and Traveller's Cir-  
 cular letters issued available in all parts of the  
 world.

The Chartered Banks.

**MERCHANTS BANK OF HALIFAX.**

Capital Paid-up, - \$1,002,660  
 Reserve Fund - 1,304,495

BOARD OF DIRECTORS:

Thos. E. Kenny, President,  
 Thomas Ritchie, Vice-President.  
 M. Dwyer, Wiley Smith, Henry G. Bauld,  
 Hon. H. H. Fuller, M.L.C. Hon. David MacKeen.

HEAD OFFICE: HALIFAX, N.S.

D. H. Duncan, General Manager; E. L. Pease,  
 Joint General Manager; W. B. Torrance, Superin-  
 tendent of Branches; D. M. Stewart, Inspector.

BRANCHES IN PROVINCE OF QUEBEC.

Montreal, A. E. Brock, Manager.  
 " West End, Cor. Notre Dame & Seigneurs Sts.  
 " Westmount, St. Catherine St. & Greene Ave.

IN MARITIME PROVINCES.

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

Branches in British Columbia; Atlin, Bennett,  
 Grand Forks, Nanaimo, Nelson, Rossland, Vancou-  
 ver, Vancouver East End, Victoria and Ymir.  
 Agency in Cuba, Havana.

CORRESPONDENTS:

Dominion of Canada, Merchants Bank of Canada,  
 New York, Chase National Bank,  
 Boston, National Hide & Leather Bank,  
 San Francisco, First National Bank,  
 Chicago, America National Bank,  
 Bermuda, Bank of Bermuda, Ltd.  
 China and Japan, Hong Kong and Shanghai Bank-  
 ing Corporation,  
 London, England, Bank of Scotland,  
 Paris, France, Credit Lyonnais.

Collections made at lowest rates and promptly re-  
 mitted for.  
 Telegraphic transfers and drafts issued at current  
 rates.

**ST. STEPHEN'S BANK.**

Incorporated 1836.

St. Stephen, N. B.

Capital, .. .. . \$200,000  
 Reserve, .. .. . 45,000

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

AGENTS:

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

**THE WESTERN BANK OF CANADA.**

HEAD OFFICE: OSIIAWA, ONT.

Capital Authorized - \$1,000,000  
 Capital Subscribed - 500,000  
 Capital Paid-up - 385,000  
 Reserve, - 118,000

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, Pickering,  
 Port Perry, Ont., Tavistock, Ont.  
 Drafts on New York and Sterling Exchange bought  
 and sold. Deposits received and interest allowed  
 Collections solicited and promptly made.  
 Correspondence at New York and in Canada—  
 Merchants Bank of Canada. London, England—  
 Royal Bank of Scotland.

**THE ONTARIO BANK.**

Notice is hereby given that a dividend of TWO  
 AND ONE-HALF per cent. for the current half  
 year has been declared upon the capital stock of  
 this institution, and that the same will be paid  
 at the Bank and at its branches on and after

FRIDAY, FIRST DAY OF DECEMBER NEXT.

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

By order of the Board,

C. McGILL,  
 General Manager.

Toronto, 21st October, 1899.

The Chartered Banks.

The Canadian Bank of Commerce.

Dividend No. 65.

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

Friday, the 1st day of December next.

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

B. E. WALKER,  
General Manager.

Toronto, October 24th, 1899.

Traders Bank of Canada.

Dividend No. 28.

NOTICE is hereby given that a Dividend at the rate of Six (6) per cent. per annum upon the paid-up capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the head office of the Bank, and at its Branches, on and after

Friday, the 1st day of December, 1899

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

H. S. STRATHY,  
General Manager.

Toronto, 18th October, 1899.

Banque D'Hochelega.

NOTICE is hereby given that a Dividend of Three and one-half per cent. upon the paid-up capital stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches, on and after Friday, the 1st day of December next.

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

By order of the Board,

M. J. A. PRENDERGAST,  
General Manager.

Montreal, 24th October, 1899.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend of Four Per Cent. on the capital stock of the Bank for the half year ending 30th November has this day been declared, and that the same will be payable at the Bank and its Branches on and after 1st December next.

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

By order of the Directors,

J. TURNBULL,  
Cashier.

Hamilton, 25th October, 1899.

Eastern Townships Bank.

Authorized Capital.....\$1,500,000  
Capital Paid-Up.....1,500,000  
Reserve Fund.....\$50,000

BOARD OF DIRECTORS:

R. W. HENEKER, President.  
Hon. M. H. COCHRANE, Vice-President.  
Israel Wood, J. N. Galer H. B. Brown,  
N. W. Thomas, T. J. Tuck, G. Stevens,  
C. H. Kathian.

HEAD OFFICE, SHERBROOKE, Que.  
Wm. FARWELL, General Manager.

Branches—Bedford, Coaticook, Cowansville, Granby, Huntingdon, Magog, Ormstown, Richmond, Stanstead, St. Hyacinthe, Waterloo, Grand Forks, B. C.

Correspondents:

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

THE DOMINION BANK

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

DIRECTORS:

Hon. Sir FRANK SMITH, President.  
E. B. OSLER, Vice-President.  
Wm. Ince, Edward Leadley, W. R. Brock,  
A. W. Austin, Wilmot D. Matthews.

HEAD OFFICE, TORONTO.

Agencies—Brampton, Belleville, Cobourg, Guelph, Huntsville, Lindsay, Napanee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Toronto, Queen St. W. cor. Eather: Dundas St., cor. Queen; Spadina Ave. cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts; Montreal, Que.; Winnipeg, Man.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

R. D. GAMBLE, Gen. Manager

The Standard Bank of Canada.

Notice is hereby given that a Dividend of FOUR PER CENT. for the current half year upon the Paid-up Capital Stock of the Bank has this day been declared, and that the same will be payable at the Bank and its agencies on and after

Friday, the 1st day of December next.

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

By order of the board,

GEO. P. REID, General Manager.

Toronto, Oct. 25th, 1899.

The Bank of Ottawa.

Dividend No. 47.

NOTICE is hereby given that a Dividend of Four per cent. and a bonus of one per cent. upon the paid-up capital stock of this Bank, has been declared for the current half year, and that the same will be payable at the Bank, and its Branches, on and after Friday, the 1st day of December, 1899.

The Transfer Books will be closed from the 16th to the 30th of November next, both days inclusive. The annual general meeting of the shareholders will be held at the banking-house, in this city, on Wednesday, the 13th day of December next. The chair to be taken at 3 o'clock p. m.

By order of the Board,

GEO. BURN,  
General Manager.  
Ottawa, 25th October, 1899.

The Chartered Banks.

Union Bank of Canada.

Dividend No. 66.

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

Friday, the 1st day of December

next. The transfer books will be closed from the Sixteenth to the Thirtieth November, both days inclusive.

By order of the Board,

E. E. WEBB,  
General Manager.

Quebec, October 24th, 1899.

The Quebec Bank.

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

Friday, the 1st day of December next.

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

By order of the Board of Directors.

THOMAS McDUGALL,  
General Manager.

Quebec, October 24th, 1899.

HALIFAX BANKING CO.

Incorporated 1872.  
Capital Paid-Up, .. .. \$500,000  
Reserve Fund, .. .. 875,000

HEAD OFFICE, HALIFAX, N.S.

DIRECTORS:

ROBE UNIACKE, President.  
C. W. ANDERSON, Vice-President.  
JOHN MACNAB, W. J. G. THOMSON, W. N. WICKWIRE  
H. N. WALLACE, Cashier.  
A. ALLAN, Inspector.

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

CORRESPONDENTS—Dominion of Can.—Molson's Bank and Branches. New York—Fourth National Bank. Boston— Suffolk National Bank. London. England—Parr's Bank, Limited.

Bank of Nova Scotia.

INCORPORATED 1832.

Capital Paid-up.....\$1,750,000  
Reserve Fund.....2,000,000

DIRECTORS.

JAIROS HART, President  
JOHN Y. PAYZANT, Vice-President  
R. B. SESTON, CHARLES AROHIBALD, R. L. BORDEN,  
GEO. S CAMPBELL, J. WALTER ALLISON.  
HEAD OFFICE, HALIFAX, N. S.  
H. C. McLEOD, Gen. Mgr. D. WATERS, Inspector.

BRANCHES.

In Nova Scotia—Amherst, Annapolis, Bridgetown, Digby, Kentville, Liverpool, New Glasgow, North Sydney, Oxford, Pictou, Stellarton, Westville, Yarmouth.

In New Brunswick—Campbellton, Chatham, Fredericton, Moncton, Newcasls, St. John, St. Stephen, St. Andrews, Sussex, Woodstock.

In P. E. Island—Charlottetown and Summerside.  
In Quebec—Montreal, H. A. Flemming, Mgr.  
Paspebiac.

In Ontario—Toronto, J. Pitblado, Manager.  
In Manitoba—Winnipeg, C. A. Kennedy, Mgr.  
St. John's, J. A. McLeod, Manager.

In Newfoundland—Harbor Grace.  
In West Indies—Kingston, Jamaica, W. P. Hunt, Manager.  
In U. S.—Chicago, Ill.—Alex. Robertson, Manager, and W. H. Davies, Assistant Manager. Calais, Maine.—H. S. Pethick, Mgr. Boston, Mass.—W. H. Stavert, Manager.



The Chartered Banks.

Imperial Bank of Canada.

DIVIDEND No 49.

NOTICE is hereby given that a Dividend of Four and one-half per cent. upon the paid-up capital stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after Friday the 1st day of December next.

The Transfer Books will be closed from the 10th to 30th November, both days inclusive.

By order of the Board,

D. R. WILKIE,  
General Manager.

Toronto, October 22, 1893.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Paid-Up, \$1,200,000  
Reserve, 150,000

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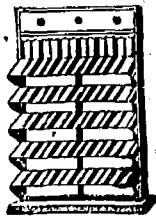
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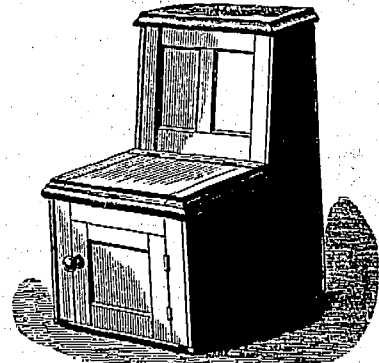




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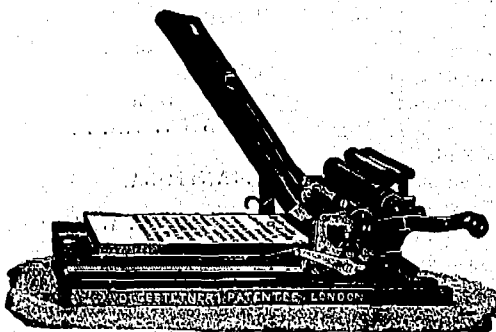
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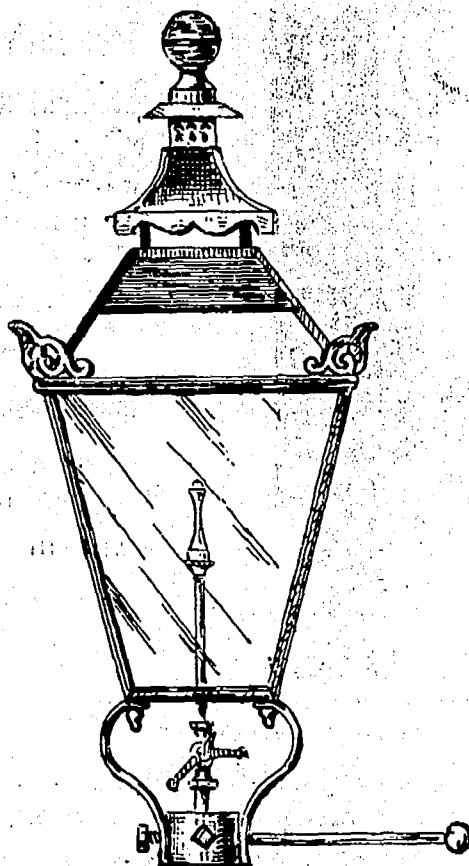
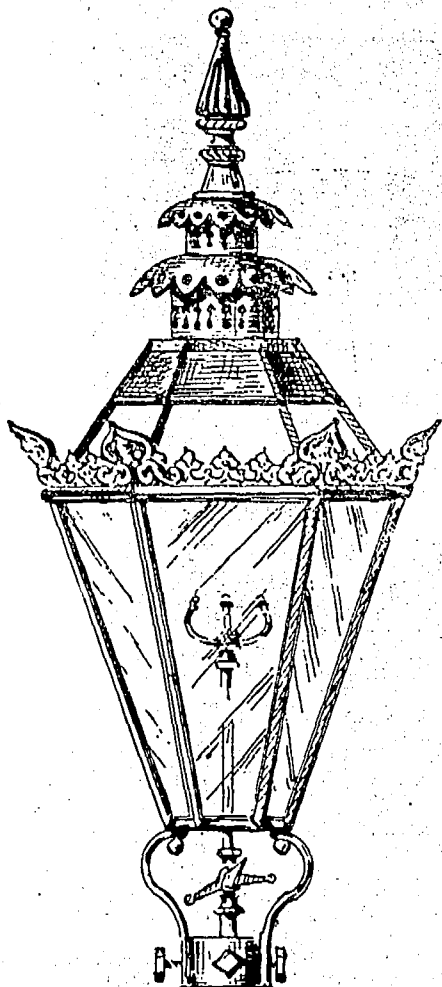
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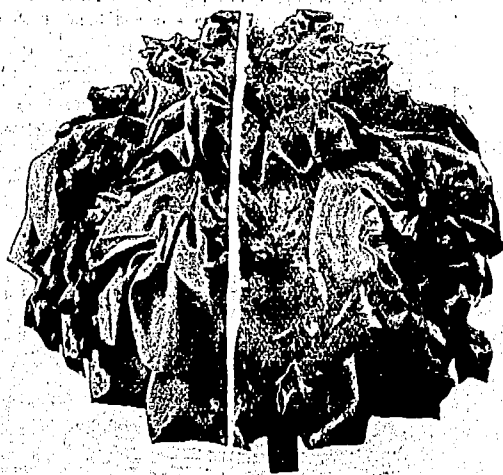
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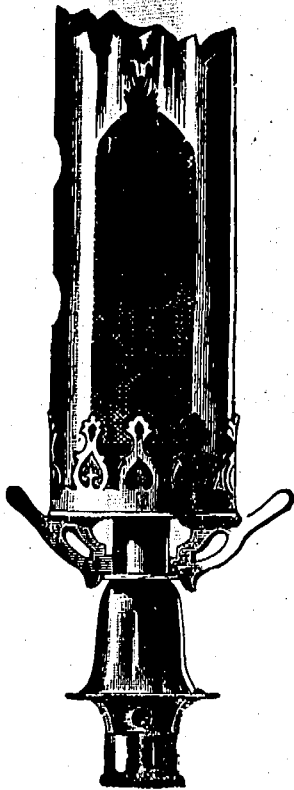
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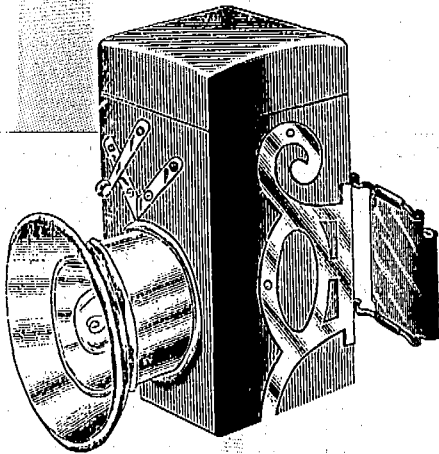
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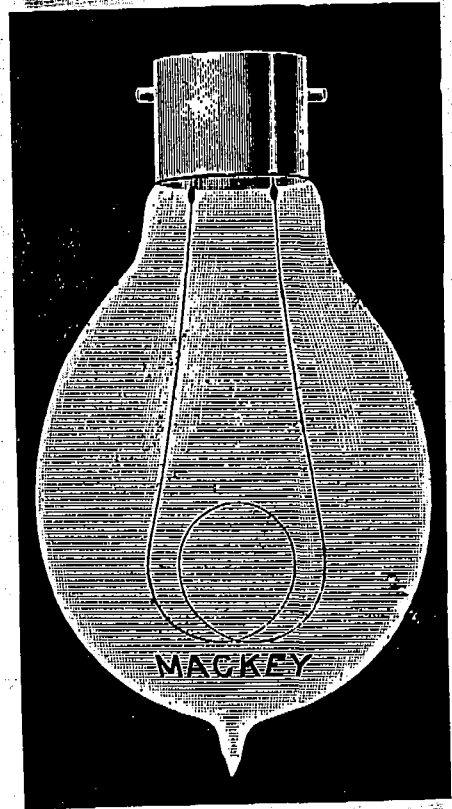
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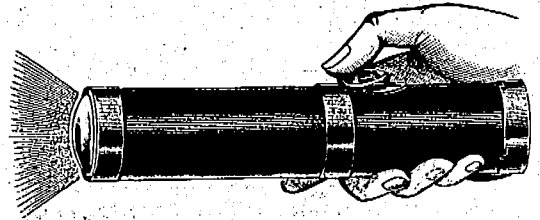
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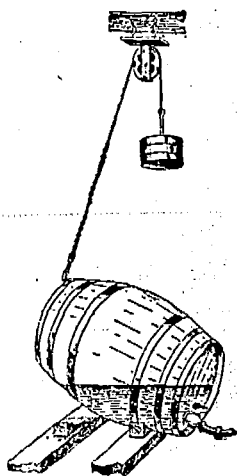
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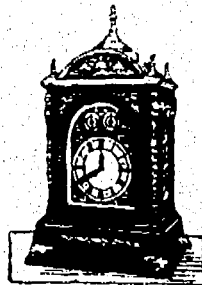
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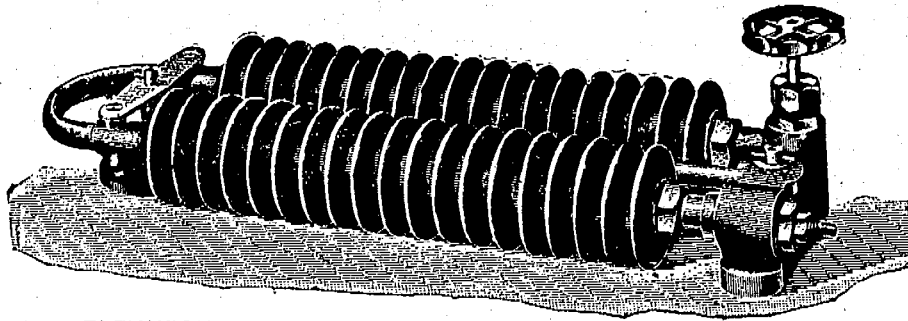
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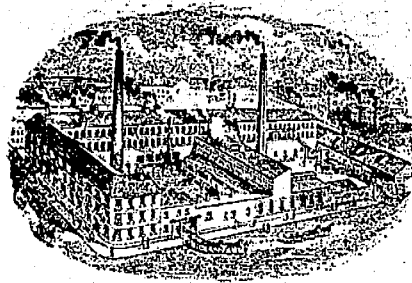
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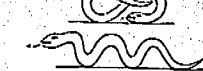
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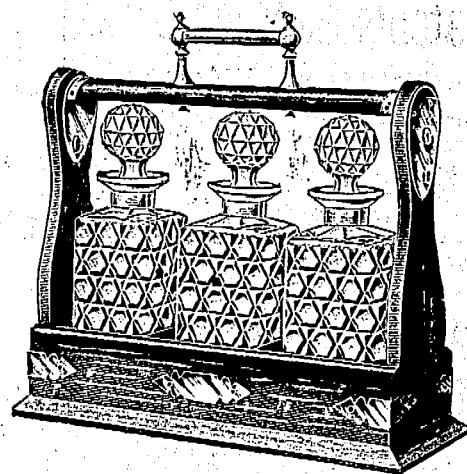
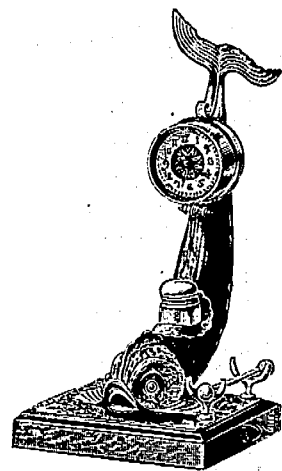
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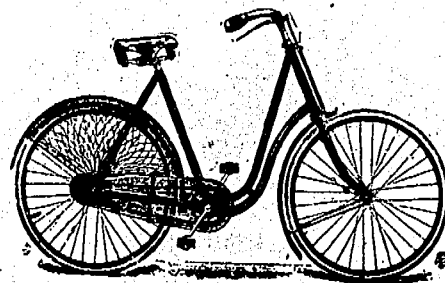
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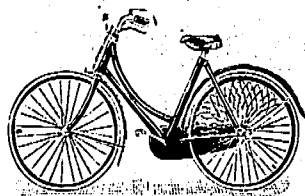
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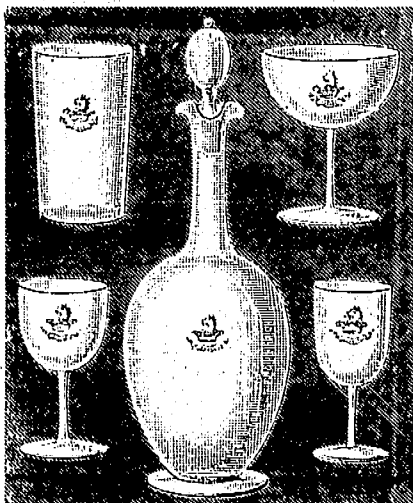
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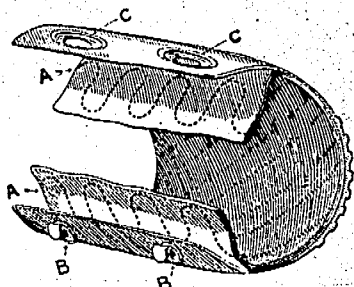
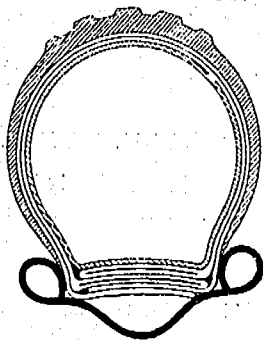
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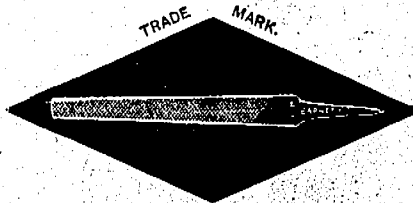
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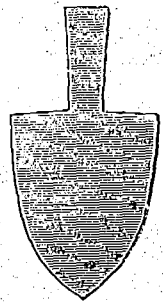
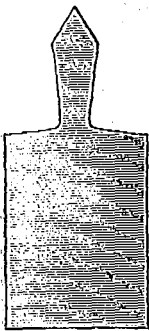
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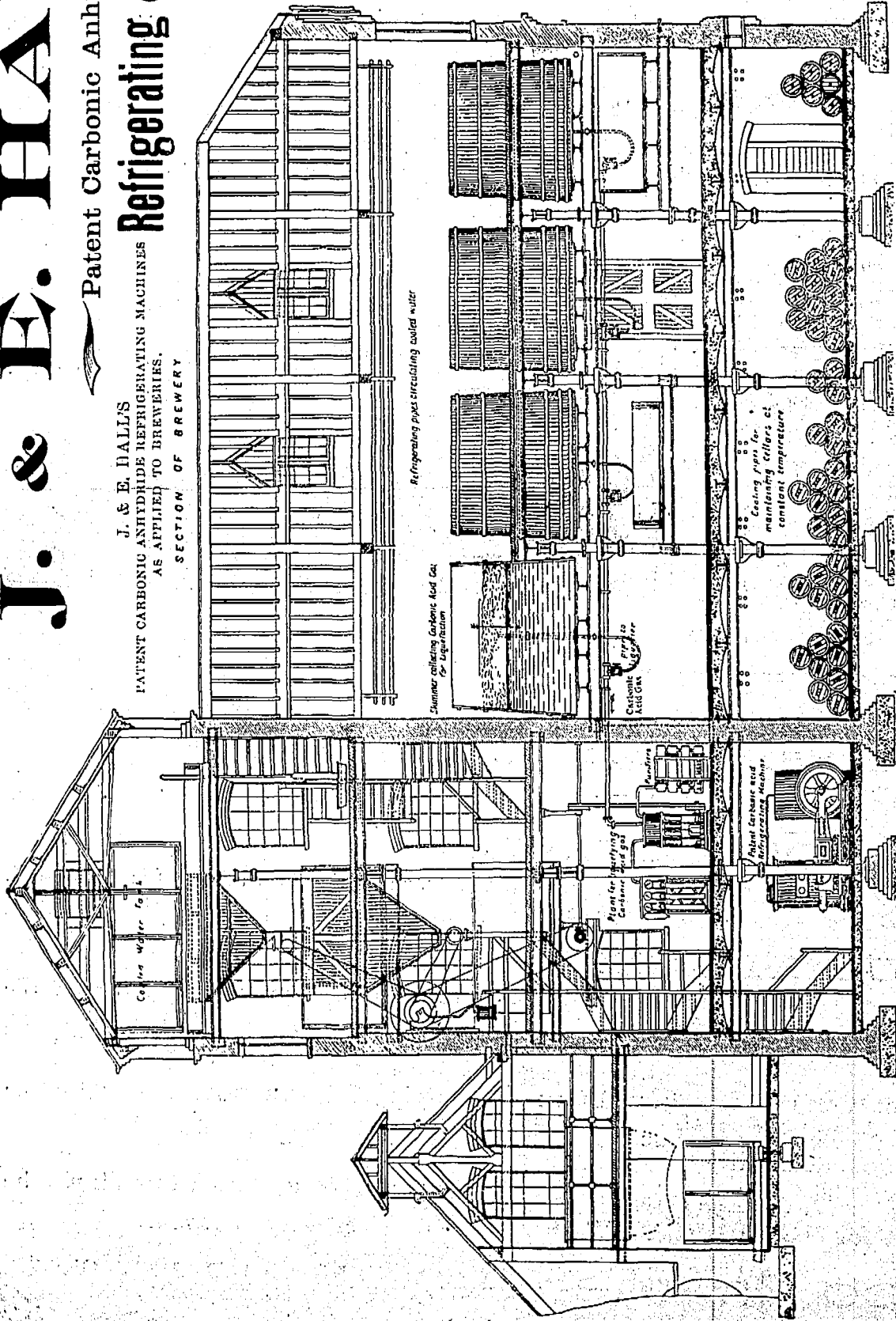
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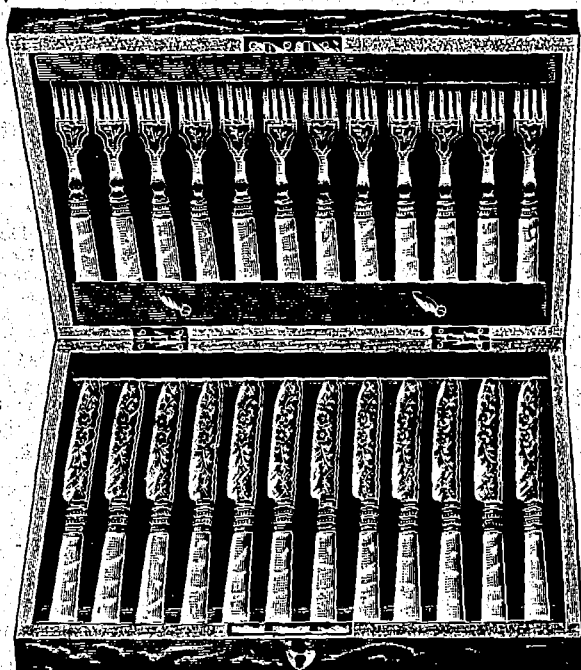
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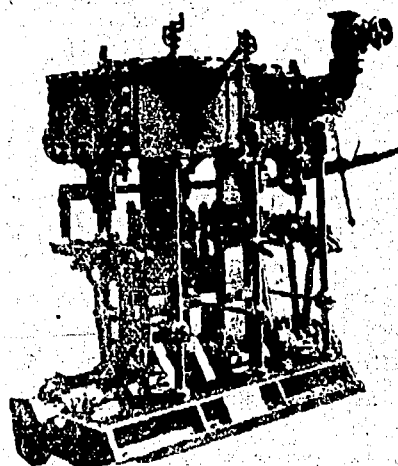
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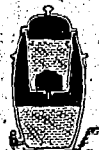
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*Commercial Summary.*

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

The Brantford, Ont., customs returns for the month of October show a satisfactory increase. The imports increased \$1,352, the dutiable goods \$2,077, and the duty collected \$300. The exports show an increase of \$19,163.

The Government of New Zealand has sent a communication to the Department of Marine and Fisheries, Ottawa, asking that another shipment of the several varieties of British Columbia salmon fry be sent to the Antipodes. The first lot from Canada have done remarkably well.

A lease of the Yonge street wharf, Toronto, has been secured by the Richelieu and Ontario Navigation Company. A new pier is to be erected by the owners, work to begin at once, so as to be completed for the coming season's trade. It is to be 300 feet long, and fitted with waiting room, ticket office, etc. The cost will be \$15,000 to \$20,000.

The productive cow is being looked to as a source of added revenue in some cities of the Dominion. Butter and cheese have been bringing such good returns of late that the raw product is now being looked upon as of more value than is being received. Toronto milk dealers advanced prices recently, and last week the retail price at Ottawa was advanced to 7 cents per quart. The retail price in Montreal is anywhere from 4½ to 6 cents.

The well dressed man is well introduced.

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"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

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Jobs in Clothing always on hand.

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 is the only Low Priced but High Grade Alloy  
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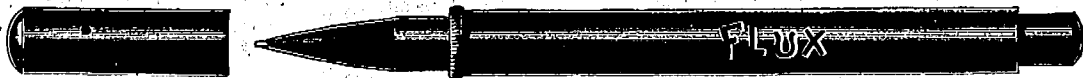
Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 18 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurting, so common with cheap fountain Pens.



Plain Cases or chased in various elegant patterns, also chased and gold mounted. Prices, 5/-, 5/6, 8/6, 10/6 and 13/6 each.

The "FLUX" Stylographic Pen embraces all the good points necessary in a good pen, which is as near perfection as skill and long experience can make it. It is practically indestructible, being made exclusively of non-corrosive substances, viz., gold and vulcanite.

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—The Transvaal is the only country where Roman Catholics and Israelites are debarred by law from occupying any position in the public service.

—"Jornal do Commercio," is the way our namesake at Lisbon spells his name. If all foreign words came as near English as that, it would be easy to learn foreign languages.

—Mr. Riopel, manager of the Hochelaga Bank, Joliette, is in custody charged with having, when manager of a branch of the Ville Marie, paid certain creditors in full after the bank had suspended payment.

—There are 1,750 cotton mills in Lancashire, employing 43 millions of spindles, of which 35 millions are within 12 miles of Manchester. Within a radius of 20 miles of that city there are 6 millions of people. The Manchester liners from this port made 49 voyages last year.

—A private London, Eng., circular of October 27th, treating of the cheese outlook, says: There is a fair demand for Canadian, and August made cheese is selling at 55s to 56s; but there is very little trade passing in Septembers at 57s to 58s, buyers feeling unwilling to advance beyond six pence per lb. A trustworthy report states that the stocks of cheese in Montreal are fully 300,000 less than last year at this time. There is also much less to come from the country.

—The following complete weekly list of patents granted to Canadians, has been furnished to by Messrs. Tetherstonhaugh & Co., patent solicitors, Canada Life Building, Montreal: Canadian patents—Automatic shoe lacing device, E. F. Spencer; culinary pots and covers, M. McKinnon; land scrubber and stump extractor, H. A. Fraser; acetylene gas generator, T. H. Cliff; disc harrow, Massey-Harris Co., J. Clokey; combined harvester and thresher, F. Peacock; furnace, J. A. Snyder; heating apparatus, A. Smith; hot air furnace, T. E. Maude; hot air furnace, J. Booker; medicine heater, T. P. Shaw; cutter for binders, E. M. Jones; fender, P. C. Ogilvie; last for making shoes, C. E. Pulin. American patents—Back pedal brake, R. S. Anderson; drill, H. Aylmer; ensilage cutter, O. E. Bray; wire fence machine, A. H. Cook; hook and eye, I. P. Doolittle; drain ditching plow, N. L. Cobeille; cutting bar for mowing machine, J. B. Hill; service box for service pipes, J. O. A. Laforest; extension ladder, J. Lavoie and J. F. Chazotte; paper file, C. B. Mounterford; bottle filling machine, W. Murchison.

—The large amount of construction work now under way throughout the North West will prove of two-fold benefit to the country and its original settlers. Railway branch lines are stretching out in every direction and the money thus earned will nearly all be spent in the neighboring villages and towns, or invested in property in the vicinity. A Winnipeg letter mentions the following railway extensions now being constructed by the C.P.R.: The Snowflake branch, 17 1/3 miles, from a place known as First Siding, west of Lariviere, south-east of Snowflake, just completed. Wis-kada branch, running south-west from Deloraine six miles, and then 12 1/4 miles due west, is being pushed to completion. Pipestone branch is being extended 47 miles, running west from Antler. Over 30 miles of the line will be completed this year. MacGregor branch to Varcoe, on the G.N.W. Central Railway, 49 miles, 24 of which will be graded this year. Lac-Du-Bonnet branch, 24 miles of which will be completed this year. North Star branch, from Cranbrook, B.C., to Kimberley; 22 miles will be completed in about a month. Arrowhead and Kootenay Railway, along the north arm of Kootenay Lake, running towards Revelstoke, will be completed this year. Boundary Creek line from Robson to Midway is just about completed, a distance of 120 miles. This road may be continued next year. The G.N.W. Central line going west of Hamiota, a distance of 25 miles, will also be completed this year.

—The Pullman and Wagner palace car interests have been amalgamated. This is the initial step in a movement to bring all the sleeping cars in use in the States under one management. The outlook for any reduction in charges for a berth is not favourable. The C.P.R. has its own sleeping cars, and we should think it would be profitable to the Grand Trunk to control the same class of service.

—A crusade has commenced against President McKinley because he was seen to partake of wine at the Chicago banquet. The authority for this awful charge is a Mr. Dickey who declares that he went as a spy on the President. All healthy minds will consider the act of spying at a dinner one of the meanest acts of which any man could be guilty.

—A Washington dispatch states that the annual report of the Treasurer of the United States, made public to-day, shows total receipts for the year from all sources of \$515,960,620. The expenditure was \$605,000,000, leaving a deficit of \$89,111,559.

(FOUNDED 1825.)

**Law Union & Crown Ins. Co. (OF LONDON)**

**Assets exceed, - \$21,000,000.**

Fire risks accepted on most every description of insurable property.

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**J. E. E. DICKSON, Manager**

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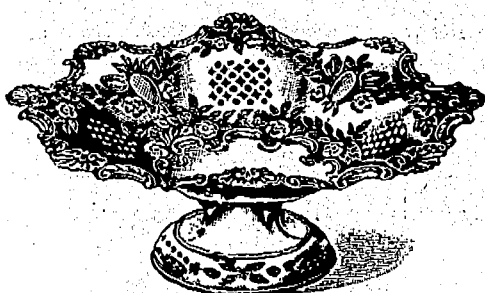
**Ribbons, Belts, Hat Bands, Ties, Etc.**

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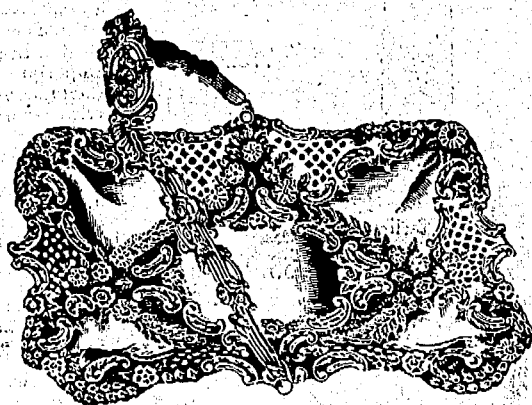
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..... SPOONS, FORKS, .....

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—Mr. Hargraft, formerly of the Bank of Toronto, in Montreal, has been appointed manager of the Stayer branch of the same institution.

—After a struggle of some years against the numerous troubles that follow limited capital in business, M. V. Morrill, general dealer, Florence, Ont., has assigned. He had been doing fairly well until '95, when he suffered by fire, since which time his resources have been too small.

—There was an increase of \$8,179.63 in the customs returns at London, Ont., during the past month, as compared with the amount for October, 1898. The totals were: October, 1899, \$49,557.66; October, 1898, \$41,378.03. In inland revenue there was a decrease of \$392.42, as compared with October, 1898.

—At the quarterly meeting of the Dominion Commercial Travellers' Benefit Association held on the 4th inst., the following nominations of officers of the association for the ensuing year were made: For president, Messrs. J. H. Morin and John T. Dwyer; vice-president, John Taylor, by acclamation; treasurer, Charles Gurd (re-elected); trustees, J. T. Lesueur, Newton Tucker; E. H. Copeland, W. Gosling and Gus Harris. The annual meeting will be held on Dec. 16.

—A Quebec letter states that work has been started on the construction of a wooden platform, which is to be built from the Terrace along the height of cliff at the base of the Citadel wall to the Cove fields, a distance of two thousand feet. It will be twelve feet wide. The work is estimated to cost between \$4,000 and \$5,000, and will be an improvement of great importance to the city, as it will make, in addition to the Terrace, one of the finest promenades in the world. It is one of the main features of the Dufferin scheme for the embellishment of the city.

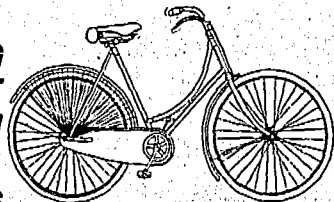
—November 4th, '99, will be noted in wholesale circles as the opening of a decided change in trade conditions. Everywhere payments have been unusually prompt. A Toronto despatch of the 6th states that notes falling due on Saturday had been better met than any maturing paper in years. Country merchants had a great deal of money in their hands and many of them are paying cash for goods so that the amounts falling due are much smaller than usual. One of the largest dry goods houses in the city had not received up to noon a single letter asking for a renewal of debtors' notes.

—The following companies have applied for permission to increase their capital, or for incorporation: The Sultan Mine of Canada, limited, is given a Provincial charter. The Light, Heat & Power Company of Lindsay, Ont., is authorized to increase its capital from \$70,000 to \$125,000. The J. O. 41 Gold Mining Company of Rainy River, is authorized to double its present capital, \$500,000. The Publishers' Syndicate of Ontario is authorized to increase its capital from \$45,000 to \$250,000.—The new companies are: The Barrie Wicker Work Manufacturing Company, capital \$10,000; the McGinn-Fawke Lumber Company, capital \$300,000; the Finch Wood Preservative and Paint Company, capital \$20,000; the Manufacturers' Agencies and Supply Company, \$40,000 capital, head office Toronto; the McLaughlan & Sons Co. of Owen Sound, capital \$150,000; the Walkerville Novelty Company, capital \$10,000; the Sterling Collecting Company of Toronto, capital \$20,000.—The Canada Corundum Company has been incorporated with a capital of \$250,000. The provisional directors are J. N. Shenstone, Toronto; B. A. C. Craig of Toronto and Lloyd Harris of Brantford.—The British Colonial Mining and Development Company, of Ontario, capital \$500,000; head office, Millbridge, in Hastings County.—The leather business of R. M. Beal, Lindsay, Ont., has been converted into a joint stock company, with a capital of \$99,000.—The McBurney, Beattie Company has been incorporated with a capital of \$40,000, to buy, sell, manufacture and deal in bicycles, horseless vehicles and component parts of the same.—The Glass Reef Gold Mining Company of Lake Manitou has been incorporated with \$750,000 capital.

—Liabilities of \$14,800 are shown against the estate of G. Brouillet & Co., shoe manufacturers, Montreal, who have assigned, following a demand which we referred to last week. Mrs. G. Brouillet is understood to be the sole owner. The chief creditors are Ducloux & Payan, \$1,498; Shaw Bros. & Cassils, \$1,900; John McLeod, Kingston, \$1,000; Quebec Bank, \$1,000. Some \$4,000 of liabilities is secured by mortgage.

—New York papers are remarking, that "the pugilists who last week fought the most terrific battle on record, are not one bit the worse for their mutual pummelling." Why should they be, when the winner was selected before the fight? These contests are all fixed so as to rob the glib crowd who bet on such affairs.

AGENTS



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For  
Business

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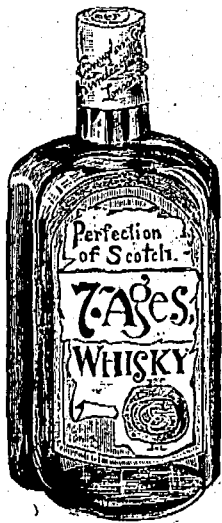
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BROKERS.

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ENGLAND.

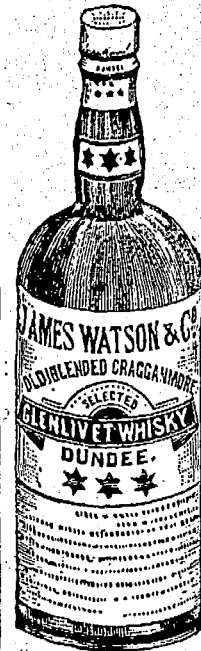
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Vatted "	Lovage
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Glenallan Pure Malt Whisky.  
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Sole Agents for  
Rivaud Frere & Cie., Cognac  
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A Safer Drink has  
never yet been  
brewed than . . .

**Watson's  
Dundee  
Whisky**

Undoubtedly the  
Finest Imported.

**Henry J.  
Chard & Co.**

Agents for Canada,

28  
HOSPITAL ST.,  
MONTREAL.

—Three thousand five hundred and three vessels of all kinds passed through the Suez canal last year, and of this number 2,295 carried the British flag. The receipts for 1898 were larger than in any previous year since the opening of the canal.

—The assignment of Albert Greenwood, druggs, St. Catharines, Ont., last week, was the culmination of some financial troubles encountered lately. He has been in business over 22 years, but does not appear to have got much ahead against keen opposition. He endeavored to effect a compromise recently, the sheriff afterwards seizing his goods on a landlord's warrant.

—We are favoured with a copy of the fifth edition of "Illustrated Montreal," which for letter-press and illustrations reflects credit on the compiler, Mr. John McCommiss of this city. Comparison with early editions shows how remarkable is the progress made in modern building by our wealthy citizens, some of whose mansions adorn the present work. The list could be largely extended.

—Of late, a new phase in Germany's economic life has become apparent, which affects her labour market. Some branches of trade can work only with half power because they lack the raw materials. This refers especially to rolling mills, which suffer from a dearth of pig iron; and industries using steel, coal and coke, though fully at work, are not making much profit on their output, as the advance in the cost of raw materials is not compensated by the prices obtainable for the finished products. Most of the iron—and some machinery—works have contracts that will keep them busy until the middle of next year. These are now working overtime, and refuse to take any more contracts at fixed time and price. The great boom in iron and coal is principally due to the large contracts given out by the government for its railroad stations and rolling stock, and by municipal and private corporations for narrow-gauge railroads and electric tramways; also, to the many machine works that have sprung up during the last two years.

—Our Goderich, Ont., correspondent writes: — W. J. Dowling, harness makers' supplies, has sold his business to G. House, Ilderton.—A by-law to raise \$55,000 for the construction of a glass factory will be voted on the 15th inst. The party at the head of the movement is Mr. F. Lennox, of Belgium, an expert glass manufacturer. He proposes to form a company upon co-operative lines and to establish a factory at Goderich for the manufacture of ordinary window glass, fluted glass, enamelled glass, ground glass and chipped glass to supply the Canadian market and eventually also mirrors and bottles, if there is a sufficient market in this country for these goods. The Company would employ from forty to fifty skilled workmen at the start, who with their wives and families will be imported from Belgium, and about twenty ordinary laborers from the residents of this neighbourhood. The wages paid by the company would amount to over \$100,000 a year. The company would also, when fully established, manufacture salt cake, which is one of the ingredients in glass making, and for this purpose would purchase large quantities of salt; at the same time sulphate of soda could be manufactured for sale. To establish these works in Goderich Mr. Lennox asks from the town: Exemption from taxes for ten years; a free factory site with shipping facilities, and the guarantee of mortgage bonds to secure the loan of sufficient money to construct the factory and keep it running until it is self-supporting, amounting in all to about \$50,000. The bonds are to be paid within twenty years, and are to bear interest at six per cent. payable annually. They will be further secured by a lien upon the largest part of the wages of the workmen, which will be provided for in the charter of incorporation. It is stated that Belgium ships 12,000,000 feet of window glass to Canada every year.

—At Hull, Que., D. McLarty, who has been conducting a small confectionery store for some 18 months, has assigned. He began in May, '98, and early this year admitted F. Bishop as partner. A dissolution followed in May, since which time he has been alone. Liabilities light.

Our Oak Leather is Tanned and Curried  
in the good old way and made into  
Belting, with the accumulative  
experience of 43 years.  
"Extra" Brand.

**The J. C. McLaren Belting Co.**

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

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—OF—

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

No Dead Stock, oily threads nor miserable yellow fillings of short staple.  
Not even in lowest grades. Three grades—Three prices and far the best for  
the price.



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# NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

12 and 14, JAMES STREET, OXFORD STREET, LONDON, ENG.

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.

Wood Stains to imitate all kinds of Wood.

—Later reports of the proposed large paper mill say it will be located at Niagara Falls, Ont.

—The Montreal customs received during October, the sum of \$803,833.15, being an increase of \$154,510.14, as compared with the corresponding month last year.

—An offer of 35 cents in the dollar, cash, has been made by J. Raymond & Co., general merchandise, St. Anne de Beaupre, Que., whose financial troubles were recently referred to.

—The Ontario farmer is proving not a very bad financier. A Brantford, Ont., letter states that the Farmers' Binder Twine Company (Limited), of that city, on the 4th inst., declared a dividend of 100 per cent. on their entire paid up capital stock for the year 1899. Last year the same company declared a dividend of 60 per cent. The whole plant is kept up to the highest standard, and every reasonable allowance is made for wear and tear. The announcement created something of a sensation in financial circles.

—A suit of a peculiar nature has been entered for trial at the Essex, Ont., fall sises. It arises from a claim by a Windsor, Ont., drug firm against a railway company for the recovery of \$900, the value of a bill of goods that were, the plaintiffs allege, delivered to the wrong party. The plaintiffs claim that they sent the goods to the International Drug Company of Toronto, and that the Railway Company delivered them to a man named Mansfield, who said he represented the firm. Mansfield, it is alleged, sold the goods, and the police have been unable to find him. Mansfield bought the goods from the Windsor Laboratory himself. He declared that he had organized the International Company, and that a charter would be granted for its incorporation.

—The following comparative figures have been compiled as a result of the large fur sale held in London, Eng., on the 16th ult.:—Muskrat, 25 per cent. lower than in January; black muskrat, 15 per cent. lower than in January; beaver, 10 per cent. higher than in January; raccoon, south-western, 15 per cent. lower than in March; raccoon, western, 5 per cent. lower than in March; raccoon, northern, 5 per cent. lower than in March; skunk, 5 per cent. lower than March; mink, 7½ per cent. lower than in March; marten, 7½ per cent. lower than in March; gray fox, 25 per cent. lower than in March; red fox, 75 per cent. higher than in March; silver fox, 75 per cent. higher than in March; blue fox, 20 per cent. higher than in March; white fox, 50 per cent. higher than in March; cross fox, 100 per cent. higher than in March; lynx, 75 per cent. higher than in March; wolverine, 15 per cent. higher than in March; wild cat, 100 per cent. higher than in March; wolf, 25 per cent. higher than in March; N.A. rabbits, 60 per cent. higher than in March; otter, Russian sable, and bear, same as in March.

—The Hamilton Blast Furnace Company, will greatly enlarge its capacity, owing to the heavy demand for iron and the general scarcity both here and in the United States. \$50,000 will be expended in rebuilding and enlarging. The addition decided on will admit of an output of 225 to 250 tons daily.

—At Truro, N.S., Mrs. M. A. S. McKenzie, hotel, has assigned. A meeting of creditors is being held to-day. Her husband died in the summer of 1890, since which time she has been holding the estate in the interest of the children.

—The total trade at the port of Ottawa for the four months ending October 31st, was \$232,798, as against \$178,172 for the same period last year.

## McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,

**MONTREAL.**

Manufacturers and Importers of

White Lead, Colors,

Glass, Varnishes,

Glues, &c.

Oils, Chemicals, Dyestuffs,

Tanning Materials, &c.

AGENTS FOR

**BERLIN ANALINE CO.,**

Berlin, Germany.

Manufacturers of Aniline, Colors and other Coal Tar Products.

## THE NEW COVENTRY CYCLES,

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE  
**NEW COVENTRY CYCLE CO.,**  
MOOR ST., EARLSDON,  
COVENTRY, ENG.

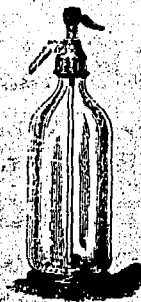
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THE  
**BRITISH SYPHON MANUFACTURING CO.,**  
SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write for our

SAMPLES & PRICES.



Offices and Warehouses:

**2 GRESHAM BUILDINGS,**  
GUILDHALL,  
LONDON, E.C.,  
ENGLAND



**Smollens & Mitchell,****WHOLESALE JEWELLERS,****Watch Manufacturers . . .**

--- AND ---

**. . . Diamond Merchants,****52 HATTON GARDEN,****LONDON, E.C., ENGLAND.****Watches, Clocks, Jewellery, Electro Plate,****Leather Goods, Cutlery,****Opera and Field Glasses,****FANCY GOODS, &c., &c**

The Grand Trunk Railway earnings from 22nd to 31st October, were \$792,471, as against \$728,189, for the same period in 1898, an increase of \$64,282.

—Five illicit whiskey stills have recently been seized in different points of the Saguenay district, Que., the owners being fined \$100 and costs besides one month's imprisonment.

—The Post-office Department, Ottawa, has announced the opening of several new money order post-offices throughout the Dominion. Since the publication of the last quarterly, seventy-eight new post-offices have been established and fifteen others closed.

—Bids have been opened at the Navy Department, Washington, for the construction of six sheathed and coppered cruisers, authorized by the last Naval Appropriation Bill. The vessels will be of about 3,200 tons displacement and will cost, exclusive of armament, not exceeding \$1,141,800 each.

—A Toronto letter states that the Crown Lands Department has decided to sell at an early date timber areas in Algoma, Nipissing and Rainy River districts. This has been decided on owing to the danger to standing timber through the rapid progress of settlement in the Rainy River country, and the opening up of the territory by mining companies and prospectors. It is a number of years since the province sold any large areas.

—The prosperous and long-experienced jeweller is seldom known to move about or change the style of his firm. Customers of a jewellery store are, as a rule, drawn there through confidence which has been ripened by time. The jeweller's customers do not visit him every day or week as is the case with the grocer or general merchant. Nor are the goods he sells gone out of sight, or mind in the limited time given to many other commodities. Consequently the jeweller must take longer time than the average dealer in working up a steady trade. Among the failures in this class are noticeable those who have changed about either in location, name, partnership, or all three. At Lindsay, Ont., the jewellery stock of Hughan & Co. is in the care of the assignee. The business was purchased from Mrs. Keave about seven years ago, the present owner, it is said, being Mrs. Hughan; her husband being manager.

**E. BOISSEAU & CO.****Manufacturers Wholesale  
Men's, Youths', Boys' and Children's****CLOTHING****Yonge & Temperance Sts.****TORONTO, ONT.**

Established 1820.

**James Lyne Hancock,  
INDIA RUBBER MANUFACTURER.**

Office &amp; Warehouse : 266 GOSWELL ROAD.

Works : 55 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,  
**LONDON, E. C., ENGLAND.****Hoses,****Tubing,****Sheet,****Pouches, Tobacco,****Washers,****Valves,****Packing,****Closet Covers,  
(Ordinary and Patent).****Gas Bags,****Football Bladders,****Tyres,****Mats,****All Surgical goods  
and Chemical  
Articles.**

—At a meeting of the creditors of Mr. Frederick W. Watkins, Hamilton, Ont., on the 2nd inst., the assignee submitted the following statement: Liabilities—General \$145,000; taxes and water rates, \$400; total, \$145,400. Assets—General merchandise, \$121,275.11; store furniture, \$3,543; chattels, \$528; store fittings, \$4,000; cash on hand, \$200; total available assets, \$129,528.11. The real estate consists of the store building, Clark drug store, Fraser & Johnson store, Chedoke dwelling, Clydevia dwelling and Nichol farm, and is valued at \$84,500, over and above the mortgages. Inspectors were appointed and the assignee was instructed to wind up the estate. The stock in trade, valued at \$125,000, will be put up for sale en bloc on the 15th inst. An offer of compromise at 50 cents in the dollar by Mr. Watkins, was refused.

—A Duluth letter states that the Canada Atlantic Transit Company, recently incorporated, has elected officers as follows:—President, J. R. Booth, Ottawa; Vice-President, and Counsel, H. F. Stevens, St. Paul; Secretary, J. T. Rose, Duluth; Treasurer and Assistant Secretary, C. T. Fleck, Ottawa; Assistant Treasurer, W. H. Burk, St. Paul; General Manager, E. J. Chamberlain, Ottawa. Most of the officers are connected with the Canada Atlantic Railway Company, with which it will operate. The company has operated the Menominee fleet of six boats since early in 1897, between Duluth and Parry Sound and Chicago and Parry Sound. This fleet was recently sold to the National Steel Company, and the Canada Atlantic has purchased the George Orr and Arthur Orr. They will purchase four more vessels. They organized here to make Duluth their port of call.

*McPaskill, Dougall & Co*  
*Fire, Varnish & Japan*  
*Manufacturers.*  
*Montreal*  
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SPEND**

Good Money on poor Bricks.

We make the highest grade made in  
Canada**THE MILTON PRESSED BRICK CO., Ltd.**

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Montreal Agt., T. A. MORRISON & Co. 204 St. James St.

# A Jewel of a Pen!



In choosing a Pen, every one wants the Best, that is, they want the **"CALTON" STYLOGRAPHIC PEN.**

It is the Simplest and Cheapest of its kind in the Market, and is praised by all who use it. We send it Complete in Box, with Filler and Directions, post paid for 3/3.

**"JEWEL" Fountain Pen, fitted with 16-ct. Gold Nib Iridium Tipped, 5s. Mounted & Chased, 7s. 6d. All kinds repaired.**

THE TRADE SUPPLIED.

**JEWEL PEN COMPANY,**  
58 FENCHURCH STREET, LONDON, ENGLAND.



## The "STRAINETTE"

Registered TEA STRAINER.  
Fits Cups or Glasses.  
Nickel Silver..... 8s. per doz.  
R.P.N.S. Gilt inside..... 24s. "  
Hall-Marked Silver,  
Gilt inside..... 7s. 6d. each  
No. 1, N<sup>o</sup>. 1 Silver..... 8s. p. doz.  
In  
Bright Gilt In..... 12s. 6d. "  
No. 2, Electro-Plate on  
N<sup>o</sup>. 1 Silver..... 2s. each  
No. 2, Hall-M<sup>o</sup>. k'd Silver,  
Gilt inside..... 7s. 6d. "  
No. 3, Electro-Plate on  
N<sup>o</sup>. 1 Silver..... 2s. 9d. "  
No. 3, Hall-M<sup>o</sup>. k'd Silver,  
Gilt inside..... 8s. 9d. "



**"UNICUS"**  
**TEA INFUSER**  
H. J. COOPER'S PATENT.

All above are size of large tea spoons.



## The "SAIFTEE"

(H. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches.  
The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.

Electro-Plate on N<sup>o</sup>. 1 Silver ..... 1s. 8d. each  
Hall-Marked Silver, Gilt inside..... 3s. 6d. "

Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., free.

**H. J. COOPER & Co., Ltd.** 22 & 23, Tavistock Inn, Holborn Circus, LONDON, E. C., Eng.

—The Inland Revenue returns at Winnipeg, Man., for the month of October amounted to \$48,032.

—A prominent lake navigation company is desirous of securing a suitable vessel to ply between Prescott and Toronto, increasing trade demanding better service.

—According to the report of the auditor for the U.S. Post Office Department, the postal revenues for the year are shown to have been \$95,021,384, and the expenditures \$101,435,269, leaving a deficit of \$6,413,885. During the past year the revenues increased \$6,008,765, and the expenditures \$3,778,752.

—The Behring sea trading schooner Casco arrived at Seattle on October 10, bringing forward about sixty Nome miners with an average of \$1,000 each in gold. During the past summer the Casco conducted a very good business in furs through bartering with Indians and Siberians, selling the furs subsequently to miners for winter use.

—Whether in war or peace, rejoicing will be in order across the water. An Ottawa dispatch states that contracts have been effected with a prominent steamship company for the conveyance to England of 75,000 Canadian turkeys for Christmas.—Enquiries have been filed at the High Commissioner's office for the names of exporters of wood, flour, and Canadian turkeys, of spruce wood boxes, planed and unplanned, cut to sizes, packed in bales, and of evaporated apples.

—A Toronto letter states that most encouraging reports are brought of the prosperity of the Algoma and Rainy River districts. Lumbering and mining operations there are developing the resources of New Ontario at a remarkable rate. The amount of timber to be cut this winter will greatly exceed that of any previous year, and the lumbermen will reap a rich harvest as a result of increasing activity in almost every line of industry. In a few years, it is predicted, the Rainy River and Algoma districts will be one of the most popular and prosperous parts of the whole Dominion.

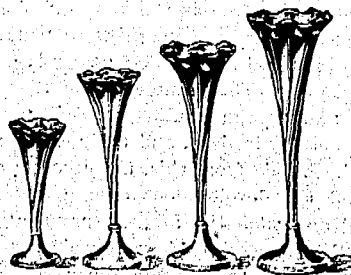
—The scarcity of structural iron and the difficulty which it is expected will be met in obtaining all the metal required in the next few years, is stirring capitalists to action. It is satisfactory proof of the enterprise of the Dominion that when such necessity arises, it need not go abroad either for money, men or mines, in the achievement of its desires. A Toronto letter states that application has been made for a charter of incorporation for the Canada Foundry Company; operations to be commenced as soon as the necessary preliminaries have been arranged. The personnel of the company is composed of Messrs. E. B. Osler, M.P., W. R. Brock, W. D. Matthews, Wm. Hendrie of Hamilton, Fred. Nichols, T. W. Horn, and W. H. Winslow of the Chicago firm of Winslow Bros., who are among the leading architectural iron workers of the continent. The intention is to establish a second foundry in the far West at a later date as the requirements of that rapidly-growing section demand.

## PUBLICATIONS RECEIVED.

Self Culture Magazine is published by the Werner Co., Akron, Ohio, U. S. It is edited by Mr. G. Mercer Adam, who achieved a high reputation in literary circles in Canada. This magazine is distinguished from most American magazines by the high tone of its reading matter, as contrasted with the rapid frivolities of other popular publications which seem to cater chiefly to the dude loungers at theatre doors. Self Culture articles are bright and interesting, as well as instructive. Several by Professor Clark, of Trinity College, Toronto, on Dante, were literature above the average of reviews. The illustrations are always an attractive feature, being chosen with good judgment, and executed in the highest style of this class of art. The November number contains amongst other articles, An Architect's Plaudit; Greenwich, its Kings and Heroes; Locomotive Building; The Goethe Celebration in Frankfurt; The Tidal Bore at Moncton, N.B.; A Trip to the Klondyke; The Transvaal, with short comments on current topics. The yearly subscription to this well edited, brilliantly illustrated and instructive magazine, is \$1 per year.

We have received Blue Books, Criminal Statistics and Reports of Harbour Commissioners.

—An estimate of the present season's tobacco crop in Essex County, Ont., places it at 4,000,000 pounds. The quality is stated to be very superior.



**S. E. Breakspear,**  
Manufacturing Jeweller  
AND Silversmith,

38 St. John's Lane; - - - CLERKENWELL,  
LONDON, E.C., ENGLAND.

# POST'S "C.B.Q." THE MOST EFFECTIVE CURE yet discovered for

## GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES.

### UNQUESTIONABLE TESTIMONIALS.

WALTER SEVERN, Esq., President of the Dudley Gallery Art Society, writes:—

"171, Piccadilly, W., May, 1898.  
"For two years I suffered martyrdom from rheumatism in all my joints, all the usual methods of treatment failed, and the malady was thought to be chronic. I happened to hear of your cure, and determined to try the tablets, which I did with most satisfactory results, as I was speedily enabled to resume my painting, to keep free from pain, especially at night, and to move about without help. It would be very grateful to withhold this letter as I have good reason to believe your remedy to be all you represent, and I hope my cure may induce other sufferers to avail themselves of it."

"77 Earl's Court Road, South Kensington, London, S. W., February 7th, 1896.

"Dear Sir.—I have suffered from acute rheumatism for many years—quite ten years. Have had the best medical advice; have taken the baths at Aix les Bains; Weisbaden, and others, and found no relief, so I am only too pleased to say that your marvellous medicine has entirely cured me, and I have only taken five bottles. I find that, apart from its curative qualities for rheumatism, it is an excellent tonic.

"I remain,  
"Yours very truly,  
"(Mrs.) ANNA ARGLES."

"53 Ebury Street, London, S. W.,

"September 23rd, 1898.

"Dear Sir.—For nearly two years I suffered from Gouty Arthritis, which so affected my feet that I was unable to walk without great difficulty and pain. I had been unable to obtain any relief, except of a temporary nature, until I tried your Tablets. After three months' trial, I am thankful to say I have regained the use of my feet, and am free from pain. I earnestly recommend anyone afflicted with Gout or Rheumatism to give them a fair trial.

"Faithfully yours,  
"ALFRED SIMPSON."

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.

No Colchicum, Calomel or Mercury.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lamæ Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 11d. per box. Of Chemists, or carriage paid in the United Kingdom from

**A. M. POST, Limited, 96 and 98, LEADENHALL STREET, LONDON, E.C., England.**

### THE CANADIAN WOOLLEN MILLS.

Under this title a new company is being chartered which, we understand, will begin active operations by the first of December of this year in the city of St. Hyacinthe. The company is the result of the reorganization of the two St. Hyacinthe mills, the Granite Mills and the St. Hyacinthe Manufacturing Co. The former was organized in 1883 and was the successor of the Abel Hosiery Co., while the St. Hyacinthe Manufacturing Co. has been in existence upward of thirty years. In the dry goods trade the St. Hyacinthe mills were renowned, for many years, for their excellent standard flannels. The Granite Mills have done a very extensive business for many years. The history of the development and evolution of these two manufacturing concerns became interesting from the time of the big fire in St. Hyacinthe, in July, 1887, which completely destroyed the old woollen mill, which was a large five-storey wooden building. In its place the company erected the older wing of the present large mill, at that time preparing it for a capacity of four sets of cards. To this wing further buildings were added, after the properties of the St. Hyacinthe Co. and the Granite Mills came into the hands of the same shareholders, amongst whom Messrs. Feodor Boas and Moritz Boas were the principal ones. Their ambition was to erect the most compact and perfectly fitted up woollen mills in Canada, which might rival any mill of its size in the world. This has no doubt been accomplished, and a mill with sixteen sets of cards, which for a number of years were run night and day, thus equalling 32 sets, has been the result. These mills are solidly built of stone and brick, equipped with the most modern machinery, with a system of automatic conveyors for wool and raw material from one department to another, with automatic machinery in the knitting department, invented by Mr. Moritz Boas, which was recognized at the time as the best and simplest for its purpose. They are run by a magnificent waterpower, supplied by the Yamaska River, which power is owned by the mills in perpetuity. The completion of these new buildings in 1895, and of the equipment, left the companies, however, very heavily in debt, and their excellent credit became impaired. Aside from this, the erection of buildings, machinery, and the development of the waterpower, had created a debt on which the interest payments were enormous; hence the necessity of reorganization. At first an attempt was made to combine the concerns under the charter of a company called the Boas Manufacturing Co. The majority of the creditors of the old companies had consented to a plan by which they were to receive debentures of this company redeemable every year at the rate of 20 per cent. This plan, difficult though it might appear, was considered feasible by those who investigated the position, but was objected to by some of the creditors, who took action to set the transfers to the Boas Co. aside. In this they were successful. The Boas Manufacturing Co. Syndicate was then formed to carry the mills along and to prevent the entire stoppage of operations during the time which would necessarily elapse in forming and carrying into effect a new plan of reorganization. This plan was formed immediately after the return of Mr. Feodor Boas from Europe, where he had spent the last winter on ac-

count of illness. He requested Mr. James G. Cannon, the well known financier of New York, Vice-President of the Fourth National Bank, and also Vice-President of the H. W. Johns Manufacturing Co. of New York, which latter concern was the largest creditor of the St. Hyacinthe Mills, to undertake the reorganization of these mills, which he has done since. Mr. Cannon associated with himself Mr. Wm. Farwell, General Manager of the Eastern Townships Bank, and Mr. Sutcliffe, of Halifax, England, the latter being the largest European creditor. These three formed a committee of reorganization, and in July last they were in a position, after a careful examination of the past history of the mills and of the books, to lay before the creditors their plan of reorganization. This plan provided for the issue of \$400,000 5 per cent. preferred stock and \$1,100,000 of ordinary stock, in all, a capitalization of \$1,500,000 in shares. These shares were to be distributed among ordinary creditors, or preferred creditors, according to their rank. Besides this there is to be an issue of \$650,000 of 5 per cent. first mortgage bonds on all the immovable property of the company, which issue is to wipe out existing mortgages and to provide for a large and ample working capital in cash. It will be seen, then, that the company requires to pay interest in the first place on this bond issue, the balance of profits going to preferred and ordinary shares. This amount of capitalization will, no doubt, be looked upon as excessive, but we are assured that the amount of business done by the old companies, under very much worse conditions than the new company will know, warrants the expectation that the ordinary shares can earn a dividend. The excellent facilities possessed by the new company, a most perfect plant, an ample water power, a splendid labour market, together with sufficient working capital, will, no doubt, tell, if the management is all that can be desired. It is understood that Mr. James G. Cannon, as President of the company, will closely watch over its future management and he is certainly a man of great ability and sound judgment, while Mr. Moritz Boas will be the general superintendent of the works. We wish the new concern every success.

### DRY GOODS NOTES.

—The demand for paillet de soie, the comparatively new fabric which was shown for the first time last season, is announced to have been very fair for spring.

New fall designs in men's colored laundried shirts are shown in very large prominent white stripes on blue, light pink and rose pink grounds. Small flower or other figures adorn these, a deeper pink on the pink ground showing full on the white stripe, a white figure is shown on the blue and on the deeper or rose pink a tiny black design. The neck band is of stock material instead of white, open fronts, or front and back and detached link cuffs. The size of the bosom is about 8 by 14 inches.

—The S.S. Montauk, of the Elder-Dempster line, is to take hay, bought at \$12 per ton, from Canada to South Africa. This does not look as though forage was raised to any great extent in that region.

ADULTERATION OF FOOD.

While the want of a broader knowledge of the world is often deemed a serious drawback, the owner of the little five-acre fruit and vegetable farm out in the suburbs might well be envied his security from unpalatable or questionable foods, as he grows that which he eats and governs the production of what he drinks. That Canada is not yet largely overrun with spurious or adulterated food preparations is a matter of much congratulation. Trashy tea had its day but that day has nearly ended. Coffee is not largely used so that the numerous cereal and vegetable products which enter into its composition in the United States has not been employed here to any great extent. Such substitutes, however, are harmless to the constitution, being composed of burnt rye, carrots, chicory, etc.

As the visitor from the centres of population to the South strolls on the principal streets of Montreal and notices the prominence—the preference—occasionally given to goods of Chicago, New York, or Minneapolis manufacture, goods that can be as readily prepared and packaged in Canada for two-thirds the cost, it doubtless occurs to him the snap that would be in waiting for the butterine agent could he arrange to have that substitute brought across the border. Chicago butterine manufacturers make four to five distinct grades. The cheapest costs 8 to 9 cents wholesale; another, somewhat better flavored, about 11 cents; a third put up in wrapped pound prints costs about 14 cents, while a "full creamery" butterine in bulk costs about 16 to 17 cents. The latter is often retailed as genuine creamery butter. The absence of such goods is a blessing to the Canadian consumer as well as to the dairy interests. A New York professor in a recent lecture on food adulteration, said:—"A considerable portion of the milk sold in large cities has first been skimmed and then diluted with water, a process by which it becomes less nourishing and, when the water is impure, dangerous to the health. The farmers who thus manipulate their product under cover of the night are apt to use water from the most convenient well, which often is located near the cess-pool. We find that verdigris colors our pickles; that oil of vitriol is often substituted for acetic acid to acidify vinegar; in short, that frauds by which unscrupulous persons try to enrich themselves at the expense of the ignorant poor are too numerous to mention here. Experts recently have testified before the Pure Food Investigating Committee of the United States Senate that a large portion of all articles of food and drink used in our country is adulterated. They include butter and cheese, coffee and spices, molasses and honey. Fish and fowl, meat and vegetables are more wholesome fresh than preserved. Boracic acid generally used for preservation retards digestion, and prevents it when too much comes into a weak stomach. One of the worst impositions is the admixture of alum in the manufacture of yeast cakes and baking powder.

—As the short, cold days approach, the furrier's window becomes gradually more interesting. Some who lack the courage to buy a fur coat look with envy at the smart jackets and luxurious capes, and price them wistfully, while the woman, whose cheque-book and decision are together favorable, finds a variety before unknown from which to choose. Much sealskin is to be worn this season, and the demand for fur coats is greater than it has been for many years. This is owing to the fact that fashion is as near a standstill as she ever comes, as far as outdoor garments are concerned, and the woman who buys a fur coat this season can rest assured that she can wear it for two years at least without having it remodelled, and can fairly lay claim to its being fashionable five years hence, as sleeves are small to stay and the very short jacket is too great a favorite to be easily dismissed.

—A Toronto letter states that at a representative meeting of the tanners of Ontario at the Board of Trade on the 6th inst., it was resolved, on motion of George Lang, Berlin, seconded by S. C. Wicket, Toronto, "That as hides and tanning materials of all kinds have recently advanced at least 25 per cent., tanners, in order to secure themselves from actual loss and in order to put themselves in a position to replace what they are selling, must obtain a corresponding advance for their leather."

FRIDAY, NOVEMBER 10TH, 1899.

COMPARATIVE IRON AND STEEL PRICES.

While the heavy advances in iron, steel, tin, etc., during the past year have been chronicled from week to week, a comparison of present values with those of a year ago will be interesting.

	Nov. 1. 1899.	Nov. 2. 1898.
<b>Pig iron—</b>		
Foundry pig, No. 2 standard, Phila. . . . .	\$23 25	\$11 25
Foundry pig, No. 2, South'n C'nati. . . . .	20 75	9 50
Foundry pig, No. 2, local, Chicago . . . . .	23 00	11 00
Bessemer pig, Pittsburg . . . . .	24 50	10 30
Gray forge, Pittsburg . . . . .	21 25	9 65
Lake Superior charcoal, Chicago . . . . .	25 50	12 50
<b>Billets, Rails, etc.—</b>		
Steel billets, Pittsburg . . . . .	39 50	16 00
Steel billets, Philadelphia . . . . .	42 00	18 50
Steel rails, heavy, Eastern mill . . . . .	35 00	19 50
Spikes, Tidewater . . . . .	2 65	1 50
Splice bars, Tidewater . . . . .	2 30	1 15
<b>Finished Iron and Steel—</b>		
Refined iron bars, Philadelphia . . . . .	2 20	1 15
Common iron bars, Youngstown . . . . .	2 15	1 05
Steel bars, Tidewater . . . . .	2 50	1 15
Tank plates, Tidewater . . . . .	3 05	1 15
Beams, Tidewater . . . . .	2 40	1 20
Beams, Pittsburg . . . . .	2 25	1 10
Barb wire, f.o.b., Pittsburg . . . . .	3 55	1 75
Wire nails, f.o.b., Pittsburg . . . . .	2 95	1 30
Cut nails, mill . . . . .	2 50	1 10
<b>Metals—</b>		
Nickel, New York . . . . .	36 00	33 00
Tin plate, domestic, Bessemer, 100 lbs., New York . . . . .	4 52½	3 10
<b>Old Material—</b>		
Old steel rails, Chicago . . . . .	20 50	9 00
Old steel rails, Philadelphia . . . . .	23 00	11 00
Old iron rails, Chicago . . . . .	33 00	12 50
Old iron rails, Philadelphia . . . . .	26 00	13 50
Old car wheels, Chicago . . . . .	20 00	11 50
Old car wheels, Philadelphia . . . . .	22 00	10 00
Heavy steel scrap, Chicago . . . . .	17 00	8 75

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 Secretary—R. HILLS. Superintendent—W. T. RAMSAY.  
 Actuary—F. ANDERSON, M.A., A.I.A.  
 J. W. MARLING, Manager, Province of Quebec.

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THE CANADIAN

## Journal of Commerce

MONTREAL, FRIDAY, NOVEMBER 10TH, 1899.

### ONTARIO LOAN AND TRUST COMPANIES.

There are now two government reports published comprising the annual statements of the Loan and Trust Companies of Ontario. One is issued by the Finance Department, Ottawa, as it has been for many past years. The other is published, "By Order of the Legislative Assembly of Ontario." The statistics included in this article have been compiled from both Reports. The highly elaborate compilation of the Ontario Government includes statements of 99 "Loan Corporations," as the companies are styled, 8 of these being, "Trusts Companies," and 91 "Loan Companies."

The statistics of the Trust companies are given by us apart from those of Loan companies, as, though there is a certain class of business common to both organisations, there is a vital distinction in their business objects. The Trust companies are, however, developing their operations along the special lines of the Loan companies, more so than is appreciated in some quarters, as the money which comes into their hands from estates of which they are trustees is being invested in mortgages, of which they held, \$6,004,191 at date of last statement. The great bulk of these is included in the item, "Assets not owned beneficially," being held only in trust, not as their absolute property. On reference to the table below it will be seen that the Trust companies in 1898 held \$7,908,097 of assets so classified, that is, trust assets, made up of the mortgages as above stated, and other securities, and properties. These Trust companies are differentiated from the ordinary loan companies by not receiving deposits,





but deposits by only three-fourths of a million. On the other hand the debentures payable in Canada, which in 1887, were \$6,895,047, are now, \$12,667,914, an increase of \$5,769,867, the tide of deposits having flowed into the debenture channel. The debentures payable in Great Britain rose in 1893, when the hard times set in, to \$52,021,793, which was followed by the loans rising suddenly from 110 to 117 millions. Since then these debentures have fallen off to \$44,397,130, and the loans to \$11,293,688. It is noticeable that ten years ago the loan companies had loans in excess of capital paid-up of 75½ millions, whereas the excess now is only 66½ millions. This change of proportion indicates a less dividend-earning capacity, as a larger amount of profit has to be secured to pay a dividend, and the business from which profits are drawn has been reduced. The following table gives a synopsis of the loan companies' returns for 1897 and 1898, and totals for both loan and trust companies, both compiled from the Ontario Government Report:

## MORTGAGE LOAN COMPANIES.

	Liabilities.		Increase or decrease.
	1898.	1897.	
Capital of Loan Companies.			
Subscribed.. . . . .	\$117,141,230	\$114,613,699	Inc. \$2,497,531
Paid-up .. . . . .	45,475,181	44,069,992	Inc. 1,405,189
Reserve Fund.. . . . .	11,000,213	11,190,504	Dec. 100,591
Contingent Fund .. . . . .	1,223,962	1,148,876	Inc. 75,086
Profits not distributed.. . . . .	1,083,713	1,825,255	Dec. 141,542
Liabilities to shareholders .. . . . .	59,478,072	58,234,927	Inc. 1,238,145
Deposits .. . . . .	13,163,416	17,020,350	Inc. 543,036
Interest on deposits .. . . . .	357,396	388,331	Dec. 30,935
Debentures payable in Canada.. . . . .	13,026,257	11,538,385	Inc. 1,487,872
Do. payable in Great Britain.. . . . .	41,174,877	43,683,368	Dec. 2,408,491
Debenture Stock .. . . . .	11,844,965	11,657,344	Inc. 187,621
Interest on Debenture stock.. . . . .	480,141	556,161	Dec. 76,020
Due on loans not complete .. . . . .	334,344	274,019	Inc. 60,825
Owing to banks.. . . . .	176,848	832,653	Dec. 655,805
Other liabilities.. . . . .	3,980,392	768,309	
Total liabilities to public .. . . . .	\$59,539,130	\$87,210,050	Inc. \$2,323,180
Assets.			
Mortgages on real estate .. . . . .	\$110,957,200	\$111,186,530	Dec. \$229,330
Loans on land held for sale .. . . . .	6,323,814	6,267,699	Inc. 56,115
Loans on debentures .. . . . .	3,159,600	2,077,645	Inc. 1,081,955
Loans on Govt. securities .. . . . .	1,123,978	1,857,863	Dec. 733,885
Stocks, bonds, &c. .. . . . .	9,757,203	6,856,488	Inc. 3,370,715
Freehold land .. . . . .	7,067,257	7,452,827	Inc. 214,430
Cash on hand and at call .. . . . .	4,394,937	5,057,426	Dec. 662,489
Office premises .. . . . .	1,550,505	1,729,441	Dec. 178,876
Miscellaneous .. . . . .	3,077,604	3,436,958	Dec. 358,354
Total assets .. . . . .	\$148,012,298	\$145,451,877	Inc. \$2,660,381

## GRAND TOTALS FOR BOTH CLASSES OF COMPANIES.

	Liabilities.		Increase or decrease.
	1898.	1897.	
Capital subscribed.. . . . .	\$123,552,380	\$118,470,600	Inc. \$5,081,780
Capital paid-up .. . . . .	47,241,835	44,966,957	Inc. 2,274,878
Reserve Fund .. . . . .	11,528,756	11,468,540	Inc. 60,216
Deposits.. . . . .	18,163,416	17,028,009	Inc. 234,507
Debentures .. . . . .	66,403,496	67,107,430	Dec. 703,934
Sundries .. . . . .	15,136,836	12,358,304	Inc. 2,778,532
Total Liabilities .. . . . .	\$168,474,339	\$153,890,140	Inc. \$14,584,199
Assets.			
Mortgages .. . . . .	\$113,058,523	\$117,090,490	Inc. \$68,033
Securities .. . . . .	11,220,813	8,503,427	Inc. 2,717,386
Loans on own stock .. . . . .	934,272	933,327	Inc. 945
Cash .. . . . .	4,770,404	5,256,110	Dec. 485,706
Real Estate .. . . . .	9,912,307	9,581,176	Inc. 331,191
Sundries .. . . . .	13,577,900	11,625,610	Inc. 1,952,350
Total Assets .. . . . .	\$158,474,339	\$153,890,140	Inc. \$4,584,199

—Ribbons are still advancing in price. The cost of raw silk is assuming proportions which will call for heavy advances in manufactured goods for the coming season.

## CLASSIFICATION OF CALL LOANS.

Considerable surprise has been excited by the enormous amount of "Call loans on bonds and stocks" in the return of the Merchants' Bank of Canada. In September last this item stood at \$5,966,059, which is 18 per cent. of the total of all the banks in Canada, and \$3,284,280, in excess of the aggregate of all the other banks whose head offices are in this city.

The reason for this, apparently, excessive amount being devoted to call loans by the Merchants Bank is misunderstood, and by many is regarded as highly unfavourable to the management. When explained, however, the matter assumes quite a different aspect. It suggests there being a necessity for a remodelling of the form in use for bank statements.

The custom of other banks generally, though we believe there are some exceptions, is, to group under the heading, "Call loans on bonds and stocks," only such advances as are made in Canada, and loans of this nature made in New York are classified as, "Balances due from agencies in foreign countries." The Merchants Bank of Canada has adopted a different system which is regarded as more strictly in accordance with the official form for bank statements. This bank places all its call loans, wherever made, under the common heading, "Call loans on bonds and stocks," so that, the amount of such loans made by it in Canada is not stated.

It must be admitted that this classification appears to be more in accordance with the official form. But, we have authority for affirming, that the intention of those who drafted, and most of those who passed the present headings in the official monthly bank statement, was, to make the column headed, "Call loans on bonds and stocks," an exhibit of the amount of such loans in Canada. Their object was to secure information in regard to the extent to which this class of business was done in this country by Canadian operators. In this, as in the case of other headings, there was an opening left for another interpretation. The heading, "Balances due from Agencies of the Bank, or from other Banks or Agencies in foreign countries," gives no clue whatever to the kind of business transacted by means of the funds represented by such balances, nor, as to the location of such business.

The term "foreign countries" is somewhat wide, under it might be included a banking business done by Canadian banks in any city in the world. The term, "Foreign countries," means, however, practically, New York and Chicago, where the great bulk of the balances due to Canadian banks are held by their own agents. One eastern bank owes much of its prosperity to its transactions in Chicago, which city furnishes other banks established in this city, a large and a profitable business. But New York is the great centre in which the money of Canadian banks is utilised for loans at call and short dates, which money, as Mr. Clouston has repeatedly declared, is a practical reserve of resources that may be drawn upon whenever more local supplies are needed. For a length of time the profit on these "Balances in foreign countries," that is, New York and Chicago, has been slim, until more recently the drain on the chief financial centres in the States for interior requirements, and for sustaining the enormous expansion of American trade, as well as for meeting the call for capital by new trust companies, has advanced rates to figures which have enabled Canadian banks to make large profits at their American offices.

It ought then to be known that the call loans of the Merchants' Bank of Canada are not classified as they are by other banks, which exclude those made in the United States. A comparison, therefore, cannot be made between the amount of those loans made by the Merchants Bank and the extent to which such advances have been made by banks which adopt a different system of classification.

#### AMERICAN SYMPATHY WITH GREAT BRITAIN.

We have already referred to the stand taken by the chief newspapers of the United States in defence of Great Britain's course in the Transvaal dispute. Since writing, the New York "Financial Chronicle" has published an article which, in our judgment, as it is in that of several prominent bankers in this city, is the most conclusive apology, or defence, of the policy of the Home Government yet issued. It is even more forcible in argument than any article which has appeared in the leading English papers. Following this, the New York "Journal of Commerce," the most eminent of the American commercial organs, has published an article defending Great Britain, which, like others cannot but be highly effective in strengthening that sentiment of good will and mutual respect which has so happily sprung up between the old country and the United States.

Our namesake in New York points out that, under similar circumstances, Germany long ago would have filled British South Africa with troops, and made invasion impossible by lining the frontier with forces. Just before the critical moment, Germany, "would have seized the passes, and if the Transvaal had not yielded, troops would have poured over the border and that country, not Natal, would have been the theatre of war." This, or the stoppage of military preparations by the Transvaal would have been the course of any other nation.

This, however, would not have served the purpose of a power, says our contemporary, that "sought only to add them to the various groups of self-governing communities under its rule of civilization, and enlist them in that wide co-operation of commerce and industry and political, civil, and religious freedom which men call the British Empire."

Great Britain "recognizes responsibility to the public opinion of the world which is unknown and despised by the military powers. Partly in obedience to that responsibility as well as in wise forethought for the future of an integral part of its own free Empire, Great Britain sought to exhaust every resource of patient diplomacy before bringing force to bear; refrained, indeed, from using force or even the menace of force when it was plain that diplomacy would fail, until the Boers, having completed the preparation that the British studiously neglected, took the initiative of war. Great Britain has treated the Boers like the free British subjects they will be in a year or two. This generosity has been costly in money and life, in public anxiety and private distress; but these are paid gallantly, in blood abroad and tears at home, as the price of maintaining the lofty standard of British nationality and of performing the high duty of civilization by the race which is its chosen evangelist. A war of military aggression would have been more economical, but the spirit of Anglo-Saxon civilization no longer permits such wars."

This high-minded, statesmanlike presentation of the

case of Great Britain by the chief commercial journal of the United States, which is in harmony with the tone and the utterances of all the more eminent of the leading organs of public opinion across the border, is so magnanimous as to call for grateful recognition throughout the British Empire.

#### HOW TO KILL BRITISH TRADE.

An English correspondent who is engaged in the manufacturing jewellery and silversmith trade in London, England, writes to us as follows:

"I fully endorse every word in your leader on, 'How to Kill British Trade,' in your issue of September 29th. Last year I visited Canada with my samples only, no two articles alike. I had them in three large boxes, and was very much surprised to find that I was charged 30 per cent. duty not only on my samples, but also on the boxes in which they were packed. I had to pay £76, English money, (\$369.36) before I could get them through the Custom House. I had intended coming every year and so build up a trade in Canada, but can you imagine my surprise when I found there was no rebate when I wanted to return. What I did not sell in Canada I had to bring back and lose my money. All this simply means that when I again take the trip, I shall come empty-handed, and it is a question if I come at all. Is this the way to encourage trade with England? The sooner Canada alters her policy the better for her and England."

The above case differs somewhat from the one we referred to on September 29th. In that instance the samples were not offered for sale, nor intended for sale, being samples only. In the case above narrated our correspondent says, "What I did not sell in Canada, I had to bring back and lose my money," which implies that some of the samples were sold. It is evident, therefore, that if the whole of the samples had been admitted free of duty, those which were sold would have had an unfair advantage over the goods of Canadian importers who had paid duty on them. It is also evident, that if a package of samples is broken by some being taken out for sale, it would be practically impossible for the Customs officers to identify those which were left unsold and taken out of the country by the merchant who had brought them in as "samples." A claim, therefore, for rebate on such unsold goods would be most difficult to maintain, in the absence of such identification. A wide opening too, would be made for fraud on the Customs, as goods of one quality could be brought in and rebate claimed on goods of a different class.

The law is very stringent as to samples, those only being free of duty which are not vendable, such as clippings of textile goods which have no sale value whatever. Gloves for one hand only, and boots and shoes for one foot are charged full duty, because if admitted free as "samples," an importer could get gloves and foot-wear for the left hand or foot sent to one port and their mates to another port, and so evade duty altogether.

The problem is a difficult one, but until British merchants are afforded better and less costly facilities for displaying samples of their wares when soliciting orders in Canada the manufacturers of Great Britain will be handicapped in their efforts to build up a trade in this Dominion. The matter demands the earnest attention of the Government as the situation at present is like a

man putting a fragrant beef-steak before a hungry guest and then, when his appetite is roused, gagging his mouth.

Our correspondent complains also of being kept three days waiting for his samples to pass the Customs, during which time he was wasting his money and time hanging about unable to seek business. We have heard of other travellers' baggage being delayed passing the Customs. Whether the machinery just then was needing a lubricant we are not informed. Special attention should be given to the prompt delivery of passengers' baggage, and they should be at once informed of what steps must be taken to secure their goods if they are sent to the Examining warehouse, as strangers may be wholly unfamiliar with the routine of passing entries. This, however, is a comparatively minor affair, but the obstacle put in the way of showing samples answers our question, "How to Kill British Trade."

#### THE MAYORALTY.

Signs of any vigorous contest for the Mayor's chair in this city are not apparent. Rumours of a highly diaphanous character are abroad naming several citizens of more or less prominence and capability, as aspirants for the position. In more than one case no doubt, "Barkis is willin'," but shy. The names of others are being used rather as feelers of popular feeling than as indicative of any determination to enter the field, as candidates. There appears to exist a general opinion throughout the city that Mayor Prefontaine will be given a second term without a contest, or that he would be successful if one took place. The Mayor has advanced in popularity since he acceded to office. Without alienating those who, for various reasons, may be regarded as his natural supporters, he has made numerous friends amongst others who support a candidate for this office solely on his merits. In every race there is always a "dark horse," whose backers are confident, but, from present appearances, the general favourite is Mayor Prefontaine.

#### RECENT CHANGES IN BRITISH TRADE CONDITIONS.

The remarkable activity now prevailing in the manufacturing industries of the United States is having a somewhat peculiar effect on its foreign trade. We have recently pointed out that the keen competition which sprang up some time ago between American goods and those of British make, in foreign markets, arose from conditions which were not permanent. The influx of American industrial products into Great Britain we affirmed to be evidence of an effort to capture a share of British trade by cutting prices below the level of a fair profit. By such a policy it is easy to acquire a large trade. By persistence in this course it is possible to so damage a rival as to drive him out of the market. But it is manifest that such a proceeding must soon run its course, if the rival is able to play the same game with equal determination.

The cutting prices below the level of profit producing is intended to secure a monopoly in some market, which, when secured, will enable the successful manufacturer to advance prices high enough to recoup himself for the losses sustained in "downing" his rival. The Americans tried this game with the British. They poured goods into the old country at cut prices. The experience alarmed the home manufacturers, as it was an en-

tire novelty to find a competitor who could undersell them at their very doors. The Americans, however, seem to have mistaken the strength and the spirit of their British rivals. Instead of putting out their furnace fires, and generally putting their shutters up, the English manufacturers acted on the plan of "fighting the devil with fire." This "feu d'enfer" opened the eyes of American besiegers of the old country markets. They discovered that they had taken a bigger contract than they could fill when they sought to put the British manufacturer "hors de combat" when fighting on his own soil.

So long as the mills and factories of the States were turning out more goods than were needed to supply the legitimate demand, they were able to send the surplus to Great Britain at such prices as commanded a sale. Our British friends learnt by this what was meant by the term, "slaughter market," which we have seen ridiculed in English papers. Having inflicted no little damage on British traders by compelling them to sacrifice profits in meeting the unfair competition of American slaughterers, the pursuers of this attack have changed their tactics. The revival of trade in the States has absorbed all surplus stocks. Production is now struggling hard to keep pace with the demand, so there is no longer any occasion to cut prices to get rid of goods in a foreign market.

English papers published in Birmingham and Sheffield are quite jubilant over the Americans having ceased their keen competition in steel and iron goods. Private advices confirm this. The British manufacturer's scare over Yankee rivalry has given place to pretty vigorous crowing over the retirement of his adversary. He now knows, that the low prices asked for goods made in the States were "cut" solely for a temporary purpose, and, that under the fair conditions of honourable competition, the manufacturers of Great Britain are well able to hold their own, and capture the lion's share of all new trade which opens, in any market in the world. Some of our highly gifted English contemporaries, who gave us some interesting articles explanatory of the economic conditions which enabled Americans to undersell the British, are now aware of one economic condition having been overlooked by them, which is this, that any manufacturer who chooses to sell goods without profit can compete successfully with a rival who sells goods at prices which yield a profit.

Sheffield papers speak of orders being placed there from Canada which have been diverted from the States. Our columns are not without significance in this regard. Our British friends are awakening to the advantage of placing their names and their claims before Canadian traders. Thousands of retailers in Canada who read this journal every week are wholly unacquainted, or only partially familiar with the names of English manufacturing firms from whom they could obtain supplies on excellent terms. The development of trade between Canada and Great Britain is of supreme interest to all well wishers to both countries.

—Our sporting contemporaries have discovered that it is possible to play football without the contestants being padded and cased in armour to avoid limbs being broken, faces smashed, or fatal blows being given. The Irish team has taught our players this much needed lesson. They are acknowledged to have played, "a more interesting and scientific game" than the one in vogue here, which is no "game" at all, but a rough struggle, more like a street fight than a game of skill and display of manly athleticism. Score one for the Irish footballers.

## THE LATE MR. D. G. THOMSON.

By the sudden death of Mr. D. G. Thomson, the country has lost one of its most useful, intelligent and upright business men. Mr. Thomson became connected with the inland forwarding business when a young man. For the last thirty years he took an active interest in the management of the Montreal Transportation Company, of which for many years he had been, and at the time of his sudden death, was the general manager. It was largely owing to his energy, business ability and foresight that this company has taken a foremost place in Canadian inland shipping interests on the Great Lakes. Mr. D. G. Thomson was one of the best known men about all our business marts and was universally liked and respected by all who knew him. He was a man of clear judgment, not given to jump at conclusions without knowledge of his subject, consequently his judgment carried much weight on all matters connected with the trade of the country. He possessed the faculty of expressing his views in terse and vigorous language that often carried conviction to some, perhaps, unwilling minds. Taken away at a comparatively early age, when in the midst of a successful business career, Mr. Thomson leaves behind him a name that stands for all that is of sterling worth in a man, and his memory will long linger in the minds of the present generation of business men in this city and elsewhere.

His family has the deepest sympathy of all who knew the deceased in their sad bereavement and sorrow.

## LIFE ASSURANCE FOR THE CONTINGENT.

The wave of enthusiasm which swept over the country in support of a contingent of volunteers being sent from Canada to help the mother land in South Africa was certainly a remarkable movement. One manifestation of it has no precedent in history. An anonymous donor gave Sir Charles Tupper a sum sufficient to provide each volunteer in the contingent, 1,000 men, with life insurance for \$1,000, and accident insurance for \$500. The political effect was so feared by the enemies of Sir Charles that they pressed the government to also insure each man for \$1,000, at the cost of the country. The leading organ of the administration, feeling confident of the government yielding to pressure, actually announced that the insurance had been arranged. Then came the news that this was not so, as the terms were too high.

Without criticising the private insurance effected through Sir Charles Tupper, for which liberality we have the sincerest admiration, we may be allowed to express a doubt as to the desirability of any government insuring the lives of those who volunteer for such a service as our brave fellows have gone to render in South Africa. A large number of them were already insured before the war broke out for as large a sum as is usual for persons in their circumstances. Then came the insurance of each volunteer for \$1,000 from a private source, and, in a number of cases, individual volunteers were again insured by their employers, fellow-citizens, or friends. Thus we find a considerable body of men going out to South Africa had triple insurance effected. If the government had done as many expected, each volunteer would have had two life policies for \$1,000 each, and the larger number of them would have also had privately provided insurance for that amount, in addition to any policy already existing before the war.

It is an error in policy to establish a precedent which will be difficult to follow in the future. The first baby is often clothed in sumptuous raiment, while its successors have to be content with cheap, frequently with second hand, attire. The contingent just dispatched is Canada's first effort of this kind. The proposal to raise troops as a demonstration of loyalty to the Empire, "fired the heather," from the Atlantic to the Pacific, and elicited demonstrations which have shown that Canadians stand as one man in unity with and in support of the mother land. In the very nature of things any succeeding occasion could not be as enthusiastic. The second contingent, as well as any following it, would certainly not find insurance policies thrust upon them as freely as they were and as they were proposed to be, on the first volunteers. Private munificence is most honourable, but it is not obligatory, nor permanent. A national fund should be the resource of national troops for their support, and the protection of their families.

## TEN MONTHS' FIRE LOSSES.

The record of fire losses this year to end of October is appalling, the total for United States and Canada being, \$111,654,900. This exceeds the same period in 1897 by \$19,853,700, and of 1898 by \$14,951,500. The following table is published by the "New York Journal of Commerce":

	1899.	1898.	1897.
January . . . . .	\$10,718,000	\$9,472,500	\$12,049,700
February . . . . .	18,469,000	12,629,300	8,676,750
March . . . . .	11,493,000	7,645,200	10,502,950
April . . . . .	9,213,000	8,211,000	10,833,000
May . . . . .	9,091,900	11,072,200	10,193,600
June . . . . .	6,714,850	9,206,900	5,684,450
July . . . . .	11,426,400	8,929,750	6,626,300
August . . . . .	9,703,700	7,793,500	6,454,950
September . . . . .	12,778,800	14,203,650	9,392,000
October . . . . .	12,046,250	7,539,400	11,387,500
Totals . . . . .	\$111,654,900	\$96,703,400	\$91,801,200

The occurrence of two months in succession with a fire loss each succeeding 12 millions, is remarkable. There have been no conflagrations of great magnitude to cause this enormous increase, which has arisen from the excessive prevalence of fires all over the continent, there having been 158 involving losses exceeding \$20,000. The largest was a storage warehouse at Brooklyn, N.Y., with a loss of \$500,000, and the next highest a departmental store at Des Moines, Ia., \$435,000. This record does not harmonise with the theory that fires and hard times go together as cause and effect. The outlook for the insurance companies is gloomy, especially as rates have been lowering while the fire loss has been going up by leaps and bounds.

## STATISTICS OF SOUTH AFRICA.

A pamphlet on "The Boer War" has been published by Messrs. Biggar, Samuel & Co. of this city, from whom we have received a copy. The author spent five years in South Africa, so has had ample opportunities for observing the situation, and collecting data respecting the commercial possibilities of that region for Canadian trade. He gives an interesting sketch of the history of settlement at the Cape, in Natal and the Transvaal. The narrative shows that it was entirely owing to the British that the latter district was saved from conquest by the Zulus. The gratitude of the Boers for being saved by



Great Britain from extermination, and their country over-run by a savage race is being now manifested. We must refer those desirous of acquiring a knowledge of the political events which led up to the settlement of the Transvaal, and the dispute with Great Britain, to Mr. Biggar's graphically written historic sketch.

A Capetown authority is quoted for the statement that the Dutch in South Africa number 431,600, of whom there are 80,000 in the Transvaal and 78,100 in Orange Free State. In the former of those Republics there 123,650 British, and in the latter 15,600. The 80,000 Dutch keep the 123,650 British in practical political and social slavery. The area of the Transvaal is 113,642 square miles, so the distribution of population is over half a square mile to each inhabitant. As the British, however, are nearly all resident in one centre, at Johannesburg, there are about five square miles for each Dutch family. The total white population in South Africa numbers 667,472, and the colored, who, as a rule, are uncivilized, amounts to 3,564,183, of whom there are 649,560 in the Transvaal, these natives being held in literal bondage and treated like cattle.

The imports into the ports of South Africa in the last five years amounted to \$544,000,000, a yearly average of \$108,800,000. Great Britain's share of these imports was an average yearly of \$62,750,000, and of British possessions, \$5,790,000 yearly, the balance of imports coming from the States, European and other foreign countries. The average yearly imports of Canada from 1894 to 1898 were \$123,000,000, so that the average yearly imports into South Africa for last five years amounting to \$108,800,000, were over 88 per cent. of those for Canada.

When we consider that South Africa has only a total population of 4,231,655, of whom 3,564,183 are non-consumers of foreign goods, or only so to a very limited extent, it is evident that the people of that region are very heavy buyers of imported goods. When the Transvaal and the Orange Free State are more fully civilized, and when the natives begin to adopt the manners and customs of their white masters, there is every certainty of the South African markets being largely expanded. Our next "contingent" will, we trust, be heavy consignments of goods for the British possessions, in that quarter of the world, including the Transvaal and the Orange Free State.

#### THE BANK OF ENGLAND.

(Concluded.)

The business of the Banking Department—which, except as regards the magnitude of the Government, differs but little from that of any other London banks—is carried on chiefly in the Private Drawing Office, the Public Drawing Office, the Discount Office, and the bill and Post Bill Offices. Besides these offices there are the Dividend Pay Office, devoted to cash payment of dividends, and the Chief Cashier's Office, where advances on securities and the various public loans are initiated, and to which is attached the private room of the chief cashier, which for the most part corresponds with the manager's room in any ordinary bank. In the Private Drawing Office are kept the private account of the general customers of the Bank, a separate counter being reserved for the exclusive convenience of bankers. It is a popular error to suppose that the conditions of keeping an account with the Bank of England differ in any essential particular from those of most of the other banks. A satisfactory introduction will enable any one to open an account, and no restriction is placed upon the amount of balance to be kept, except that if it does not

prove remunerative to the Bank a charge is made in proportion to the amount of trouble and expense involved. Roughly speaking, a remunerative balance in ordinary cases is considered to be an average balance throughout the year of one pound for each cheque drawn. Thus if a customer draws two hundred cheques in a year, and keeps an average balance of £200 his account is probably considered remunerative. Cheques may be drawn on the Bank of any amount however small, though there was, I believe many years ago, a sort of understanding that customers should not draw cheques for an amount under five pounds. The Public Drawing Office, as its name implies, is devoted to the custody of the drawing accounts of the Government and various public companies and institutions. The Discount Office is charged with the reception of all bills offered for discount by parties who have opened discount accounts with the Bank. These bills are submitted to a committee of directors (sitting daily for the purpose) who decide upon the amount of accommodation to be granted and the rate of discount to be charged. The net proceeds of the bills discounted are then passed to the credit of the customer's account, while the bills themselves are entrusted to the care of the Bill Office, which occupies itself with the duty of sorting and arranging them (together with the bills belonging to customers) so that they may be duly presented for payment at maturity. In the Post Bill Office the Bank issue to the public their acceptances at seven or sixty days' sight, technically called "Bank post bills," for any required amount, in even or uneven sums. The amount of business transacted in this office has considerably diminished of late years, owing to similar facilities being granted by bankers generally throughout the country. The Bank of England have nine country branches, which keep separate accounts for the Issue and Banking Departments, and the particulars of each day's transactions, together with the balance sheets are posted nightly to the Branch Banks Office in London, through which office all the correspondence and business transactions connected with the branches are carried on. There is also one branch in London at the West End.

The economy of the Bank of England is controlled by the Governor, the Deputy-Governor, and twenty-four Directors. The clerical machinery is divided into the "Cash side" and the "Accountant's side." The former, under the practical charge of the chief cashier, comprises the transaction of all business where actual cash is concerned, together with the necessary book-keeping it involves; the latter, under the charge of the chief accountant takes cognizance of all matters of pure book-keeping where no actual cash is concerned, such as those which relate to the National Debt accounts, the registration of Bank notes, and so on. In olden times these divisions were kept much more distinct than they are at present. The supervision of each office on both "sides" of the Bank, is intrusted to a principal and deputy-principal, who are accountable in the first place to the chief cashier or chief accountant, as the case may be, and afterward to a committee of directors. The secretary is a separate officer of the Bank. He stands midway, as it were, between the two "sides," having certain relations with each. He nurses the charter and sees that its forms and ceremonies are complied with; he records the proceedings of the courts, summons and attends all committees, and "picks up their bits." He waits upon the governors, and does odd literary jobs, stops notes, puts the candidates for clerkship through their preliminary examination, collects income tax, and grants orders to view the Bank, &c. His duties, in short, are as multifarious as those of the General Post Office, and it is satisfactory to think that they are as equally well performed by the present incumbent and his staff.

The total number of employees all told in the Bank is about 1,100 and the salary list, including pensions, is about £300,000 per annum. There is an excellent library and reading-room in the Bank, to which the directors have liberally contributed both money and books. There are also a Widows' Fund and Guarantee Society, a Life Insurance Company, a Volunteer Company, and a Club, or dining room, where clerks can dine cheaply and well, connected with the Bank, which owe very much of their prosperity to the liberality and consideration of

## BANKING IN THE KLONDYKE.



We continue our series of pictures illustrating scenes associated with Banking Life in the Klondyke by the above group. The boxes marked C.B. of C., Seattle, are all full of gold. They are being gazed upon by the Bank officials and a curious crowd of spectators of so novel and, to

many of them, so inspiring an exhibit of the wealth of the Yukon mines. The scene is the wharf at Dawson City, at which is moored the steamer Roanoke, on which the gold is about to be placed for shipment, her course being down the Yukon.

the directors. The governors and directors of the Bank divide between them £14,000 per annum. Of this the governors receive £1,000 each and the directors £500 each. Beyond the status which their position gives them, they derive no benefit from their office, while they tax themselves most liberally by their contributions towards the welfare of their clerks. The governor and deputy-governor remain in office for two years only, and this short tenure of office is, with considerable reason, thought to be detrimental to the efficient and consistent administration of the functions of government. The great blot of the system seems to be the want of continuity of policy which is engendered. A governor, let us say, is an enlightened financier; for two years his policy is paramount; but his successor then comes, and perhaps reverses everything, and the onus of the change, so far as the Bank customers are concerned, is left to be borne by the permanent officers of the Bank, who have perhaps never been consulted in the matter, or whose opinions, based on the experience of many years, may be ruthlessly ignored. The two years' system undoubtedly has its advantages in the constant introduction of new blood, it also strengthens the governors from above and below the chair. The directors below the chair give the governor a loyal and hearty support, because they feel that one day their own turn may come, while those above the chair, having passed through the ordeal, know the value of their colleagues' support. But the result of this is nevertheless the institution of a sort of one-man power, which is well enough when they is a Hubbard, Hodgson, or Crawford, in the chair, or if there is a Hambro, Rothschild or Goschen, to follow, but which may have its disadvantages. In spite of the gradual abolition of their monopoly, in

spite of the curtailment of their exclusive privileges, and in spite of all consequent competition, the "governor and company" of the Bank of England have never failed to lead the van of the banking progress of the kingdom, and to maintain their proud position as the first banking institution in the world. Bill-brokers may occasionally grumble at the late revival of an old rule restricting the periods of advances to six weeks before dividend time, and customers may occasionally smile or fume at the traces of red-tapeism which still linger in the establishment; but no one can look back over a period of forty years, without fully appreciating the value of the important and beneficial changes and improvements which have lately been effected in every department of the Bank for the purpose of facilitating the transaction of business and studying the convenience of the public, or without feeling an increased veneration and respect for "the old lady in Threadneedle Street."

—Allsopp & Sons have just started a new brewery to produce lager beer at the rate of 50,000 to 60,000 barrels yearly, or a million gallons per week. The machinery is declared to be the finest in the world, the vats holding each 90 barrels, are lined with glass. This new brewery is said to be the largest of its kind in the world and the product fully equal to the best German lager. We should think this would give an opening for Canadian barley.

—The notorious Mr. Kruger lives in a mansion presented to him by a rich distiller to whom he gave a monopoly of manufacturing spirits for sale, also the right to make jam. Mr. Kruger is the chief hoodler of the age.

## RECENT FIRES.

Hamilton, Ont., Nov. 3rd.—The barrelling works of the Sun Oil Refinery burned, with a large quantity of oil, etc. Loss about \$10,000; insurance \$2,000 in the Manchester. — Minden, Ont., 3rd.—Hotel owned and occupied by R. Thomson burned. Loss about \$2,500. Insurance \$1,200.—Toronto, 4th.—The Ontario Power and Flats Company's drying kilns and a number of wood working establishments, which occupied the upper portions of the building destroyed. The loss will be \$17,500 chiefly in lumber and tools, the building being valued at only \$3,000. The insurance is \$10,000.—Port Hope, Ont., 5th.—The evaporating establishment of D. I. Hamlink, destroyed. Loss about \$4,000.—Montreal, 4th.—Fire in building occupied by Malone & Robertson, picture frames, caused damage to the extent of about \$600; fully insured.—Toronto, 4th.—Premises of the Ontario Power and Flats Co. burned. Losses and insurance far as known are: Losses: Building, \$6,000; kiln, \$1,500; W. Spanner & Co., \$1,500; Gilchrist & Co., \$4,500; customers' lumber, \$4,000; total, \$17,500. Insurance: Building, \$9,000; W. Spanner & Co., \$1,000.—Bebageon, Ont., 5th.—Presbyterian church and contents totally destroyed. Insured in the Western for \$1,200.—Napanee, Ont., 5th.—Webster & Boyes Carriage Factory burned.—Essex, Ont., 5th.—Hotel at Coltam, owned by J. D. Anderson, banker, of Essex, and occupied by David Hess, destroyed, with contents. Wm. B. Kelleys, general merchant, lost his brick store and dwelling, and all the contents of both. Two frame dwellings were also burned.—St. Catharines, Ont., 5th.—The Ontario Pure Food Co.'s establishment damaged. The stock on the two upper floors almost a total loss. The establishment was fully covered by insurance.—Quebec, 5th.—Hotel at Savard Park, destroyed. The damage amounts to about \$10,000, on which Mr. Savard has \$5,700 insurance.

—The U.S. "Tobacco Journal" gives the following good advice to retailers: "When you make a public announcement above all things be truthful, live up to your agreement, and give your trade just what you agree to do. Don't say you'll give a 'clear Havana' cigar for a certain price when in truth you mean clear 'of' Havana, the omission of the preposition 'of' though excusable as a grammatical error, will not be accepted by your customers when they, as our friend Jimmie Fadden would say, 'Git dead next to yer.' If you lose your customer's confidence you lose your most necessary stock in trade. Though it takes years of faithful serving of your customer's wants to build up a reputation for honesty and the gaining of their confidence it can be lost in a few weeks or months by sacrificing it for a mere momentary gain, and usually a trifling one at that, it is a losing policy. Wherever you find an unsuccessful tradesman you'll generally find a man who is opposed to adopting all modern business methods; who does not advertise, or does so in too mean a way to be effective; who rejects all offerings or suggestions with a wave of the hand and a self-satisfied and self-conceited air of I know-it-all. His only answer to every advice is: "There is nothing in it, I know," he belongs to the large army of Mr. Mc's and personal pronoun I's," whose names figure largely in insolvent notices, we beg to add.

—The Quebec Harbour Board has passed a by-law to check the nuisance complained of by citizens, caused by, "the excessive use of steam whistles in and passing through the Harbour of Quebec." A similar nuisance exists at this port, one in particular being a serious annoyance, as it awakes persons before daybreak who are sleeping as far from the river as Sherbrooke street and even Pine Avenue. Why a steam whistle should be used which is loud enough to be heard two miles away, all over this large city, when the noise is only intended to call the attention of some person only a hundred or two yards distant, is not apparent. But so it is, and a physician has informed us that the whistling, or syren-like blast, heard frequently before 5 a.m., is very injurious to the sick.

—The public revenue for 1st quarter current fiscal year was \$11,664,829 as against \$11,441,899 last year. The increase in Customs was \$560,000, and in Excise, \$61,400, from "miscellaneous" sources there was a falling off.

—The circulation of Dominion notes has gone up to over 27 millions.

—Ex-Speaker Reed has been appointed one of the trustees of the New York Life Insurance Co.

—An advance in life assurance rates for new applicants is reported as likely to be made in January next.

—A by-law to guarantee bonds of \$20,000 for the Harrison Pork Packing Co. has been carried at Harriston, Ont.

—The elections in the States this week, so far as results are shown, indicate that the McKinley policy in the Philippines is more popular than anti-imperialism.

—The Canada Accident Assurance Co. has received a new license which permits the transaction of sickness insurance in addition to accident and plate insurance.

—At the annual meeting of the Union Bank of Halifax on 20th December next, authority will be asked to add \$1,000,000 to the capital of \$500,000, making its paid-up capital \$1,500,000.

—The extensive bicycle factory which is proposed to be built by a new enterprise will probably be located at Hamilton, though Sarnia has been named for this industry. A lively discussion has been going on as to the merits of the two places.

—The "Globe," which ought to know, says: "It is understood that the purchase of the Drummond County Railway was completed yesterday by the payment to Messrs. J. N. Greenshields, W. Mitchell and W. Farwell of \$1,439,000, less \$136,000, the amount of the lease, and \$23,000 on account of certain titles."

—The Executive of the Canadian Cannery Association held a meeting at Toronto on 7th inst., the President, Mr. W. P. Innes of Simcoe, in the chair. He stated that no advance in prices had been decided upon, although the dry weather had caused production to be below an average. The canned corn combine which had recently cornered the market, were declared to have made money, and had little of their purchases left unsold.

—The official statement of the value of goods exported from the Dominion of Canada, during the month ending September, 1899, is as follows: Produce of the mine, \$1,324,173; do. fisheries, \$668,421; do. forest, \$3,921,371; animals and their produce, \$6,703,840; agricultural products, \$2,952,030; manufactures, \$1,257,481; miscellaneous articles, \$90,337; total, \$16,947,653; bullion, \$128,423; coin, \$13,454; grand total, \$17,089,535.

—Customs collectors have been advised that bona fide trade catalogues and price lists of goods for wholesale in any country beyond the limits of Canada, not exceeding three to one address, may be admitted through mails or by other conveyance, free of duty; provided, that such catalogues and price lists, not be held to include almanacs or advertising periodicals, or printed matter designed to advertise sale of goods by any person in Canada.

The auditor for the United States post-office department in his annual report shows that during the last year the number of post-offices in the United States increased from 72,976 to 74,384; the number of domestic money-orders issued increased from 27,798,072, representing \$101,113,711, to 29,007,870, representing \$442,483,354, a net increase in number of 1,209,792, and in volume of \$41,369,636. During the year the revenues of the postal service increased from \$89,012,618 to \$95,853,384, and the expenditures from \$97,853,407 to \$101,632,160, a net increase in the receipts of \$6,008,765, and in expenditures of \$3,778,752. Considerable space is devoted to money orders. During the last year the system was conducted at an actual loss to the government of approximately \$105,106, which fact, the auditor says, would suggest the exercise of great care in legislating for the employment of new financial features in the postal service. The postal revenues for the year are shown to have been \$95,021,384, and the expenditures \$101,435,269, leaving a deficit of \$6,413,885. Of this amount the treasury has advanced \$6,000,000, the balance unpaid being \$413,885. The amount of second-class postage collected from publishers and news agents was \$3,527,932, and the amount of stamps, stamped envelopes, newspaper wrappers, and postal-cards sold was \$87,280,654. The cost of mail transportation was \$54,432,058, of which amount \$1,629,749, was paid for the transportation of foreign mail. The auditor renews his recommendation of last year that the life of money orders be limited to three months, instead of 12 months, as now provided by law.

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WESTMINSTER, S.W., - - LONDON, ENGLAND.

—Many will regret to learn that Capt. J. K. Oswald, insurance agent in this city, who was seriously injured by jumping from an upper-storey window of the Webster House during the fire of the 31st ult., died at the General Hospital on Wednesday. Deceased was for many years a stock-broker—of the firm of Oswald Bros. He organized the Merchants Marine Ins. Co. in 1876, which wound up after a few years' existence. After a sojourn of some years in the North West, where he experienced a good deal of active military service, he returned to Montreal a few years ago, and has, for some time past, been city agent of the Law, Union and Crown Insurance Co. His brother, Col. W. R. Oswald, died abroad in June last. Capt. Oswald leaves—besides his widow—two sons and a daughter, all grown up. The deceased gentleman was highly esteemed by all who knew him; his handsome, military figure will be missed from among us—in business circles and in our daily walks.

—The hearing of the case of the Dominion Government against the President and other officers of the Bank Ville Marie for sending false statements of the amount of its circulation and other items is being delayed by a legal dispute over the form of the indictment. Mr. Donald Macmaster, Q.C., on behalf of the accused, with his characteristic acuteness, raised objections to the terms of the indictment which induced Mr. Cooke, Q.C., acting for the Crown, to amend that instrument. Without any desire to see this suit pressed harshly, particularly as one of the defendants may be reasonably regarded as having been unconscious of any wrong doing, it would be most unfortunate for the Bank Act in this regard to be proven one of those through which, as the proverb says, "A coach and four horses may be driven."

—The village of Preston, Ont., will be raised to the dignity of a town on 1st January next, by order of the Lieutenant-Governor of Ontario-in-Council.

—The Seven Stars inn, Manchester, England, has been open and known by that name since A.D. 1350, 549 years. It is said to have given refuge to Guy Fawkes, when he escaped.

—The Farmers' Binder Twine Company of Branford has declared a dividend of 100 per cent. on its paid-up capital stock, for last year. The last dividend was 60 per cent.

—The Continental Life Insurance Company has been incorporated under the Ontario Insurance Act and has received a license to transact business.

—The Norwich Union Life Insurance Society has been granted interim registry on the Ontario Insurance Company Register.

### BUSINESS CHANGES.

Ontario—S. A. Taplin, general store, Athens, commencing business; Bain & Sache, bicycles, Hamilton, dissolved, James Bain continues; Miner & Carrier, shoes, Ottawa, commencing business; R. J. McConkey, general store, Stroud, succeeded by Mercer & Johnston; E. & S. Malkin, general store, &c., Edgington, dissolved; S. Malkin continues; D. F. Jardin & Co., general store, Gorrie, retiring from business; Chas. Diebel, shoes, Hanover, opened branch in Gorrie; Smith & Co., general store, Port Rowan, advertise business for sale; E. Muir, flour mill, Pepperlaw, advertises business for sale; Thos. Fogg, hotel, Sunderland, advertises business for sale; Jas. Costin, general store, Canning, sold out; Fay & Williams, general store, Port Burwell, business now carried on by D. F. Williams.

Quebec.—Moir & Frost, Beebe Plains, marble, commencing business; Mathieu & Lamoureux, cloaks, &c., Montreal, commenced business; D. P. Paradis, saloon, Montreal, commenced business; Coats Orange, general store, Robinson, commencing business; Schloman Mfg. Co., mfrs. overalls, &c., Montreal, succeeded by Empire Mfg. Co., Ltd.; The Vienna Cafe, restaurant, Montreal, dissolved; D. McLarty, confectionery, Hull, assigned; Parisian Corset Mfg. Co., Quebec, partnership registered; Alphonse Arpin, grocer, Granby, about commencing; P. H. Picard, tailor, Valleyfield, commenced business; Belding, Paul & Co., silk mfrs., Montreal, opening branch at Vancouver, B.C.; Gagnon Precourt, dry goods, Montreal, partnership registered.

Newfoundland.—R. M. Hall, general store, Whitebourne, opened business.

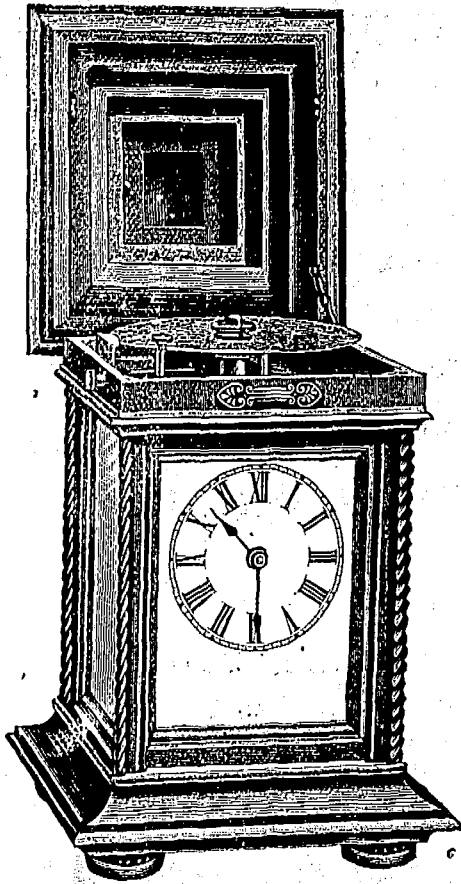
New Brunswick.—Munro & Heans, carpenters, St. John, dissolved, W. A. Munro continues; Zenas Tingley, cigars, &c., Chatham, removed to Sydney, N. S.; Enman & Co.



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drugs, Moncton, sold out to F. McKay.

Nova Scotia.—Dartmouth Steam Laundry Co., Ltd., Dartmouth, incorporation granted; Fred. Riley, grocer, Wolfville, has closed business

Manitoba & N.W.T.—Jos. Harvey, barber, &c., Miami, advertises business for sale; McEwan & Lidgate, implements, Qu'Appelle, dissolved, J. A. Lidgate & Co., continues; Henderson Piano Co., Winnipeg, dissolved, C. H. Forrester continuing; Mrs. S. C. Bell, general store, Baldur, offering business for sale.

British Columbia.—Wells & Smith, saw mill and lumber, Central Park, dissolved, M. R. Wells continues; A. S. Williamson & Co., general store, Eagle City, sold out; C. E. Heard, tailor, Trail, about removing; Jno. Mathews, hotel, Trail, removed to Rossland; Red Rock & Bald Eagle Gold & Copper Co., Ltd., Greenwood, incorporated.

### LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages, and Bills of Sale (for sums of \$550 and upwards), as taken from the public records. It will be understood that the actions or



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Items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in cases of writs, etc.

### WRITS ISSUED—ONTARIO.

November 2.

Aberfeldy—A. N. Christopher vs J. J. and Rebecca J. Risk, \$600; Barrie—Mary Switzer vs T. S. and Sarah J. Morton, \$1,300; Darlington Tp.—Nancy Crawford vs W. W. Crawford, \$1,776; Fort William—L. A. Purcell vs Maria L. Coolidge, \$649; Gloucester Tp.—Mary Sparks vs R. C. and Jessie Hardy, \$1,615; Hamilton—Canadian General Electric Co. vs R. Gardiner, \$304; F. E. Cuttriss vs G. E. Mills, \$2,000; Kingston—J. H. West vs G. A. and H. W. Richardson, \$2,000; Napanee—Z. Van Loven vs T. D. Prayn et al exr, \$339; St. Catharines—F. B. Burns vs John Sullivan, sr, et al, \$545; St. Joseph—J. Donaldson, jr. vs N. M. Contine, \$413; Sheffield Tp.—D. H. A. Daly vs T. M. Barry et al, \$872; Toronto—W. H. Lailey et al exrs vs Athenaeum Club, \$10,075; H. McWilliams & Co. vs Joseph Brown, \$1,469; Building & Loan Association vs C. H. Edwards, \$4,996; M. Farquharson vs J. G. Gibson, \$514; Maud Chambers vs Christina McDonald, \$5,000; F. A. Mills vs H. H. Sparks, \$1,000; Windsor—Ontario Basket Co. vs John Williams, \$2,184; .....—J. Sharpe vs Grand Trunk Ry. Co., \$1,021; Vancouver—D. L. and A. L. Lockerby vs Catherine McRae, \$1,641.

November 4.

Bruce Mines—J. Turner & Co. vs Marks Co., \$300; Calabogie—P. Closs vs Dennis Dillion and W. N. Finchley, Rutherford, \$1,400; Caledonia Tp.—D. Leroux vs Paul Cadieux, \$1,000; Carleton Place—N. Dean vs P. F. Mitchell et al, \$350; Carpentersville, Ill.—N. Silverthorn vs Jas. and Wm. Congdon, \$542; Hamilton—Dom. Radiator Co. vs Hamilton Hardware Co., Ltd., \$1,897; J. White vs Henry Massey, \$490; Bank of B.N.A. vs Marion W. Watkins, \$10,000; Holland Landing—J. Granger vs Joshua Goodwin, \$2,000; Mountain Tp.—A. Christie vs Wm. and W. I. Reid, \$552; Nassagaveya Tp.—J. Henderson vs S. C. & G. O. Agnew, \$351; Reach Tp.—M. S. Smith vs Geo. Minty, \$405; Rockwood—Emma Stinson vs J. N. Stinson, \$372; Toronto—S. and A. Nightingale vs P. and P. Griffin, \$5,000; J. H. Colbern vs W. T. and A. A. Lundy, \$887; R. K. Burgess vs M. C. and J. E. Thompson et al, \$8,446.

November 7.

Brockville—W. Blatz vs A. D. Davis & Co., \$510; Cardinal—W. H. Abbott vs Allan Cameron, \$369; Finch Tp.—J. Dingwall vs F. D. McNaughton \$3,396; Grantham—Kohler Bros. vs J. E. Hiscott, \$1,532; Gravenhurst—Warren Bros. & Co. vs Blair & Graves et al, \$305; Hamilton—J. Brown vs Geo. &



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Mary Morris, \$124; Hawkesbury W. Tp.—Jane Smith vs John Sherman and Thos. Wharry, \$2,049; Listowel—Harriet Matthews vs Isaac Matthews, \$1,232; London Tp.—J. M. Campbell vs M. M. Campbell, \$325; Ottawa—C. Ross & Co. Ltd., vs C. L. Hibbard, \$504; Rat Portage—T. Marks vs Jos. Johnson, \$500; Sarnia—F. Wiegand vs Henry McIntosh, \$550; St. Catharines—J. Lyon et al vs Jane Cunningham, \$300; Toronto—Toronto General Trusts vs E. & M. Grogan, \$5,949; Incorp. Synod of Toronto vs Wm. Batty et al, \$3,217; Trust and Loan Co. vs M. J. Sheahan et al, \$1,318; R. Davies vs Angus & Annie Sinclair, \$1,130; A. Hobbs vs J. B. Stevens, \$3,000; C. McLennan vs Agnes M. Thorley, \$678; ..... —Corpn. Ottawa vs Ottawa Electric Ry., \$301.

JUDGMENTS RENDERED—ONTARIO.

November 2.  
Chatham—Sarah A. Cutler agt J. W. W. Brown, \$546; Osabruck Tp.—J. M. Shaver agt Guy Markell, \$796; Ottawa—Bank of Ottawa agt Wm. Hutchison, \$13,848; Oxford W.—B. Rogerson agt A. B. Choate, \$529; Prince Edward Co.—W. Morrison agt R. B. Hubbs, \$799; Toronto—North British C. Inv. Co. agt Thos. and B. Douglas, \$29,134; R. P. Clark agt T. W. Elliott, \$6,427.

November 4.  
Ashfield—Elizabeth H. McKibbin agt G. L. O'Callagan, \$454; Hamilton—Rathbun Co. agt Andrew Onderdonk, \$630; J. C. McLaren Belting Co. agt G. W. McCullough, \$319; J. Jeffries agt John Williams, \$926; Port Arthur—A. A. Kittridge agt W. G. Johnston, \$530; Toronto—T. Graham agt J. H. Horswell, \$420.

November 7.  
Ottawa—Bank of Ottawa agt Margt. J. Currie et al, \$426; Pittsburg Tp.—Mona Deacon agt Patrick Gorman et al, \$300.

JUDGMENTS RENDERED—QUEBEC.

November 2.  
Hemmingford—W. M. Doull et al agt Thos. Figsby, \$312; Montreal—R. A. Dickson agt J. Blacklock et al, \$253; R. A. Dickson agt J. Blacklock et al, \$249; Credit F. C. Foncier agt Dme. Gedeon Bourdeau, \$20,343; E. T. Masson agt M. L. Schloman, \$1,304; G. H. Munroe et al agt W. J. Walker, \$394.

November 4.  
Megantic—L. Paradis agt J. A. Comtois, \$484; L. Gillier agt Theophile Fournier, \$242; W. Smith agt T. L. Jackson, \$225; P. Millet agt Ephrem Lemay, \$225; G. Sheppard agt A. E. Wand, \$464.

November 7.  
Montreal—P. Beaudry agt Adolphe Brosseau et al, \$208; A. L. Kent et al esq. agt J. F. Campbell, \$505; A. Richer agt Cleophas Dubois, \$283; Hon. L. F. E. Masson et al agt Ecclesiastique du Seminaire St. Sulpice, \$1,265; Banque du Peuple agt J. A. Mercier, \$1,750; J. Sheridan agt J. C. Murray, \$1,006; C. Lacaille agt Zephirin Perrault, \$359; Westmount—Dominion Commercial Travellers' Association agt John Fairbairn, \$16,586.

WRITS ISSUED—MANITOBA.

November 2.  
Winnipeg—Hugh and H. A. Murray, \$1,757.

WRITS ISSUED—BRITISH COLUMBIA.

November 4.  
Nelson—R. A. Kerr, \$732.

JUDGMENTS RENDERED—NOVA SCOTIA.

November 2.  
West Lakevale—R. A. Boyd, \$3,715.

EXECUTIONS—QUEBEC.

November 2.  
Montreal—A. Gagnon agt A. H. Brosseau, \$193; R. Gohier et al agt Dme. M. L. Desaulniers, \$205; Dme. J. S. Walker agt F. B. Henderson, \$230; F. Nash agt C. Honan et al, \$253; E. Poirier agt Stadacona Water, Light and Power Co., \$1,305.

November 4.  
Montreal—G. Vanier agt Irene Caille, \$217; Dme. J. Mercier agt Jos. Roy, \$179; St. Bazile le Grand—S. J. I. Forbes agt F. Genest, \$674.

November 7.  
Montreal—Sun Life Assoc. Co. agt Geo. Bail, \$1,051; O. Drouin agt Geo. Rodier, \$250.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

November 2.  
Fernie—W. B. McLean, \$325.

BILLS OF SALE—NOVA SCOTIA.

November 2.  
Bear River—Flora A. Purdy, \$875; West Lakevale—R. A. Boyd, \$3,700.

BILLS OF SALE—NEW BRUNSWICK.

November 7.  
Fredericton—Mrs. L. A. Ferguson, \$700; Richibucto—Wm. Hudson, \$1,122 and \$1,218.

By Special Appointment to H. R. H. The Prince of Wales.

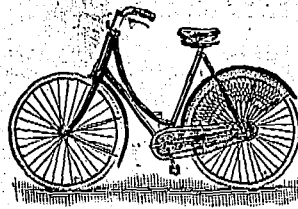
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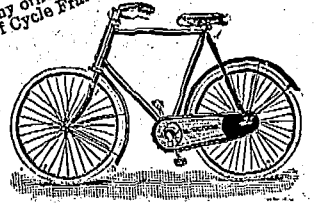
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## THE LATE MR. R. D. GAMBLE.

—We record with deep regret the death of Raymond D'Arcy Gamble, general manager of the Dominion Bank, Toronto, since 1895. Mr. Gamble died at sea on board the Oceanic on the 5th inst. We referred last week to his returning home from Europe, where he sought the aid of medical skill in vain. Deceased belonged to a family which had held a prominent position in Toronto for over a century, and was very highly esteemed by a wide circle of private friends and by all associated with the Dominion Bank.

—Our kin beyond the sea will be glad to learn that the British exports to Canada have lately been showing a healthy increase. For the 10 months ending October, the following increases are shown: Cottons, £11,000; woollens, £12,000; pig iron, £10,000; bar iron, £6,000; railway iron, £39,000; tin plate, £27,000; iron manufactures, £8,000; unwrought steel, £37,000; clothing, £9,000.

## BUSINESS DIFFICULTIES.

—The wholesale cigar firm of Creed, which, however, appears to have a

chronic tendency towards an unsuccessful termination.

Slater & Co., Vancouver, B.C., has assigned. The business was started August 1st, '97. For a time success appeared to favor all efforts, but subsequently were unable to meet the extent of business financially. A chattel mortgage was given last month. After the death of Mr. Slater, one of the partners, on the 25th October last, an account of stock showed an unsatisfactory condition, hence the present assignment.

The assignee has possession of the general store of H. M. Winter, Berlin, Ont. The owner was a doctor and famed for his travels abroad. On beginning business last August he claimed a capital of \$6,000 cash. Unique methods of advertising did not appear his other abilities would seem to warrant. It is expected the stock will to have gained him the success which show a fair surplus.

—A consent to assign has been filed by Michel Lefebvre, manufacturer of vinegars, pickles, etc., Montreal and St. Johns, Que., doing business under the name of M. Lefebvre & Co. On the failure of his son in August, '97, Mr. Lefebvre, senr., re-started the business,

chronic tendency towards an unsuccessful termination.

—An offer of 50 cents in the dollar, in 3, 6 and 9 months, secured, has been made by Mrs. M. Stone, hats, etc., Chatham, Ont. Liabilities are about \$4,000. It is said the creditors have practically accepted. The business was originally conducted by W. M. Stone, who assigned in October, '96, getting no settlement; the store being re-started by his mother.

—A. E. Lawrence, jewellery, Gore Bay, Ont., has assigned. He began early this year with but little capital.

—At a meeting of creditors of A. A. Black, dry goods and groceries, Walkerton, Ont., on the 6th inst., an offer of 50 cents in the dollar was submitted. He started in the fall of '96 with moderate capital.

—At St. Alban, Que., M. Lagannier & Co., general merchandise, have assigned. The firm is thought to be composed of M. Lagannier and Jos. Renaud. The former failed in the winter of '95, re-starting with Geo. Trotier, as partner. They dissolved in November, '98, when the present firm was started.

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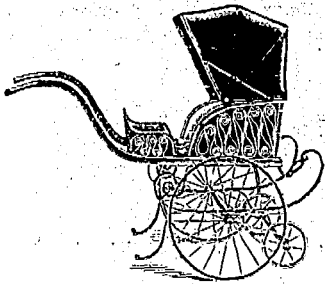
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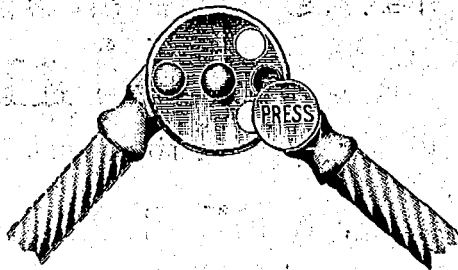
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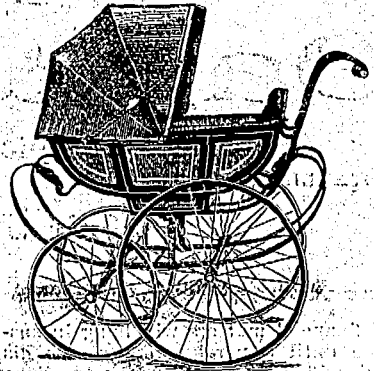


THE "AYAH."

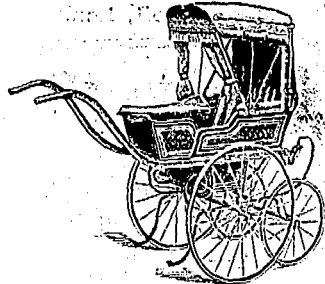


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MONTREAL, Que.

**FINANCIAL.**

Montreal, Thursday, 9th, Nov., 1899.

The financial situation here has no features of novelty, or special interest. A great push is being made to get all the freight offering shipped before navigation closes in a few weeks. The granting American vessels the privi-

lege of taking cargoes in Canadian ports on the upper lakes in order to clear out as much grain as possible before winter sets in, has excited much adverse comment, but the concession seems to have been given in the interests of Canadian trade. The same trouble has occurred with land carriage, the scarcity of cars in the West having caused serious inconveniences to shippers. The railways at some points have been taking coal in transit for themselves in order to secure the cars for other freight. The eastbound tonnage from Chicago for some weeks has been double last year's and the roads cannot handle the freights offered. This condition is advancing railway stocks, their earnings being so large. Our own and American exports have beaten the record this season. The European demand for wheat and corn is quickening grain exports. Of corn more than 30 millions of bushels have gone to Europe in last five months in excess of same period last year. U.S. bank clearings have recently exceeded those in any previous fall. In spite of all this unprecedented prosperity, money in the States has been at panic prices, as much as 35 per cent. having been paid in the past week for loans in New York. The New York banks report show their reserves to be below the legal limit. A year ago they had a surplus of 19 millions, now there is a deficit. Their money has been drawn into the interior and produced a condition of financial syncope in New York. Just as when a man's blood being congested in other organs, leaves his brain scantily supplied. It is nine years since a similar condition of the reserves

existed, when in November, 1890, money went over 50 per cent. The incongruity of a nation being at the height of prosperity, trade literally booming, and money at its capital centre being at panic prices, should lead to a reform of the American currency system. The president of the Globe National Bank, Mr. C. H. Cole, has resigned, owing to the other directors objecting to his speculating in stocks. No charge is made of his using the bank's money for these operations, but it was deemed not advisable for a bank director to be engaged in stock speculations.

The Union Bank of Halifax, at its meeting on 20th December, will submit a bye-law to increase the capital from \$500,000 to \$1,500,000. The ex-clerk of Molsons Bank, Winnipeg, has been acquitted of the charge of robbing the bank of \$62,000. The last dividend to depositors of Banque du Peuple has been paid, making a total of 75 1/4 cents on the dollar. They are lucky to have got so much from so bad a wreck. The result of the U.S. elections this week produced little effect on monetary affairs. The Federal Government has paid Messrs. Green-shields, Mitchell and Farwell \$1,439,000, the price of the Drummond Railway less \$161,000 retained for lease, &c. Dealings on local 'Change have been livelier than for some time. Pacific has been sold at 95 1/4; Royal Electric, 161 1/2; Montreal Gas, 192 1/2; Toronto St., 110 1/2; Imperial Bank, 216; Dominion, 269 7/8; Toronto, 242; Molsons, 207 1/2; Ontario, 131; Canada Permanent, 125; Hamilton Provident, 111. Consols stand at 103 3/8. Next week will be a critical time at the seat of war,

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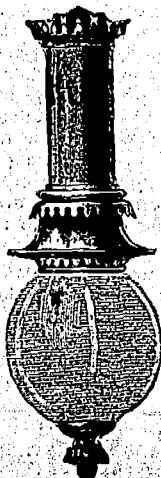
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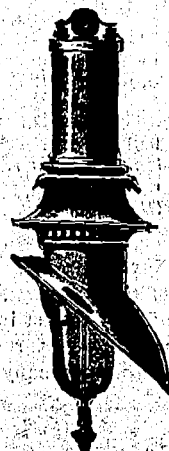
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and financial matters will hang in suspense until General Buller shows his hand, which we trust will be to strike a decisive blow. Call money is from 5 to 5½ per cent. and money generally is somewhat tight.

The judge to-day ordered the Bank Ville Marie case to proceed.

The following is a comparative table of stocks for w.e. Nov. 9th, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Montreal.....	62	265¼	265	246
Molson's.....	52	208	207	202
Toronto.....	10	246	246	240
Merchants.....	32	166	166	181½
Eastern Townships	12	156	156	150
Quebec.....	25	129	129	125
Union.....	5	116	116	105
Can. Bk. of Com.	35	151	151	148
Hochelaga.....	35	145	145	156

MISCELLANEOUS.

Can. Pacific.....	2635	95¾	94½	82¼
Duluth S.S. & At.	2800	6¾	6	2
Dul. S.S. & At Pt.	50	15¾	15¼	5
Comm. Cable....	735	193	190	182
" Reg Bonds....	500	102	102	103
Montreal Teleg..	64	177	175½	175
Rich. & Ont. ....	260	110	109¾	95½
M. S. R.....	250	311½	309	276¾
Royal Electric..	560	161½	157	160
Royal Elec. N'wS'k	201	161	160	....
Montreal Gas Co.	212	192½	192	193¾
Bell Telephone..	36	190¾	190¼	173
Toronto Ry. Co..	1297	110¾	109	104½
Payne Mining Co.	9825	117	110	....
Hullfax Ry.....	50	100¾	100	128
Mont. & Lon. xd..	1750	46	42	....
Corp. 4 p. c. lds.	500	102	102	....
Can. Col'd Co. lds.	2600	100¾	100½	98
Dom. Cotton Mills	175	103½	100¾	100¾
War Eagle, xd..	9000	281	275	299
Dom. Coal, Pfd..	150	118	117	114½
Twin City.....	200	64	62¾	....
Virtue.....	12300	48½	47¾	....
Republic, xd....	9650	119	117¾	....

Brazilian exchange for the week ending Nov. 9th. is as follows:

Nov. 2.....	7 1-32d
" 3.....	7 1-32d
" 4.....	7
" 6.....	7 3-32d

MONTREAL CLEARING HOUSE.

Total for week ending Nov. 9, 1899.	Clearings.	Balances.
	\$19,068,076	\$2,942,224
Corresponding		
Week of 1898....	16,095,632	2,067,133
" " 1897....	15,099,019	1,915,259
" " 1896....	13,462,176	1,985,578

MONTREAL WHOLESALE MARKETS.

Montreal, Nov. 9th, 1899.

The early approach of the closing of navigation has caused added interest in shipping circles, but this has not resulted altogether satisfactory to many

who have not been able to secure space owing to the limited number of vessels. Trade during the past week has shown an activity fully equal to the fall movement, while were accommodation sufficient this would have been considerably increased. In values, sugars have declined 10 cents per 100 lbs., all round, following a drop of 5 cents a week ago. Hardware appears to have regained its wonted vigor, for many prices have been marked up, while a few have declined slightly but these have been subject to fluctuations for some time. Leather is very firm but no further advances have taken place. Home trade is quiet, but the export demand is beyond the possibilities of the trade to always meet. Paper maturing on the 4th has been retired to a more satisfactory extent than for many years. Wools, both Canadian and foreign, have advanced 5 to 8 per cent. this week, which further affects all wool fabrics.

**BUTTER.**—The market during the past week has ruled somewhat lower and this tendency has been further strengthened by weak cables. The export demand is nil, no orders coming to hand. In the local market there appears to be the usual amount of business passing and receivers find no difficulty in keeping their stocks from increasing. Several large transactions have taken place in choicest October creamery at 20 to 20½ cents, but to force sales it would be difficult to make these prices. We hear of large transactions at country points, at 18 and 19 cents. Choice dairy is in small supply with prices unaltered. Receipts move quickly at 17½ to 18 cents. There is also a good trade in baking qualities at 14 to 14½ cents, but medium kinds held at 15 to 17 cents, are much neglected, and difficult to move. Fresh rolls are being called for and sell well at 16½ to 17½ cents per pound.

**CEMENTS, FIREBRICKS, ETC.**—Only a small business to be recorded in these lines, with prices steady at the recent slight advances brought about through increased freight charges. There are no transactions of sufficient importance to note. Arrivals for week ending 8th inst., were: Belgian and German cement, 1,314 brls.; English cement, 1,500 barrels; fire bricks, 209,000.

**CHEESE.**—In this market there has been but little business passing, as offerings are held at too high a figure for exporters' views. There are orders in waiting at 10¼c to 11c for first qual-

Cable address: "Scent Fountains" London.

## R. R. PATTISON & Co.,

IMPORTERS OF.

### FOREIGN FANCY GOODS.

and Factors of English Toys  
OF EVERY DESCRIPTION.

191 HIGH HOLBORN, LONDON, W. O. England.

Bone Goods with Sea Side Views.

## Thos. B. Gumpston & Son,

LINEN,

Works: St. Helen's Mills, Hunslet,  
Whitehouse Street, HUNSLET,  
LEEDS, ENGLAND.

Reg. Telegraphic Address:  
"GUMPSTON, LEEDS."

—MANUFACTURERS OF—

Railway Carriage Roofing Canvas  
D.S. & D.D. Cover Canvas,  
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Contractors to the following British Rail-  
way Cos.:—Midland, Great Northern,  
North Eastern, Gt. Western,  
South Eastern, and  
Gt. Southern and Western Ry. of Ireland.

ity, but holders are asking 11½c, and this prevents business. Foreign advices quote the market extremely dull and tame prices ruling. Although the market is reported dull and heavy, the general opinion is that prices have seen bottom and any change in the near future will be for the better. Inland markets—Woodstock, Ont., 8th.—Twenty-four factories offered 5,611 boxes cheese; 2,299 white and 3,312 colored. No sales; 11c highest bid. But buyers and sellers are getting nearer each other, and 11½c would purchase all there is. Eight buyers present.—Napance, Ont., 8th.—There was 883 cheese boarded; 395 white, 490 colored; highest bid, 10 11-16c. No sales. Board adjourned until the 1st May.—Picton, Ont., 8th.—Eight factories boarded 394 boxes; all colored; 10 13-16c highest bid. No sales.

**DRUGS, CHEMICALS, BARKS, ETC.**—Cocaine holds the firm position assumed some time ago, and the price is expected to go still higher. Omerings are very limited. Cod liver oil is very firm in sympathy with the recent advance in primary markets. Cuttlefish bone is scarce and firm in price. Prices of quicksilver are firm at the advances noted recently. Sassafras is steady at the advance noted a week ago. Belladonna has advanced one cent per lb. Many other goods are firm with a tendency to higher values. A meeting of representative chemical and paint dealers was held last week to treat of the expected raise in freights by the Canadian roads on privileged goods. A subsequent conference with the railway companies resulted in the old rates being allowed to remain.

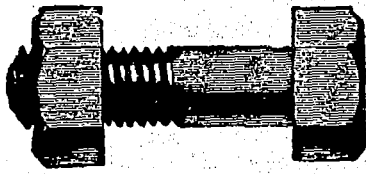
**DRY GOODS, DOMESTIC WOOLLENS.**—The same hardening tendency dominates the market on all goods. A pleasing feature of the home trade has been the satisfactory payment of paper maturing on the 4th inst. Never before in the history of the trade has this fea-



Telegraphic Address: "COOPER, SHEFFIELD."

11937

Manufacturers of every description of



Bolts, Nuts, & Rivets.

**Geo. Cooper & Sons,**  
EFFINGHAM NUT and BOLT WORKS,  
SHEFFIELD, Eng.

Railway Spikes,  
SET SCREWS, WASHERS, &c.

Agents:—Messrs. GEORGE BERKLEY & Co.,  
Victoria St., Westminster, London, Eng.

ture been so pronounced, but many retailers have practically been buying for cash of late, and this has tended to minimize matters. All goods are firm at the recent advances, while woollen goods show gains of 5 to 8 per cent. in some lines in keeping with the advances this week in both home and foreign raw products.

Eggs.—The condition of the egg market is somewhat improved. Large quantities are being exported and this tends to increase attention in select stock. This sells freely at 17c to 18c. Lined are also in good request in a local way at 15c to 15½c. Cold storage goods are held at 14c to 15c, while No. 2 is dull at 12c to 13c. City retailers are getting good profits at present, with such a variety to show. But this does not always remain and where but one grade is sold opposition then keeps up prices from showing the wings of which the egg itself is occasionally productive if left to its fate.

FISH, OYSTERS, ETC.—The market is steady under a good demand. Prices rule firm all round. There is a scarcity of salt herring, especially in barrels, and this has resulted in good stock being very difficult to procure. We quote: No. 1 Nova Scotia herring, \$3.20 to \$3.50; green cod, No. 1, \$3.25; large green, \$3.50; salmon, No. 1 Labrador, Bris., \$14 to \$14.50; salmon, B. C., \$14 to \$14.25. Oysters—Charlottetown, \$2.50 to \$3.00 a barrel; Malpeques, \$4.50 to \$5 a barrel; Bay Du Vin, \$2 to \$2.50.

FLOUR, FEED AND MEAL.—The approach of the closing term for navigation has added life to a market already brisk, and consequently all mills are very busy endeavoring to keep pace with orders. The price situation has not changed except that Manitoba flour is slightly easier. The Transvaal war has caused more interest to be shown in feed products, many having advanced considerably as will be seen below. Other lines of feed are very firm under a good demand. Quotations are:—Winter wheat patents, \$3.70 to \$3.90; straight rollers, \$3.50 to \$3.60; and in bags, \$1.65; Manitoba patents, \$4 to \$4.10; strong bakers, \$3.70 to \$3.80; bran Manitoba, bulk, \$14; do. Ontario, \$14.50 to \$15; shorts, \$15.50 to \$16.50; mouille, \$20 to \$23 per ton; oatmeal, \$3.50 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$9 to \$9.50; No. 2, \$7.50 to \$8.00; clover and mixed, \$7 to \$7.50, in ear lots on track. Best timothy hay in bulk is held at \$3 to \$3.50 per load, averaging 1,500 lbs.

GAME, FOWL, ETC.—Prices in these lines are well sustained in good quality. The market is steady with a very satisfactory business passing. Turkeys are worth 9c to 10c lb.; geese, 6c to 7c; ducks, 5c to 6c; fowls, 6c to 6½; chick-



**HALL & WILSON,**  
TUBE FITTING MAKERS,  
CHESTERFIELD, - England.

Steel and Malleable Iron  
Castings of every description.

ESTABLISHED 1867.

Telegraphic Address, MEASURES, SHEFFIELD

**TYZACK & HOLMES,**

STANDARD WORKS, SHEFFIELD, England.

Manufacturers of

The Flexible Steel Band Measuring Tapes, All kinds and sizes. Steel Standards, Straight Edges and Rules, Steel Squares, Steel Gauges, Special Tools, of all kinds. Metallic & Linen Measuring Tapes, Crucible Cast Steel Bands, Springs, Blanks and Bars, Hardened, Tempered or Soft, Black or Bright, all Sizes and Shapes. Steel Forgings.

SPECIALTIES:

Cold Rolled Cast Steel.

Up to 8 inches wide by ¼ inch thick, of the very first quality.

Steel for Springs.

Clock, Watch, and other Flat Coiled Springs.

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BAND SAWS Set sharpened Brazed ready for use or in long lengths unfinished.

Fine Cold Rolled Steel.

Hardened and Tempered, Ordinary or Annealed. Got up in Long Lengths with Smooth Round Edges. Black, Bright, Blued or Bronzed.

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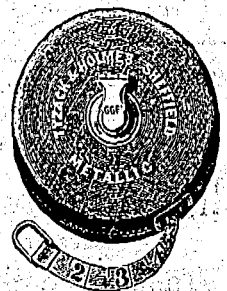
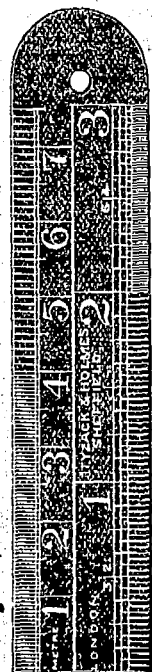
REGISTERED SPRING MEASURE, No. 943,

and of the

Enamelled Waterproof Linen and

Metallic Measure, No. 69227.

GARDEN SYRINGES.



The Syracuse Smelting Works, William & St. Thomas Sts., Montreal, Are the LARGEST MANUFACTURERS of White Metals in Canada.



# CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

THERE IS A VERY LARGE AND RAPIDLY GROWING DEMAND FOR THIS GAS AT REMUNERATIVE PRICES.

The new Railway Regulations as to the carriage of Liquid Carbonic Acid Gas are now so stringent, and the cost of carriage so great, that any Brewers or Distillers adopting the Company's Process in a provincial town would practically have a monopoly in the district served by them.

FULL PARTICULARS AS TO PLANT AND METHOD OF WORKING PATENT SYSTEM MAY BE OBTAINED FROM

The Brewers' and Distillers' Co<sub>2</sub> Co., Ltd.,  
16 VICTORIA STREET, LONDON, ENGLAND.

ens, 7c to 8c; partridges, 60c to 65c pair; and prairie ducks, 25c to 75c per pair, as to quality.

**GREEN FRUITS, ETC.**—The continued mild weather admits of much more trading in early season fruits, while its effect on the winter apple trade is of an opposite nature. The European markets have been very dull for Canadian apple trade owing to the warm weather and poor condition of many arrivals. The home markets are similarly dull in consequence. Exports are showing a heavy falling off as compared with last year. Lemons and oranges are dull. Regular quotations are: Verdelli lemons, \$2.75 to \$3.50; Spanish onions, in crates, 50c to 65c; Canadian do. brls., \$1.75 to \$2; California plums, \$1.25 to \$1.40 per box; bananas, \$1.75 to \$2.25; apples, in barrels, \$2 to \$3.50; pears, 25c to 50c basket; grapes, Delawares, 10 lbs., 35c; Rogers, 10 lbs., 30c; Niagara, 10 lbs., 20c; blue, 16 to 18c; pears, brls., \$3 to \$5; sweet potatoes, \$2.25 bbl.; quinces, 25c to 40c per basket; oranges, \$5 to \$5.50; chestnuts, 8c per lb.; malaga grapes, \$1.50 to \$7 per keg; California Tokay, crates, \$2 to \$2.25; cranberries, \$6 to \$6.50 bbl.

**GROCERIES.**—The sugar market has continued on its downward career. After much fluctuating during the past month, a drop of 10 cents per 100 lbs., took place this week following a decline of 5 cents the week previous. This places granulated at \$4.40 the lowest for some time. The average retailer can now follow the cut price of the advertiser and meet him on the basis of 4½ cents without suffering actual

**W. SAYNOR,**  
- Cutlery Manufacturer, -  
60 CHARLES STREET,  
SHEFFIELD, - England.

Orders promptly Attended To.

ESTABLISHED 1800

Rio Works, Howard Street,  
SHEFFIELD, England.

**Joseph Rodgers & Co.**

MANUFACTURERS OF

Table and Spring Cutlery,  
RAZORS, SCISSORS, &c.

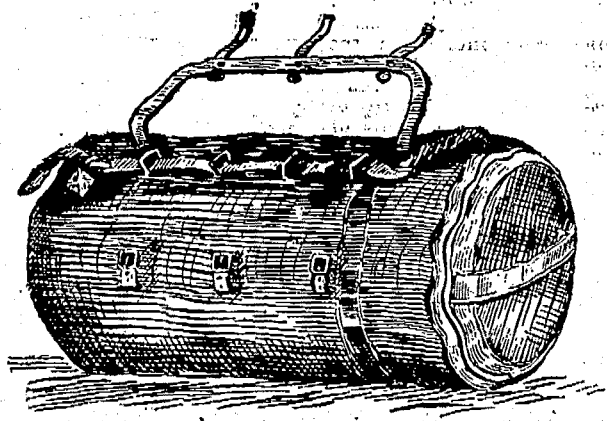
ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.

## S. & H. BORBRIDGE

88 & 90 Rideau, 15 to 23 Mosgrove Sts., OTTAWA.

Manufacturers of the following KLONDYKE GOODS:



Rubber Kit Bags, Dumage Bags, Sleeping Bags, Pack Straps, Pack Bags, Pack Saddles, Klondyke Boots, Klondyke Shoes, Been Skin Oil Tanned and Hair Lined Moccasins, Harness, Mexican, English and all other kinds of Saddles, Trunks Valises, Bags, Satchels, Horse Clothing, &c. &c.

Telegraphic Address:—"ASKHAM, SHEFFIELD."

## Askham Bros. & Wilson

LIMITED

MANUFACTURERS OF

Cast Steel, Special Tool Steel, and Double Shear.

### Crucible Steel Castings.

Patent Centrifugal Pulverisers,  
Stone Breakers,  
Mumford & Moodie's Patent Separator.

**TRAMWAY MATERIAL**

Crucible Steel Points & Crossings.

SHEFFIELD, ENGLAND.

loss. It is difficult to gauge the market at present, but at the above figure investment cannot be regarded as unsafe. Currants and raisins are firm at the recent advance. Prunes are steady, but reports favor higher prices. Rice continues firm with stocks light. Canned goods are held firm at outside prices. A meeting of the executive of the Cannery Association was held in Toronto on the 7th inst. It was shown that the output of fruit and vegetables, all round, in Canadian factories, had been short, but no further advances in prices had been ordered at the meeting. Beans are steady at \$1.35 to \$1.50.

**HARDWARE AND METALS.**—The market has shown many changes since last report. Shot, ordinary, has advanced to 5½ and double, chilled to .6 cents; bar iron is now \$2.40 and \$2.37½ in car lots. The list on lead pipe is changed to 15 per cent. discount. Coil chain shows another advance, making No. 6 12 cents, and other sizes in proportion; ¾ to 1 inch are changed from \$3.80 and \$3.90 to \$4.40. Ingot copper is a shade easier at 18½ cents and block tin shows a decline in sympathy with the English markets to 34 to 35 cents. Files have advanced; both American and Canadian manufacturers have adopted a new list, which went into effect the 1st inst., equivalent to an advance of 15 per cent. over list of last June. There has been an advance of 2½ to 4½ per cent. on the various kinds of bolts, Galvanized iron bars advanced .5 to 10 cents

**HIDES AND TALLOW.**—Prices of green hides are firm at former quotations. Trade is quiet, arrivals early this week being very light. Lambskins are steady at 75 cents. Tallow is unchanged and trade slow. Dry hides are firm at the advance noted last week. American markets are shown to be well sold up and outside figures are adhered to by holders.

**LEATHER, SHOES, RUBBERS, ETC.**—A brisk export demand, principally for sole leather, continues to keep the market well sold up. In fact, some large dealers have had to turn down export orders lately owing to their inability to procure stock in excess of their regular requirements. While an air of firmness predominates there have been no further advances in prices. A meeting of black-leather tanners was held in Toronto some days ago at which the feeling was expressed that prices would certainly need to go higher in keeping with the price of hides. But there is a hesitancy about adopting this course which it is thought will be shortly removed by another advance in the U.S. markets. Shoe manufacturers are receiving good orders and of a quantity which assures a good spring trade. Some houses are through taking stock and are getting to work on spring goods, but on the whole, business will not show a very brisk movement this month. Rubbers are quiet owing to the mild early fall weather. Prices

# RUSSELL, HORSFIELD, & WHITE,



MANUFACTURERS OF SAWS, ETC.

**CANADA WORKS,**  
38 CHARLES STREET, Sheffield, Eng.

ESTABLISHED 1792.

# HILL BROTHERS,

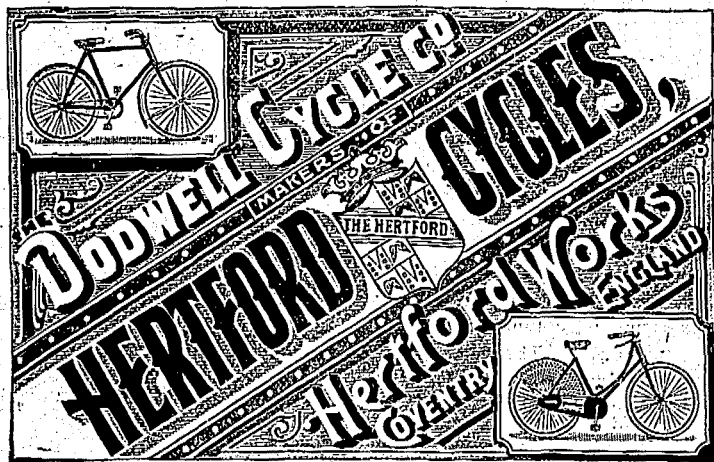
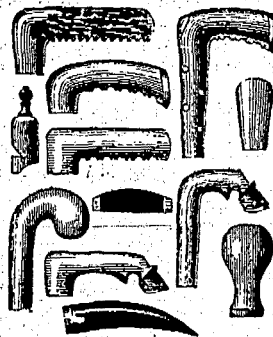
(LATE CHARLES HILL).

**BURGESS STREET HORN WORKS,**  
Sheffield, England.

Manufacturers of Every Description of

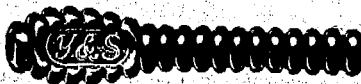
**UMBRELLA AND WALKING-STICK HANDLES,**  
Stag Hooks for Sticks and Whips,

Dealers' Knobs, Machinery Handles, Bicycle Handles,  
Tun Handles, Corkscrew Handles, Sewing Machine  
Handles, &c.



Easily broken to convenient Size.

Patented, August 15th, 1899.



A Striking and desirable Novelty.

Packed 80 Sticks to Box.

## Young & Smylie's Corrugated Stick Licorice.

If your druggist offers you CORRUGATED Stick Licorice, you know it is all right,—it is the Old, Reliable **Y & S** Brand. Manufactured solely by the undersigned who are makers of the Manhattan Wafers in Pliable Licorice and the Acme Licorice Pellets, &c.

Sold by the Wholesale Drug & Confectionery Trade.

Established 1845.

**YOUNG & SMYLLIE, Brooklyn, N.Y.**

Write for Illustrated Catalogue.

show an advance of 15 to 18 per cent. over those of a year ago.

**PAINTS, OILS AND GLASS.** — There are no further changes in glass since the advance noted last week. There are rumours of two independent firms arranging to begin the manufacture of glass in the United States, impelled, doubtless by the steadily increasing demand and advanced prices. Paints are firm at last week's quotations, with a likelihood of an early advance in both lead and oils. It is expected the present winter will show much added life in the paint trade, as the outlook for spring is on the lines of great activity. American agents of English makes of lead in oil have advanced the price for the old established brands. Quotations are being made subject to change without notice. Orange mineral is scarce with prospects of an advance. Oils are steady at 60c to 61c for raw and 62c to 64c for boiled. Turpentine 75 cents. Canadian refined petroleum has advanced ½ cent per gallon, making prices now 16c to 18c as to quality and size of lot.

**PROVISIONS.**—Contrary to expectations the market for both smoked and packed meats has shown quite a drop. Quotations this week are: Selected heavy short boneless mess pork, \$15.25 to \$15.50; heavy Canadian short cut mess, \$15.50; short cut back, \$15; heavy long cut mess, \$14.75 to \$15 per barrel; pure Canadian lard, per pail, 7 to 7½c; compound refined, 5¼c to 5½c; hams, 11c to 12¼c per lb., as to size; bacon, 10¼c to 12c per lb., as to grade.

**WOOL.—DOMESTIC AND FOREIGN.**—The market for both fine and Canadian wools have advanced this week. A cable received to-day, by an exporting firm of this city, from the Cape announces an advance there of 10 per cent. Exporters here are selling at 22½ cents, but claim they cannot reproduce at less than 24 cents. The markets are very strong both here and in the United States. A large dealer in Canadian wool reported sales this week at 20 cents, where 10 days ago he could not obtain 17½ cents. The advance on Cape wool here this week amounts to 5 to 7½ per cent.

**TORONTO WHOLESALE TRADE.**

(Revised by telegraph.)

Toronto, Nov. 9th, 1899.

Trade is fairly active, with merchants hopeful. Payments were unusually well met this month, and retail trade at country points is said to be better than for years. Prices of the leading staples are firm, with tendency of dry goods still upwards. The demand for linen goods is increasing, while silks are active. Canadian cottons and woolsens firmer, and mills throughout the

country have all they can do to keep up with orders. Hardware and metals firm with good seasonable trade. In groceries the demand for teas is active, and canned goods and dried fruits firmer in prices. Money unchanged, prime commercial paper being discounted at 6 to 7 per cent, and call loans ruling at 5½ per cent. Bank shares firm, and electrics higher. Cable and Toronto Ry stronger. Latest sales: — Bank of Commerce 151½, Ontario 131, Dominion 270, Imperial 217, Western Assurance 161, Cable 191¼, Telephone 189½, Toronto Electric 137¼, General Electric 169½, N. W. Land pr. 56¼, Richelieu, 109, C.P.R., 94¾.

Butter in limited supply with demand good. The best tub brings 18c to 19c, and medium 14c to 15c. Creamery firm at 21c to 23c, the latter for rolls. Eggs firm, fresh bringing 20c per dozen in case lots. Cheese dull at 11¼c to 12c in a jobbing way.

Dressed hogs are lower with demand slack owing to warm weather. Cars of choice are quoted at \$5.25 and heavy at \$5.00.

Flour and grain continue dull with prices heavy. Straight rollers and barrels are quoted at \$3.80 to \$3.95. Bran \$11 to \$11.50 west and shorts \$14 west. Oatmeal \$3.35 in bags and \$3.45 in barrels on track. Wheat lower with red and white quoted at 65c to 66c north

Cable Addresses—BRADBURY, SHEFFIELD.  
SILVIUM, LONDON.

**THOMAS BRADBURY & SONS,**

— 22 and 24 Arundel Street,  
SHEFFIELD,

..... AND .....

15 Charterhouse Street,  
LONDON, England.

MANUFACTURERS OF

- - **SOLID SILVER GOODS** - -

— OF —

Every Description;

— ALSO —

Best Electro-Plate Only.

Spoons and Forks, &c.

Reproductions of Old English Silver a Speciality.

7 GOLD MEDALS.

**B. SKINNER, BRISBANE, QUEENSLAND.**

24 FIRST PRIZES.

AS SUPPLIED FOR FIFTEEN YEARS TO THEIR EXCELLENCIES THE GOVERNORS OF THE COLONIES, AND CHIEF CLUBS.

His SOUP now established for last 15 years; compared with TURTLE from ALL NATIONS, at the Centennial, 1889, by a Jury of Connoisseurs and Caterers, and found superior to all others and awarded SPECIAL MEDAL.

**FINISHED SOUP.**  
Special Prices to Hotels and Trade.

**Genuine**



**Turtle Soup.**

**READY FOR USE.**

Half-Pint 2s 3d.

Pint 3s 6d.

RETAIL PRICE

CLEAR or INVALID.

To the Recipe used by him in London for the CORPORATION BANQUETS.

B. SKINNER selects the best kind of GREEN TURTLE when in full season, PRIME and FAT, and, having HIS OWN BOATS, he gets them FRESH FROM THE SEA, and by preparing them as soon as CAUGHT he retains the delicious flavour described by Mr. GORDON STABLES, M.D.; R.N. in his travels.

Obtain your Supplies from the

**ONLY DIRECT EXPORTERS FOR CANADA,**

**G. H. ADAMS & CO, 101 Leadenhall St., London, E. C., Eng.**

All Orders by Telegram or otherwise despatched per return. Telegraphic Address—"ARSENIC" LONDON.

# Old Outer Covers

Repaired Equal to New or Bought for Cash

Re-Lining with Canvas, . . . . . 3s. 0d. each.  
 New Rubber (any pattern) . . . . . 6s. 6d. to 5s. 6d  
 (According to quality and weight.)

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY

N.B.—We cannot Repair or put in New Wires.

A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.  
 [Of the Best Workmanship and Material.]

Full Particulars of the

## IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

and west, and goose at 68c low freights. No. 1 Manitoba hard 79c to 79½c grinding in transit, 78c Toronto and west, and 67c to 67½c Fort William. Barley dull, with No. 1 quoted at 41c west, and No. 2 at 40c west. Oats firm at 26½c to 27c east for white and 25½c west; mixed, 25c west. Peas 56c north and west and 57c to 57½c middle freight. Corn dull at 32½c to 33c west. Rye 52c to 53c outside.

Groceries fairly active and prices firm. Sugars, \$4.58 to \$4.63 for granulated and at \$3.83 to \$4.18 for yellows, Canned goods firmer at 95c to \$1 for corn, 90c to 95c for tomatoes and 90c for peas. Dried fruits firmer. Teas in good demand for medium grades of India and Ceylons.

Metals are firm, with movement fair.

Hides are ¼c higher this week, and the leather market is active and higher in some instances. No. 1 green hides 9¼c. Sheepskins firmer at 80c to 85c.

Live stock markets quiet and irregular. Cattle for export \$4.25 to \$4.50 and heavy feeders, \$3.25 to \$3.50. Sheep dull at \$3.25 to \$3.37 per cwt. and lambs \$3.50 to \$3.75 per cwt. Hogs are ½c lower at \$4.12½ per cwt. for the best, and 3.75 to \$3.87½ for heavy and light fat.

Provisions in fair demand, with cured meats unchanged. Mess pork \$14 and short cut \$15.50 to \$16 Bacon, 7¼c to 7½c. Hams, smoked, 10¼c to 11¼c, rolls, 8½c. Lard, firm, at 6½c to 7¼c, according to package. Dried apples, 3½c to 6c. Beans, \$1.40 to \$1.50 for hand-picked. Potatoes, 35c per bag in car lots.

Wool in rather better demand and firmer. Fleeces, 15c to 16c, and unwashed, 9½c to 10c. Clothing, 17c. Pulled supers, 18c to 19c, and extras, 20c to 21c.

### ALTERING BUILDINGS.

Daylight is what many a building is altered to secure. The roof is torn off and a skylight put in. The front is torn down and steel columns replace large stone piers and steel beams replace stone arches and the glass surface is increased two or three times. Expense is not spared. Light must be had. And what does it amount to? Good light cannot be carried from an ordinary window more than thirty or forty feet, under ordinary conditions. But with Luxfer Prisms all heavy expense is spared and you get what you want. You get light where you want it.

### STOCKS AND BONDS.

NAME.	Par Val's.	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Mo	Dates of Dividends.	Per Cent. Price Nov. 9 (Bid)	Cash value per S
British North Am.....	243	4,866,666	4,866,668	1,469,000	2½	Apr. June Oct	150%	15687½
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3½	Jan. June	269	134 10
Commercial, Windsor..	40	500,000	370,000	90,000	3	May	155	77 50
Dominion.....	50	1,500,000	1,500,000	1,500,000	3	Jan. July	158	79 00
Eastern Townships....	50	1,500,000	1,500,000	850,000	3½	Feb. June	194	194 10
Halifax Banking Co.....	20	500,000	500,000	875,000	3½	June	152	152 00
Hamilton.....	100	1,499,700	1,491,000	1,000,000	4	June	216½	216 50
Hochelaga.....	100	1,859,700	1,257,100	565,000	3½	June	165	165 00
Imperial.....	100	2,347,950	2,214,765	1,439,589	4 & 1	June	180	180 00
Jacques Cartier.....	25	500,000	500,000	265,000	3	June	20	100 10
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3½	June	235	530 00
Merchants' Halifax.....	100	1,937,500	1,933,520	1,577,492	3½	Feb. Oct	80	27 00
Molson's.....	50	2,000,000	2,000,000	1,625,000	4 & 1	Apr. June	300	300 00
Montreal.....	300	12,000,000	12,000,000	6,000,000	5	May	210	210 00
Nationale.....	30	1,200,000	1,200,000	650,000	3	Jan. July	139	139 00
New Brunswick.....	100	500,000	500,000	1,170,000	4 & 1	June	191	191 00
Nova Scotia.....	100	1,755,100	1,746,440	2,005,500	4	Feb. Aug.	250	375 00
Ontario.....	100	1,000,000	1,000,000	110,000	2½	June	123½	128 25
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4	June	95	95 00
People's of N. B.....	150	180,000	180,000	140,000	3	Jan. July	75	37 50
Quebec.....	100	2,500,000	2,500,000	700,000	4	June	121	121 25
St. Stephen's.....	100	200,000	200,000	45,000	2½	April	102	96 00
Standard.....	50	1,000,000	1,000,000	600,000	4	April	124	245 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June	114	114 00
Traders.....	100	859,830	829,830	70,000	3	June	123	123 00
Union Halifax.....	50	500,000	500,000	250,000	3	Jan. July	75	37 50
Union Can.....	100	2,000,000	2,000,000	450,000	3	June	121	121 00
Ville Marie.....	100	500,000	479,620	10,000	3	June	107	53 50
Western.....	100	500,000	385,239	118,000	3½	Apr. Oct	107	53 50
Agri. Sav. and Loan Co.....	50	630,000	629,544	166,000	3	Jan. July	95	47 50
Bell Telephone Co.....	100	3,168,000	3,168,070	910,000	4½	Jan. July	107	53 50
Brit. Can. Loan & Inv. Co.....	100	1,937,800	395,481	120,000	3½	Jan. July	75	37 50
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	Jan. July	75	37 50
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan. July	70	35 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	350,000	3	Jan. July	124	62 00
Can. Landed & Nat'l Inv't Co.....	100	2,005,000	1,004,000	1,200,000	3	Jan. July	113	56 50
Can. Perm. Loan and Sav.....	50	5,000,000	2,800,000	1,200,000	3½	Jan. July	131	131 00
Can. Sav. & Loan Co.....	50	750,000	750,000	230,000	3	Jan. July	75	37 50
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	300,000	2½	Jan. July	121	60 50
Dominion Sav. and Inv. Co.....	50	1,000,000	894,200	10,000	2½	Jan. July	107	53 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	300,000	3	Jan. July	75	37 50
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	300,000	3	Jan. July	114	112 00
Freehold Loan and Sav. Co.....	100	3,221,500	1,319,100	300,000	3	Jan. July	140	140 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	849,109	3	Jan. July	180	180 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3½	Jan. July	95	47 50
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	700,000	4½	Jan. July	111½	111 70
Imperial Loan and Inv. Co.....	100	840,000	720,647	160,000	3	Jan. July	107	53 50
Landed Banking and Loan.....	100	700,000	688,098	180,000	3	Jan. July	66	33 00
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Jan. July	107	53 50
London Loan Co.....	50	679,700	651,850	81,000	3½	Jan. July	86	43 00
Land. and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3½	Jan. July	45	45 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	3	Jan. July	176	70 40
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	5	Jan. July	311	155 50
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	3½	Apr. Oct	143	143 00
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	834,247	2	Feb. Aug	130	130 00
Montreal Cotton Co.....	100	1,400,000	1,425,000	600,000	4	Feb. Aug	122	61 00
Merchants M'fg Co.....	100	600,000	600,000	400,000	3½	Jan. July	25	12 50
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3	Jan. July	64	32 50
Ont. Indus. Loan and Inv.....	100	465,800	314,356	150,000	3½	Jan. July	108½	108 75
Ont. Loan and Deb. Co.....	50	2,000,000	1,300,000	490,000	3	Jan. July	189½	189 50
People's Loan and Dep. Co.....	50	600,000	600,000	400,000	2	Jan. July	109½	109 50
Real Est. Loan Co.....	40	375,740	372,720	50,000	3	Jan. July	25	12 50
Richellen and Ont. Nav. Co.....	100	1,500,000	1,350,000	250,000	3	Jan. July	108½	108 75
The Royal Electric Co.....	100	1,500,000	1,500,000	232,882	4	Jan. July	137½	137 50
Toronto Electric Light Co.....	100	500,000	500,000	200,000	2	Jan. July	109½	109 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan. July	25	12 50
Union Loan and Sav. Co.....	50	1,095,400	699,020	200,000	3	Jan. July	110	55 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	Jan. July	98	49 00
Western Loan & Trust Co.....	50	2,301,200	1,61,721	52,000	3½	June	105	105 00
Windsor Coal.....	.....	.....	.....	.....	.....	.....	.....	.....

\* Paying quarterly dividends.

For all Trades of **Anti Friction Metals**, Communicate with **Syracuse Smelting Works**, William & St. Thomas St. MONTREAL.

**Commercial, Insurance**

AND GENERAL

**Book & Job Printing**

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Address M. S. POLER, Editor and Proprietor of the Journal of Commerce, Montreal, Canada.

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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 FRIDAY, the FIRST DAY OF DECEMBER next.  
The TRANSFER BOOKS will be closed from the 16th to the 30th of November next, both days inclusive.

By order of the Board,

E. S. CLOUSTON,  
General Manager.

Montreal, 17th October, 1899.

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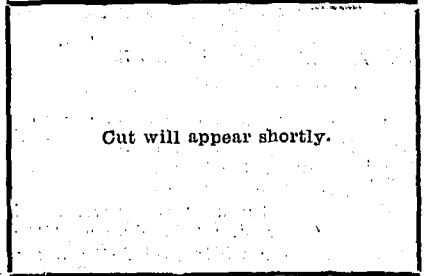
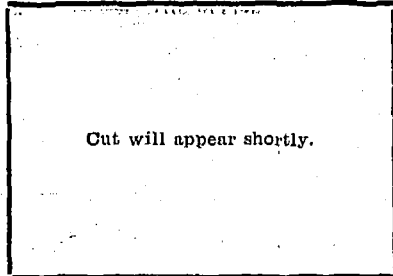
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"SPIRAL" TEA POT. 1 1/2 pt.

TOAST RACK, "SCROLL."

Lock Lids { White, 6s. 6d. doz.  
Gilt, 7s. 6d. "  
Floral, 8s. 6d. "

{ 3 Bar. 5 Bar.  
White, 3s. 5s. 6d. doz. } f. o. b. Lon-  
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Floral, s. 6d. 8s. 9d. " } Cases free.

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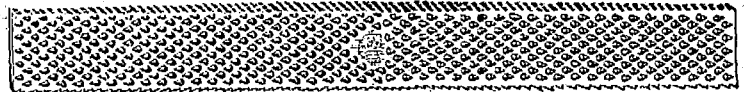
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MANUFACTURERS OF EVERY DESCRIPTION OF

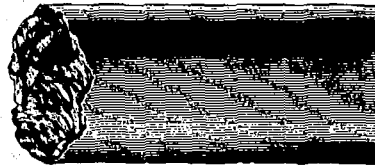
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SHEFFIELD, ENGLAND.



NATIONAL TELEPHONE,  
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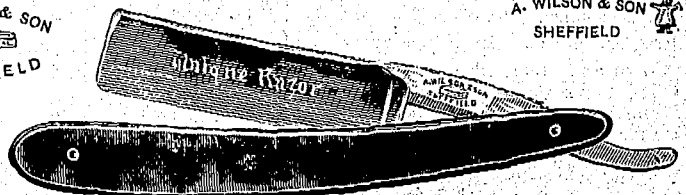


**ALBERT WILSON & SON,**

MANUFACTURERS OF ALL KINDS OF

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SHEFFIELD

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56 BOWDON-STREET, MILTON-STREET,

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ENGLAND.



**M. GOLDMAN,**

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Works: 41 Frederick Street, Birmingham, Eng.



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**GEM RINGS A SPECIALITY.**  
Special Attention to Approbation Orders.

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SEND FOR ILLUSTRATED PRICE LIST.

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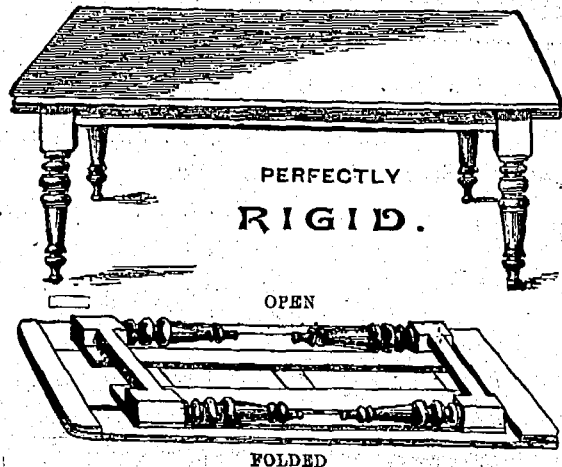
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**CABINET MAKERS,**

Patentees of Folding Tables & Rout Seats.



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**TIRE UPSETTERS** WILL UPSET TIRES

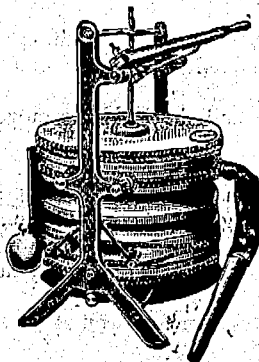
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It Pays to Sell the Best Tools.

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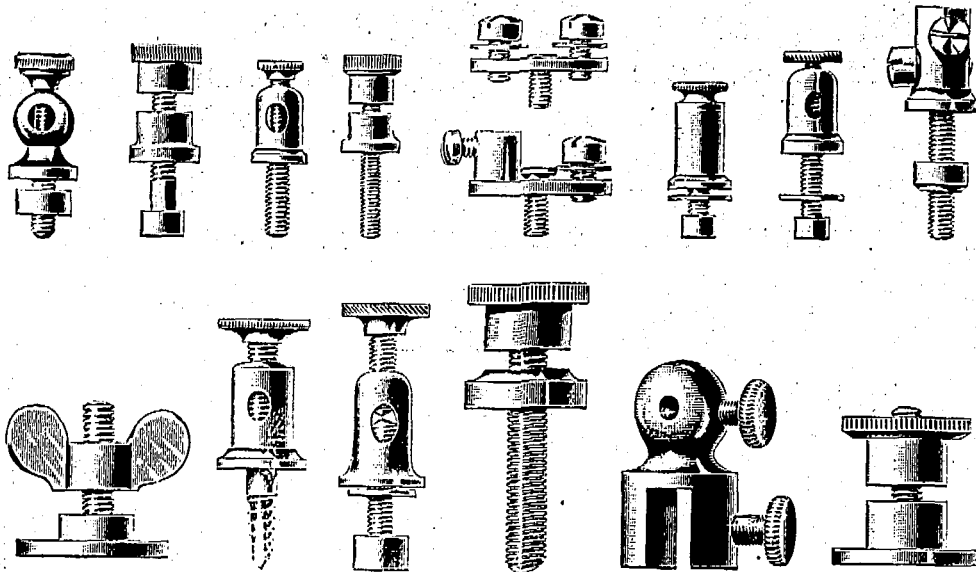
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Makers of Smiths' Bellows, Portable Forges, Smiths' Hearths, Anvils, Vices, Tug Irons, and General Smiths' and Engineers' Tools.

Brazing Bellows and Forges for Silversmiths, Cycle Makers, &c.

**CLOUGH WORKS, SYLVESTER GARDENS,**  
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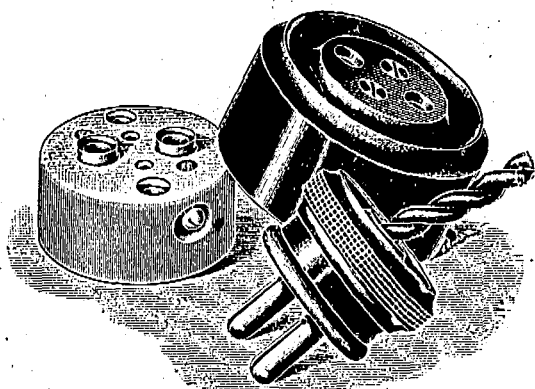
Send on your samples and  
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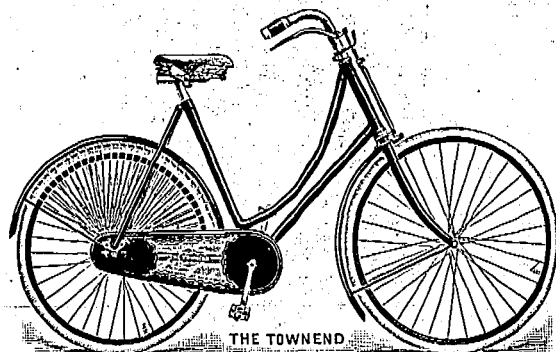
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Every description of Electrical Fittings, Switch Boards, Improved Pioneer Combinations, Electric Wall Connections, Advance Connections, Adapter Fittings, Meteor Table Connections, Distributing Fuse Boards, Premier Cut Outs, High Voltage Detachable Ceiling, Rose, and everything in connection with Electrical Lighting, at prices and terms to suit customers.

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Send for Terms and Catalogue.

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Are you fitting the "LONDON" Patent + +

**DISC ADJUSTING HUBS?**

If not, you must examine the locking device and the quality of material and workmanship to appreciate their value. Don't assume you are already using the best you can buy, but send us an order and see what we offer you. We will return your money within seven days if not approved of.

Can be adjusted to the 1,440th part of an inch.  
The bearing is absolutely and effectively locked, and cannot possibly work loose.  
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Every Hub is guaranteed turned from bar steel.  
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Guaranteed for three years.  
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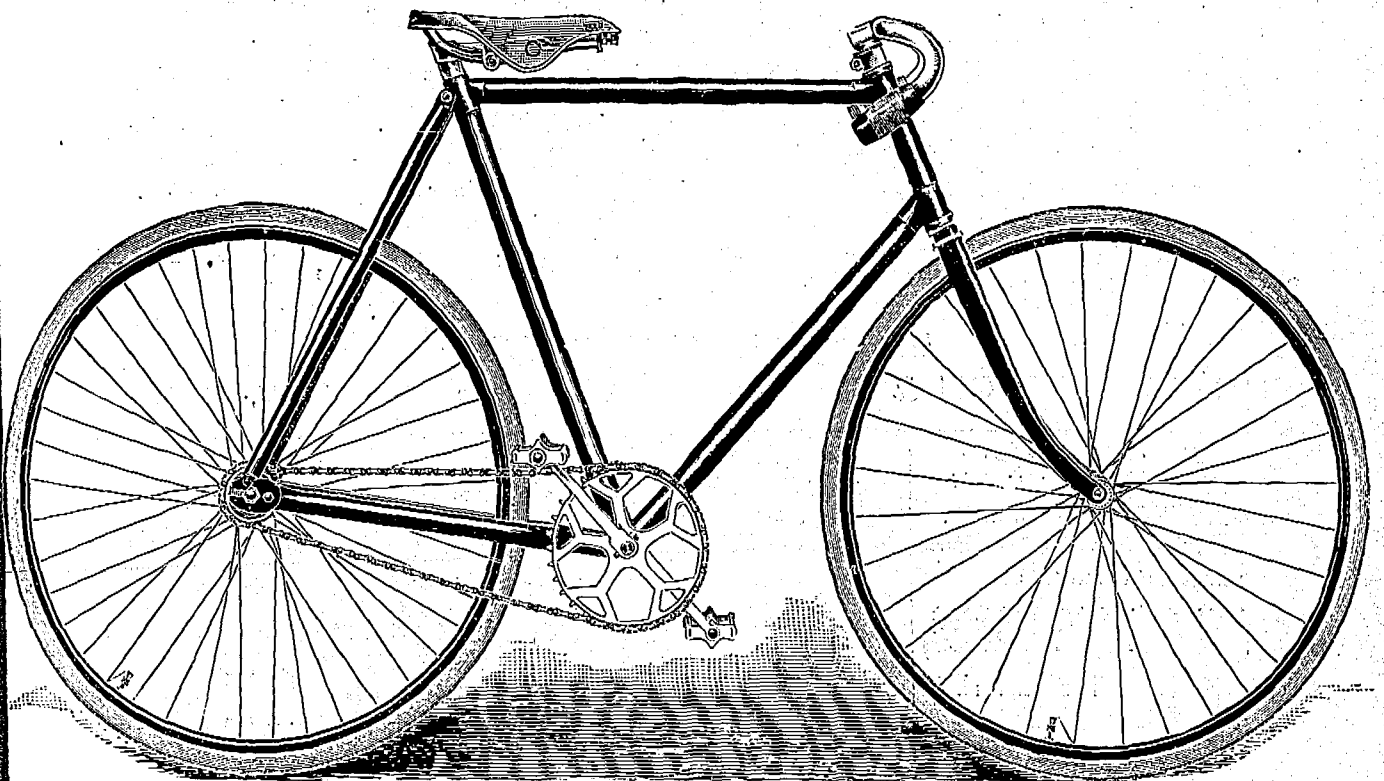
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# Marvellous Value.

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EACH MACHINE GUARANTEED TWELVE MONTHS.

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DOUBLE TUBE TYRE

£6 10 0  
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Made with genuine set B.S.A. Fittings, and DUNLOP  
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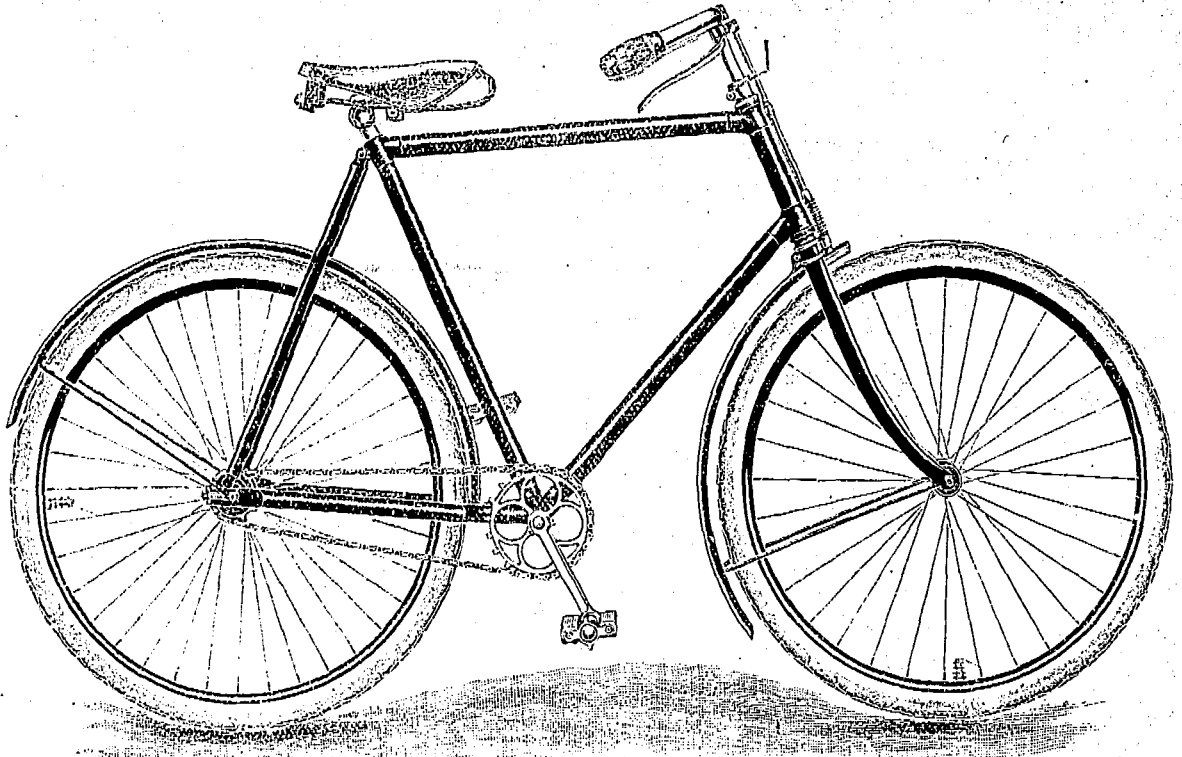
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**THE ELK CYCLES.**



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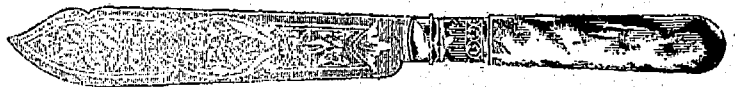
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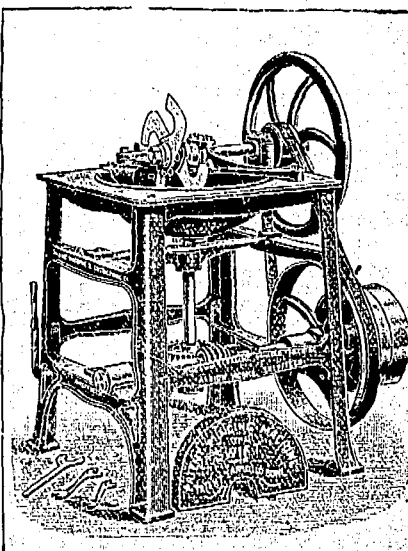
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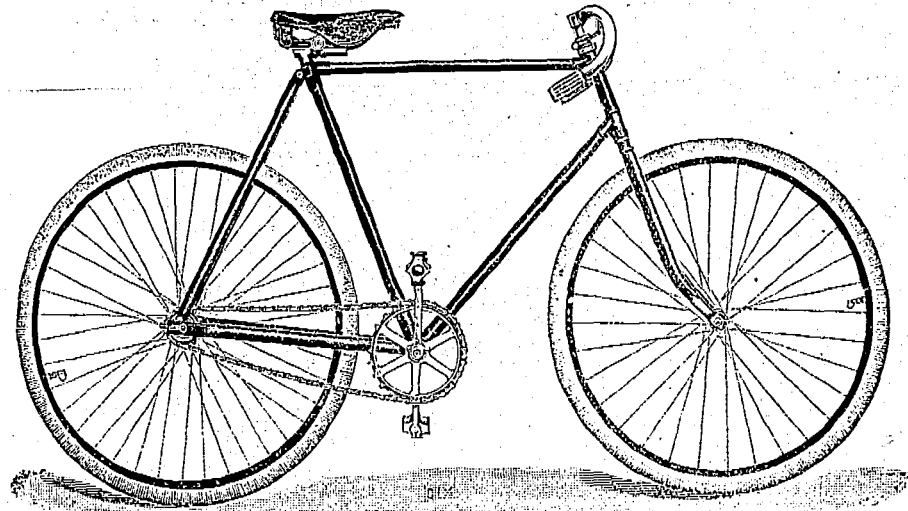
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SAUSAGE  
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TO SILENT MACHINE CO.  
ALBION WORKS, SAVILE ST SHEFFIELD

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 9, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.	Name of Article.		Wholesale.
<b>Boots and Shoes.</b>				<b>Brooms.</b>		<b>Heavy Chemicals.</b>				
Boots or Coburgs		Mens.	Boys.	Youths.	Good Luck 2-stg. Var. Han.			Bleaching Powder	1 75 2 50	
Split Balmorals		\$0 75 0 85	\$0 60 0 65	\$0 55 0 60	Ross 4 varn. hand heavy.	3 20 0 00		Blue Vitriol	7 00 2 50	
Kip		0 90 1 10	0 80 0 90	0 70 0 75	Pansy 4 " " medium	3 50 0 00		Brimstone	2 00 2 50	
Buff	or Congress	1 10 1 20	0 95 1 00	0 80 0 85	Thistle 4 " " "	3 10 0 00		Caustic Soda 60	1 75 2 00	
Split Boots		1 20 1 50	1 00 1 20	0 90 1 00	Map Leaf A 4 stgs.	8 80 0 00		" 70	2 00 2 25	
Kip		1 30 1 75	1 10 1 25	0 90 1 00	" B 4 " stained	3 20 0 00		Soda Ash	1 21 1 50	
Grain	\$2.00 to \$3.00, Felt Sox	2 10 2 75	1 50 1 75	1 10 1 30	Shamrock A 4 " varn han	3 10 0 00		Soda Bicarb.	2 25 2 35	
Felt Boots, half fox		\$1 75, \$2 00 full	\$2 42 2 50		" B 4 " stained	2 85 0 00		Sal. Soda	0 60 0 70	
					Daisy A 3 stge varn handle	2 80 0 00		Concentrated	1 60 2 00	
					" B 3 " stained	3 45 0 00		<b>Dyestuffs.</b>		
					Tulip No. 1 3 stge	2 25 0 00		Archil, con	0 27 0 29	
					" 2 2 " "	1 80 0 00		Cutch	0 08 0 09	
					Carling 4 "	3 60 0 00		Ex. Logwood	0 10 0 15	
					Warehouse 4 heavy	3 60 0 00		Chip	2 00 2 60	
					Letter A 2 plain	1 60 0 00		Indigo (Bengal)	1 50 1 75	
								Indigo Madras	0 70 1 00	
								Gambler	0 04 0 06	
								Madder	7 10 0 15	
								Sumac	70 0c 75 00	
								<b>Fish.</b>		
								Cape Bret. Herring	5 50 0 00	
								Lahrador Herring, N.F.	0 00 5 60	
								No. 1 Shore Herrings	0 00 0 03	
								" Nova Scotia	5 25 5 50	
								Mackerel No. 1, palls.	1 80 2 00	
								" 1/2 barrel	0 00 0 00	
								Green Cod, No. 1	0 00 5 25	
								Green " large	0 03 5 00	
								Draft "	0 00 0 00	
								No. 2	4 00 4 25	
								Large dry Gaape per qntl.	5 00 5 50	
								Salmon No. 1 bris Lab.	14 10 14 50	
								Salmon, (terces)	0 00 0 00	
								" Brit. Col bris.	14 00 14 25	
								Boneless Fish	0 04 0 00	
								" Cod	0 10 0 06	
								Finnan Haddies	0 05 0 07	
								N. S. Salt Herrings, in	2 75 3 00	
								half-barrels.	0 00 4 50	
								Salt Lake Trout, half-bris		
								<b>Flour.</b>		
								Winter Wheat patents	3 80 4 00	
								Manitoba patents	4 00 4 10	
								Straight roller	3 50 3 60	
								do bags	1 60 1 65	
								Strong Bakers	3 70 3 80	
								Superfine	0 00 0 00	
								Oatmeal, bri	3 50 3 60	
								Corn meal, bag	00 95 1 00	
								Bran Manitoba, bags	00 00 15 50	
								Bran Ontario bulk	00 00 15 00	
								Shorts	00 00 15 00	
								Meal	19 50 00 00	



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**Royal  
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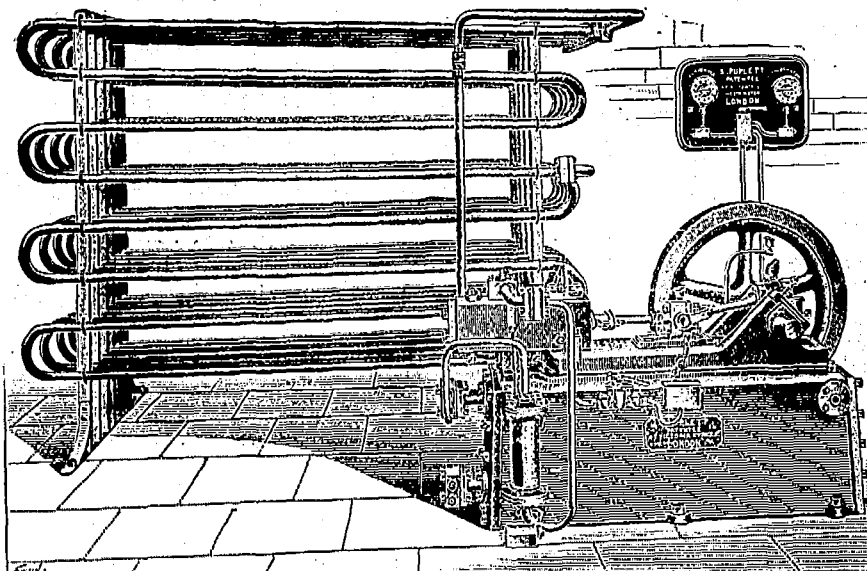
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 9, 1899

Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale	Name of Article.		Wholesale					
		\$ c.			\$ c.			\$ c.			\$ c.					
<b>Farm Products.</b>																
Butter: Choice Cr. tubs..		0 20	0 20		New No. 1 Oct. Ft. Whl		0 00	0 65		Molasses (Barbados).....		0 27	0 41			
Townships Dairy.....		0 17	0 18		" 2		0 65	0 65		Porto Rico.....		0 00	0 00			
Western.....		0 15	0 16		No. 1 Northern.....		0 00	0 00		Trinidad.....		0 00	0 00			
Good to choice.....		0 12	0 14		" 2		0 00	0 00		Cuba.....		0 00	0 00			
Fresh Rolls.....		0 16	0 17		Oats afloat.....		0 00	0 20		Antigua.....		0 00	0 00			
<b>CHEESE:</b>																
New Western.....		0 11	0 14		Barley, malting.....		0 51	0 52		Sultanas.....		0 11	0 18			
Eastern.....		0 10	0 11		" feed, afloat.....		0 46	0 47		Loose Musc. California..		0 06	0 08			
Medium.....		0 10	0 10		Peas, per 60 lbs, afloat.....		0 00	0 60		Layers, London.....		1 50	1 75			
Eggs: Select new.....		0 17	0 18		Rye, afloat.....		0 00	0 61		Con. Cluster.....		2 20	2 30			
" No. 2.....		0 12	0 13		<b>Groceries.</b>											
Limes.....		0 15	0 15		Tea, (Hf. Chest & Cad.)..		0 15	0 16		Valencia.....		0 06	0 08			
Cold Storage.....		0 14	0 15		Japan, com. to med. B...		0 17	0 19		" Selected.....		0 00	0 09			
" " " "		0 14	0 15		" good med. to fine...		0 22	0 25		" Layers.....		0 00	0 00			
" " " "		0 14	0 15		" choicest.....		0 26	0 36		Currants, Provincials...		0 04	0 06			
" " " "		0 14	0 15		" fancy.....		0 06	0 08		Fillitras.....		0 05	0 07			
" " " "		0 14	0 15		" dust.....		0 06	0 08		Patras.....		0 06	0 07			
" " " "		0 14	0 15		Y. Hyson, com. to good..		0 14	0 20		Vostizzas.....		0 07	0 08			
" " " "		0 14	0 15		" fine to finest, B...		0 30	0 45		Prunes.....		0 06	0 10			
" " " "		0 14	0 15		Gunpowder, Moyune....		0 22	0 25		Figs in bags.....		0 05	0 10			
" " " "		0 14	0 15		" good.....		0 25	0 35		" new layers.....		0 15	0 25			
" " " "		0 14	0 15		Pineapples med to good..		0 14	0 16		Dates.....		0 05	0 06			
" " " "		0 14	0 15		" fine to finest.....		0 19	0 23		Sh. Almonds, bxs.....		0 19	0 25			
" " " "		0 14	0 15		Oolong.....		0 28	0 42		S. S. Tarragona.....		0 09	0 10			
" " " "		0 14	0 15		Congon, common.....		0 15	0 16		Walnuts.....		0 10	0 14			
" " " "		0 14	0 15		" good common.....		0 15	0 20		" Grenoble.....		0 12	0 09			
" " " "		0 14	0 15		" med. to good.....		0 22	0 37		" " " ".....		0 09	0 10			
" " " "		0 14	0 15		" fine to finest.....		0 52	0 35		Filberts.....		0 09	0 10			
" " " "		0 14	0 15		Indian.....		0 17	0 28		Spices: Cassia..... mats		0 09	0 12			
" " " "		0 14	0 15		Darjeelings.....		0 35	0 45		Mace..... chests		0 90	1 20			
" " " "		0 14	0 15		Ceylon.....		0 18	0 25		Cloves.....		6 15	0 16			
" " " "		0 14	0 15		Coffees, Mocha (green)-		0 25	0 36		Nutmegs.....		6 50	1 00			
" " " "		0 14	0 15		Java.....		0 22	0 25		Jamaica ginger, bl.....		0 08	0 15			
" " " "		0 14	0 15		Maracaibo.....		0 17	0 18		" unbl.....		0 07	0 14			
" " " "		0 14	0 15		Jamaica.....		0 17	0 18		African.....		0 08	0 10			
" " " "		0 14	0 15		Rice.....		0 10	0 15		Pimento.....		0 15	0 20			
" " " "		0 14	0 15		Plantation Ceylon.....		0 27	0 29		Pepper, Black.....		0 15	0 16			
" " " "		0 14	0 15		Chicago.....		0 06	0 11		" White.....		0 22	0 26			
" " " "		0 14	0 15		Canadian do.....		0 00	0 06		Mustard, 4 lb jar, Eng..		0 72	0 75			
<b>Sugars: Factory.</b>																
Ex Granulated, oris.....		0 00	4 40		German gran'd.....		0 00	0 00		" 1 lb.....		0 23	0 25			
Ex Ground, in bris.....		0 00	4 90		Powdered, in bris.....		0 00	4 90		" 4 lb jars, Cana....		0 65	0 70			
" " " ".....		0 00	5 10		" boxes.....		0 00	5 10		" 1 lb.....		0 22	0 24			
" " " ".....		0 00	5 10		Paria Lump, in bris....		0 00	4 90		Rice, C. C.....		0 00	3 15			
" " " ".....		0 00	5 10		" half bris.....		0 03	0 00		standard B.....		0 00	3 25			
" " " ".....		0 00	5 10		" 100-lb bxs.....		0 03	0 03		" Patna..... 100 lb.		4 25	4 75			
" " " ".....		0 00	5 10		" 50-lb bxs.....		0 00	0 00		" Birmah.....		4 00	4 25			
" " " ".....		0 00	5 10		Branded Yellows.....		3 00	4 25		" Crystal Japan.....		2 00	5 25			
										" Carolina..... 100 lb		6 75	7 75			
										Tapioca, Pearl.....		0 03	0 04			
										" Flake.....		0 03	0 03			
										Gelatine, 1 qt pk.....		1 15	0 00			
										" 1 qt pk.....		1 75	0 00			
										" 2 qt pka.....		2 30	0 00			



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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 9, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>		<b>Galvanized Staples—</b>		<b>Metal Scrap</b>		<b>Tallow, cake</b>	
Cut Nail SCHEDULE.		10 lb. box	4 15 0 00	No. 1 Wrought Iron	16 50	" barrel (refined)	0 00 0 05
Base Price, per Keg	2 55 0 00	Brigt	3 35 0 00	No. 1 Machinery	18 00	" Ordinary	0 04 0 04
Extras—Over and above 30d.	less bc keg	<b>Galvanized Iron:</b>		Stove	10 50	Rough	0 01 0 04
40d, 50d, 60d and 70d Nails.	rebate.	Queen's Head,		Malleable Iron	6 00		0 00 0 02
Cut and Fence Nails—		or equal. .... } gauge 28	4 65 4 90	Hard Steel	6 50	<b>Leather</b>	
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common. .... }		(per long ton 2240 lbs.)		No. 1 B. A. Sole	0 25 0 26
10 and 12d	0 19 0 00	do 26 gauge	4 40 4 65	Lead solid	0 03 1/4	No. 2 B. A. Sole	0 24 0 25
4 and 8d	0 15 0 00	Bar Iron, per 100 lbs.	2 40 base	" tes	0 08 1/2	No. 3 B. A. Spanish Sole	0 23 0 23
6 and 7d	0 30 0 00	Car lots	2 37 1/2	Light Brass	0 08 1/2	Slaughter, No. 1	0 27 0 28
4 and 5d	0 40 0 00	Ord. Crown, base	0 00 0 00	Copper Bottoms	0 18	light medium & heavy	0 25 0 26
3d	0 65 0 00	Best Refined	0 00 0 00	Heavy Copper	0 1 1/2	" No. 2	0 25 0 26
2d	1 00 0 00	Norway	3 75 0 00	Red Brass	0 14	Harness	0 34 0 35
Cut spikes 10c, per Keg advance.	1 00 0 00	Best Sheet Steel, 6 1/2 x 14	3 10 0 00	Heavy Yellow Brass	0 10 1/2	Upper, heavy	0 36 0 38
Fine blued nails—		" " " 17	3 00 0 00	Yellow Metal Sheathing	0 09 1/2	Upper, light	0 33 0 35
2d per 100 lbs.	1 00 0 00	" " " 18 & 20	3 00 0 00	Wriez:		Grained Upper	0 34 0 35
3d	1 50 0 00	" " " 22 & 24	3 10 3 05	Bright and Annealed		Scotch Grain	0 35 0 38
Casing Box, Tobacco Box		" " " 26	3 20 0 00	No. 2 to 9 base	3 35 0 00	Kip Skins, French	0 60 0 65
and Flooring Nails—		" " " 28	3 30 0 00	Net, extra for other		English	0 45 0 55
20 to 30d per 100 lbs.	0 55 0 00	" " " 30	3 30 0 00	sizes.		Canada Kip	0 50 0 60
10 to 16d	0 60 0 00	Boiler plates, iron, 1/4 in.	0 90 1 75	Coppered base Net, extra	0 00 0 00	Hemlock Calf.	0 50 0 70
8 and 9d	0 65 0 00	" " " 3-16 in	0 00 0 00	for other sizes.		" Light	0 50 0 60
6 and 7d	0 70 0 00	Boiler Heads, steel.	0 00 0 03 1/2	Barbed Wire	3 40 f.o.b.	French Calf.	0 85 1 10
4 and 5d	0 95 0 00	Hoop iron, base for 2 in.	0 00 3 20	2 and 4 barbs	Montreal.	Splite, light and medium	0 22 0 25
3d	1 20 0 00	and larger		Plain Twist 2 and 3 wra.		" heavy	0 17 0 20
Fl-tahing nails—		Band Canadian, 1 to 6 in.		Stables		" small	0 8 0 20
8 inch and longer per 100 lbs	0 60 0 00	30c; over base of ordin-		Spring Wire per 100, 85c		Leather Board, Canada	0 06 0 10
2 1/2 and 2 3/4 inch	0 65 0 00	iron, smaller size Extras		net extra.		Enameled Cow, per ft.	0 16 0 12
2 and 2 1/4	0 70 0 00	as adopted July 7th.		<b>Rope.</b>		Pebble Grain	0 11 0 13
1 1/2 and 1 1/4	0 95 0 00	<b>Canada Plates:</b>		Seal, base	0 12 1/2	Glove Grain	0 12 0 13
1 1/4	1 20 0 00	Good Brands	2 50	" 7-16 and up	0 13 1/2	B. Calf	0 15 0 20
1	1 50 0 00	Full Polished	3 25	" 5-16	0 13 1/2	Brush (Cow Kid)	0 11 0 13
Slatting nails—		Galvanized	0 00 4 25	" 3/4	0 13 1/2	Buff	0 13 0 16
1 1/2 and 1 1/4 inch per 100 lbs.	0 95 0 00	Wro't Iron pipe, 1 in 1 in.	3 40	" 3-16	0 14	Russetts, light	0 35 0 40
1 1/4	1 20 0 00	" " " 1 1/2 in.	3 60	Manilla, base	0 15	" heavy	0 15 0 30
1	1 50 0 00	" " " 2 in.	4 00	" 3/4	0 15	" No. 2	0 35 0 40
Common barrel nails—		per 100 ft. nett.		" 5-16	0 16	Saddlers' doz	7 50 9 10
1 1/2 inch per 100 lbs	1 00 0 00	Steel, cast per lb.	0 08 base	" 3-16	0 16	Imt. French Calf.	0 65 0 75
1	1 00 0 00	" Spring, 100 lbs.	3 10 0 00	Lath yarn	0 11	English Oak lb	0 30 0 35
3/4	1 25 0 00	" Tire	2 85 base	<b>Wire Nails.</b>		Dongola, extra	0 38 0 42
3/8	1 50 0 00	" Sleigh shoe, 100 lbs.	2 80 base	Base Price carload	3 25	" No. 1	0 20 0 22
Clinch nails—		" Toe Calk	3 30	Less than	3 17 1/2	ordinary	0 14 0 16
3 inch and longer per 100 lbs	0 60 0 00	" Machinery	3 60 base	2d	1 00 1/2	Colored Pebbles	0 13 0 16
2 1/2 and 2 3/4 inch	0 65 0 00	<b>Tin Plates:</b>		3d	1 00	" Calf	0 16 0 22
2 and 2 1/4	0 70 0 00	IC Coke, 14 x 20	4 50	4d and 5d	0 65	<b>Oils</b>	
1 1/2 and 1 1/4	0 95 0 00	IC Charcoal, 14 x 20	4 75 4 80	6d and 7d	0 40	Cod Oil	0 35 0 40
1 1/4	1 20 0 00	IX Charcoal		8d and 9d	0 30	S. R. Pale Seal	0 40 0 42 1/2
1	1 50 0 00	IXX " " " "		10d and 12d	0 15	Straw Seal	0 35 0 37 1/2
Sharp and fat pressed nails		DX " " " "		15d and 20d	0 10	Cod Liver Oil, Nidd, Norw	
3 inch and longer per 100 lbs.	1 25 0 00	DXX " " " "		30d to 60d	0 06	Process	0 70 0 80
2 1/2 and 2 3/4 inch	1 50 0 00	Terne Plate IC, 20x28	8 00	<b>Hides and Tallow</b>		" Norwegian	1 60 1 10 1/2
2 and 2 1/4	1 65 0 00	Russ. Sheet Iron	0 10 1/2 0 0	Montreal Green Hides		Castor Oil	0 08 0 10
1 1/2 and 1 1/4	1 85 0 00	Lion & Crown tin'd sh'ts.	7 00 7 20	" No. 1	0 00 0 10	Castor Oil brls.	0 07 0 09
1 1/4	2 50 0 00	22 and 24 guage case lots	7 00 7 20	" No. 2	0 00 0 09	Lard Oil, Extra	0 62 0 67 1/2
1	3 00 0 00	26 guage	7 50 8 00	" No. 3	0 00 0 08	" " "	0 52 0 54 1/2
Coll Chain—No. 6	0 12 0 00	Lead: Pig, per 100 lbs;	4 30 4 50	Fanners pay \$1 extra for		Linseed, raw, nett.	0 6 0 6 1/2
" 5	0 10 0 00	Sheet, per 100 lbs.	4 00 4 25	sorted, cured & inspect'd		" boiled, nett	0 62 0 64
" 4	0 14 0 00	Shot, per 100 lbs.	5 50 6 00	Sheepskins	0 00 0 00	Olive, pure	0 90 1 10
" 3	0 19 0 00	Lead Pipe, per 100 lbs.	7 09 0 00	Clips	0 00 0 00	Extra, qt., per case	3 00 3 70
1/2 inch	0 08 0 00		less 17 1/2 p.c.	Lambskins each	6 00 0 00	Turpentine, nett	0 00 0 75
5-16	5 65 0 00	<b>Zinc:</b>		Calfskins No. 1	0 75 0 00	<b>Petroleum:</b>	
7-16	5 15 0 00	Spelter, V. M., per 100 lbs	7 00 0 00	" No. 2	0 11 0 00	Gasoline 76 gravity	0 00 0 20 1/2
9-16	4 80 0 00	" S.S. " "	0 00 0 25	Horse hides, No. 1	0 00 2 00	Stove Gasoline	0 01 0 15 1/2
1 1/4	4 40 0 00			" No. 2	0 00 1 50	Benzine	0 00 0 17 1/2
1	4 40 0 00					Car Lots Store, (1 p.c. off)	0 16 0 17
1/2 and 1 in.	4 40 0 00					Crown Acme	0 17 0 18
						American W. W.	0 18 0 19 1/2
						Astral	0 20 0 21



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Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Class.</b>		<b>Salt—Continued.</b>	<b>\$ c. \$ c.</b>	<b>Capstan Cigarettes, 10s. 50s.</b>	<b>\$ c. \$ c.</b>	<b>Ports—</b>	<b>\$ c. \$ c.</b>
United inches, 00 to 25.....	0 00 2 00	Special Dairy per brl.	2 00 2 50	Gold Flake, 10s, 5cs.....	0 15 0 75	Tarragon.....	1 10 1 50
do 25 to 40.....	0 00 3 10	do quarters	0 45 0 50	Three Castles, 10s, 50s.....	0 20 1 00	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 10	Spl Cheese Salt p bag 200lb	1 25 1 50	Gold Tip, 50s, 100s.....	1 25 2 50	Warter & May Ports gal.	2 10 6 50
do 51 to 60.....	0 00 4 75	Turk's Island per bush....	0 30 0 35	Gerth's Smoking, per lb....	0 00 1 60	Sherries—Per artlin.....	2 00 5 50
<b>Paints, &amp;c.</b>		<b>Tobacco—Cut Smoking.</b>		<b>Wool.</b>		Wiedom & Warter's Sherries..... per gal.....	2 00 6 50
Lead pure 50 to 100 lb. kgs.	0 00 6 37½	No. 1 Black Chewing, (cadr)	0 50½ 0 65½	Fleece, combing ord.....	0 15 0 18	<b>Clarets—</b>	
do No. 1.....	0 00 6 10	No. 2 do	0 59 0 00	do clothing.....	0 18 0 17	St. Juliens.....	2 60 2 65
do No. 2.....	0 00 5 62½	Old Chum, in pkg., 10s and	0 00 0 82	Tub Wash.....	0 16 0 17	Barton & Guestier.....	4 00 25 00
do No. 3.....	0 00 5 25	12s.....	0 00 0 82	Pulled, combing.....	0 17 0 18	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 00 5 50	Old Chum, in tins, lbs. and	0 00 0 82	do super.....	0 18 0 19	J. Calvet & Co.....	4 50 40 00
Red Lead.....	4 50 5 00	¼s.....	0 00 0 82	do extra.....	0 21 0 00	<b>Champagnes—</b>	
Venetian Red Eng'h.....	1 50 1 75	Old Chum, 1-6 tins.....	0 00 0 95	B. A. Scoured.....	0 45 3 48	Pommery, Filis & Co.....	25 00 30 00
Yel. Ochre, French.....	1 25 3 00	Puritan, in pgs., 1-1½	0 00 0 85	Natal.....	0 00 0 00	G. H. Mumm.....	25 00 30 00
Whiting, ordinary.....	0 40 0 55	do ¼ lb. tins.....	0 00 0 85	Cap.....	0 20 0 21½	Perrier, Jouet & Co.....	25 00 30 00
do Gilders.....	0 60 0 70	do 1 lb. tins.....	0 00 0 83	Australian greasy.....	0 27 0 29½	<b>Brandies—Hennessy .gal.</b>	7 00 8 50
do Paris, do	0 85 1 00	Cut Cavendish, in pkg., 1-10s	0 00 0 50	scoured.....	0 00 0 00	1 Star..... cases	12 75 14 00
English Cement, cask.....	2 50 2 60	Durham, in bags, 1-12s and	0 00 1 00	<b>Waste.</b>		<b>Scotch Whiskies</b>	
Belgian Cement.....	2 00 2 40	1 6s.....	0 00 1 00	No. 1, White Cotton.....	0 07 0 08	Dewars Scotch extra spec.	12 25 13 00
Fire Bricks per 1000.....	18 00 26 00	Durham, 1 lb. drums.....	0 00 1 00	" 2, " ".....	0 06½ 0 07	Spl. Liqueur.....	9 25 10 00
Fire Clay.....	1 50 1 75	Ritchie's Navy Cut, 1-5 tins.	0 00 1 05	" 3, " ".....	0 06 0 06½	<b>Gin—</b>	
Rosin.....	2 75 4 50	do Smoklog Mixture,	0 00 0 95	No. 1, Colored Cotton.....	0 04½ 0 05	Do Kuyper red cases.....	11 30 11 50
<b>Glue:—</b>		¼ tins.....	0 00 0 95	" 2, " ".....	0 04½ 0 05	do green do.....	5 90 6 00
Domestic Broken Sheet.....	0 13 0 15	Ritchie's Smoking Mixture,	0 00 0 80	" 3, " ".....	0 01 0 01½	do hds.....	3 00 3 15
French Casks.....	0 11½ 0 13	1-10s.....	0 00 0 80	<b>Wines, Liquors, &amp;c.</b>		<b>Irish Whisky—</b>	
do brls.....	0 00 0 14	Unique, 1-15 pkgs.....	0 00 0 68	Alc—English..... qts	2 50 2 55	Geo Ros & Co. 1 star, qts	9 50 0 00
American White, brls.....	0 16 0 20	do in pkgs., 1 lb.....	0 00 0 61	do..... pts	1 82½ 1 87½	do do 3 stars, qts	9 70 10 50
Coopers' Glue.....	0 20 0 25	do in pkgs., ¼ lb.....	0 00 0 60	<b>Spirits Canadian—per gal.</b>		John Jameson & Co.....	9 50 11 50
Golden Ochre.....	0 04 0 04	O. K. Mixture, in pks., 15s..	0 00 0 61	do..... 65. O. P.	4 65 0 00	Angostura Bitters, per	
Brunswick Green.....	0 04 0 10	<b>Plug Tobaccos—</b>		Spirits..... 50. O. P.	4 25 0 00	case of 2 doz.....	14 50 15 00
French Imperial Green.....	0 12 0 16	Ritchie's Derby Smoking,	0 00 0 68	do..... 25 U. P.	2 25 0 00	Banagher Irish Whisky, qts	9 75 10 25
Vermillionette.....	0 12 0 16	Solace, 3s, 2s and 1s.....	0 00 0 68	Club Whisky..... U. P.	3 60 0 00	do do do per gal	4 00 4 25
Genuine Quicksilver.....	0 75 0 90	Ritchie's Old Virginia Smok-	0 00 0 70	Corby's IXL Rye, qrts	8 00 8 50	Watson's Old Irish, qts, prcs	6 75 7 75
No. 1 Furnit's Varn'h, pr. gl	0 60 0 65	ing Twist, 3¼s.....	0 00 0 70	do..... XTC.....	6 00 6 50	do do pts per cs.	7 75 8 75
Extra do do	0 75 1 00	Old Virginia Solace, 3¼s.....	0 00 0 70	Rye Whisky..... gal. 2.35		<b>Canadian Wines</b>	
Brown Japan.....	0 65 1 20	Ritchie's Old Chum Chewing	0 00 0 67	Golden Diana, qts.....	6 00 0 00	Fine Old Port.....	5 00 1 25
Black Japan.....	0 50 1 00	Solace, Thick and Thin 9s,	0 00 0 67	Niagara.....	5 00 1 25	Burgundy.....	4 50 1 00
Orange Shellac, No. 1.....	1 90 2 00	(8 lb. cads)	0 00 0 67	Claret.....	4 50 1 00	Dry Concord.....	4 50 1 00
do do Pure.....	2 00 2 20	Standard, 9 1 3s, 6 lb. cads..	0 00 0 67	<b>Porter—</b>			
White do.....	2 25 2 40	do Thin, 9s.....	0 00 0 67	Dublin Stout... qts	2 40 2 45		
Putty Bulk per cask.....	1 65 1 70	W. D. & H. O. Willis,	0 00 0 50	do do ..pts	1 57½ 1 62½		
Paris green in drum 1 lb pk.	0 16 0 18	(E. A. Gerth, agent.)	0 00 0 50	<b>Spirits Canadian—per gal.</b>			
<b>Salt.</b>		Westward Ho, ¼ lb. tins... Meridian (Cavendish) ¼ lb.. Traveller..... Three Castles..... Bristol Birds Eye..... Capstan Navy Cut.....	0 00 0 75 0 00 0 50 0 00 0 50 0 00 0 50 0 00 0 50 0 00 0 50	<b>Canadian Wines</b>			
Liverpool per bag.....	0 35 0 45			Golden Diana, qts.....	6 00 0 00		
Canadian, in small bags.....	0 10 0 30			Fine Old Port.....	5 00 1 25		
Canadian, Quarters.....	0 25 0 50			Niagara.....	5 00 1 25		
Factory Filled per bag.....	0 90 1 00			Burgundy.....	4 50 1 00		
do Quarters.....	0 25 0 30			Claret.....	4 50 1 00		

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Manufacturers of REFINED SUGARS of the well-known Brand



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LUMP SUGAR, in 50 and 100 lb. boxes. "CREAM" SUGARS, (not dried).  
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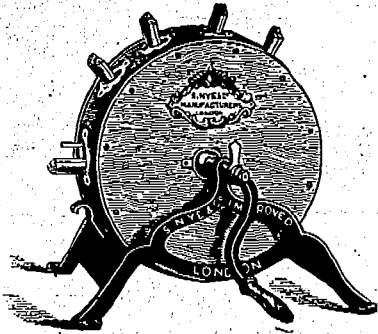
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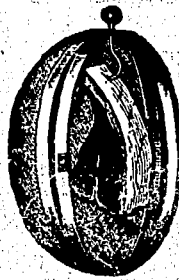
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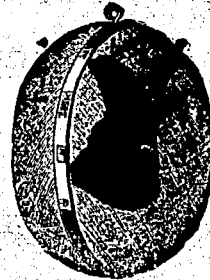
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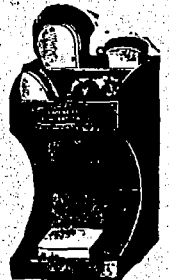


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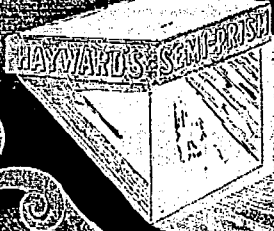
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Illustrated Catalogues on Application.

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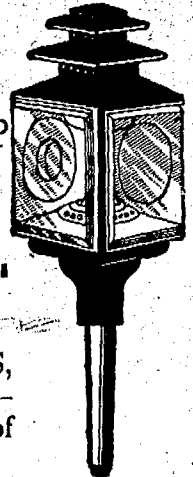
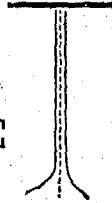
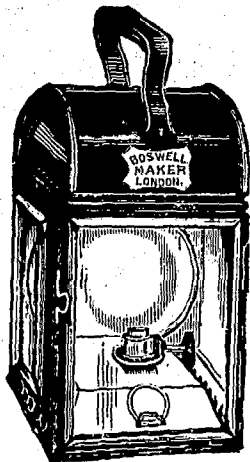
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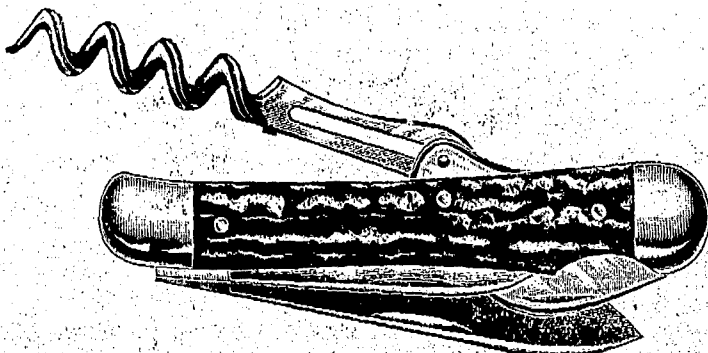
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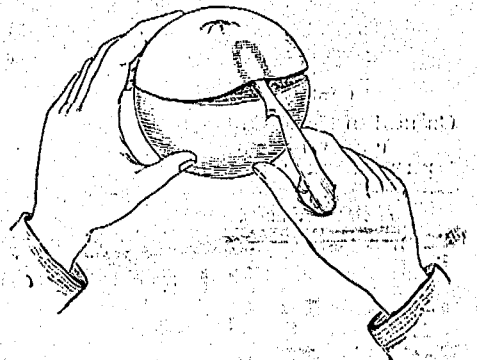
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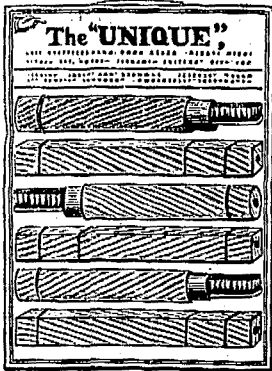
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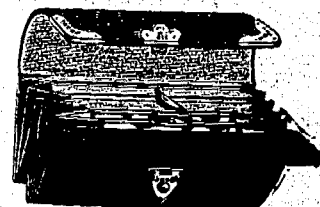
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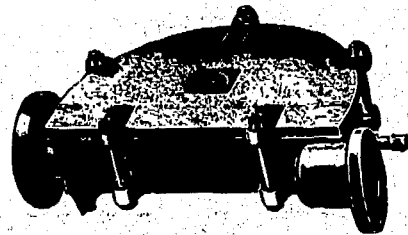
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Will work at any pressure, is self-adjusting, requires no regulation, and never sticks or fails to act, is therefore thoroughly reliable.

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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	15,000	2 1/2-6mos.	\$50	\$50	193 1/2
Canada Life.....	2,500	5-6mos.	400	50	....
Confederation Life.....	10,000	7 1/2-6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	164
Guarantee Co. of North America.....	13,972	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market. Oct. 28, 1899, Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9 1/2	10 1/2
Atlas.....	24,000	24 p.s.	50	6	£28 1/2	£29 1/2
British and Foreign Marine.....	67,000	25	20	4	21 1/2	22 1/2
Caledonian.....	21,500	12s. p.s.	25	6	6	3£ 7-16
Commercial U. Fire, Life and Marine.....	50,000	27 1/2	50	5	41 1/2	42 1/2
Guardian Fire and Life.....	200,000	9	10	5	10	10 1/2
Imperial Fire.....	60,000	25	20	5	26	27
Lancashire Fire.....	135,493	5	20	2	3 1/2	4 1/2
Lion Fire.....	100,000	8	8 1/2	1 1/2	5 1/2	7 1/2
London and Lancashire Fire.....	85,100	22	25	2 1/2	15 1/2	16 1/2
London Assurance Corporation.....	35,862	20	25	12 1/2	55	56
London & Lancashire Life.....	10,000	10	10	2	7 1/2	8
Liv. & Lon. & Globe Fire and Life.....	891,752	90	81	2	48 1/2	49 1/2
Northern Fire and Life.....	50,000	22 1/2	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	5 1/2	37 1/2	38 1/2
Norwich Union Fire.....	11,000	33 1/2	100	12	131	134
Phoenix Fire.....	53,776	35	50	5	£40	£41
Royal Insurance Fire and Life.....	125,234	58 1/2	20		49	50
Sun Fire.....	240,000	8s 6d p.s.	10	10	10 1/2	11
Union.....	45,000	18 p.s.	10	4	24 1/2	25 1/2

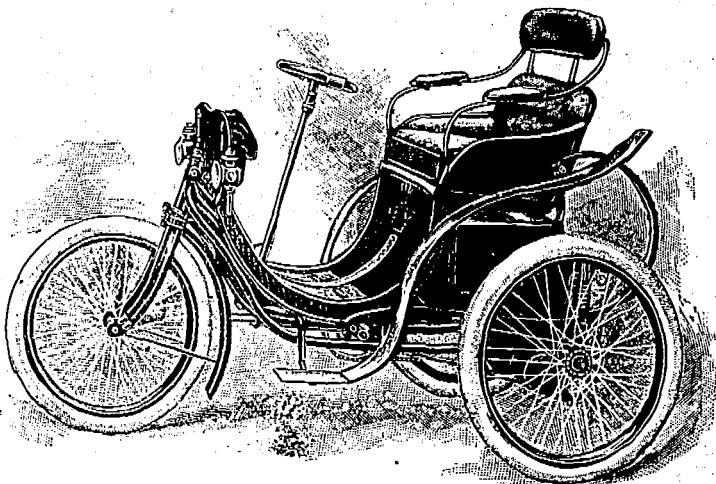
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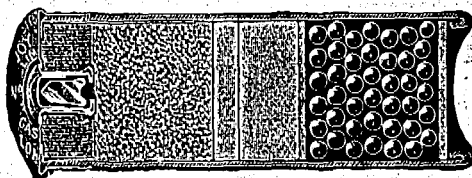
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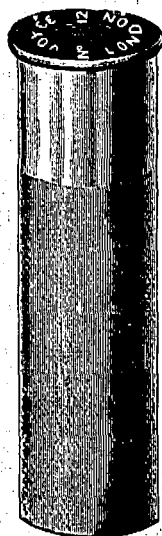


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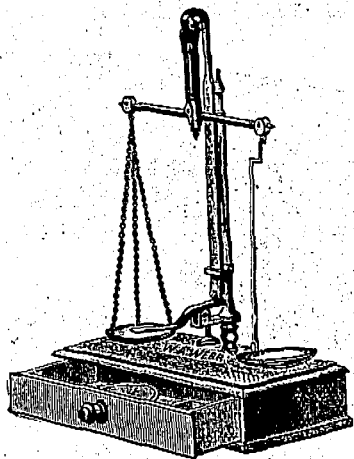
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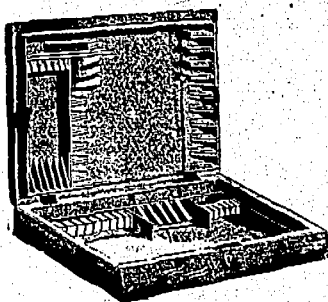
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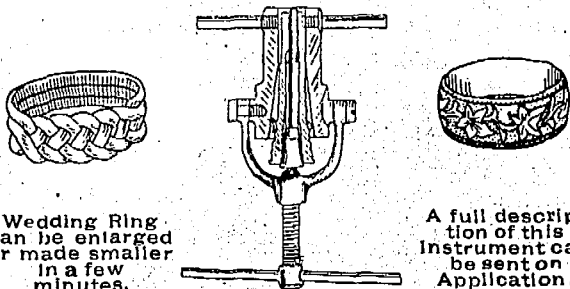
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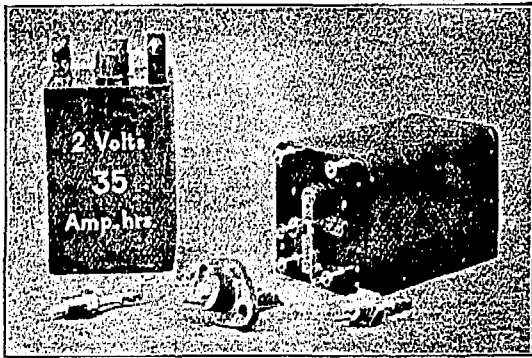
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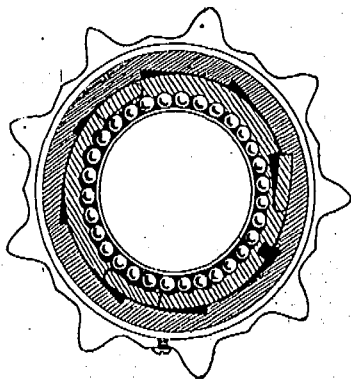
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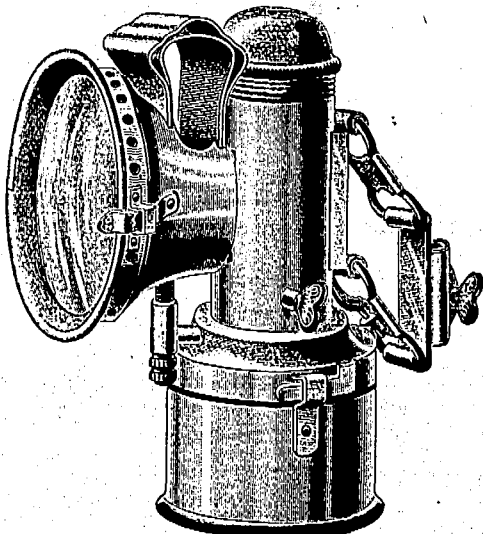
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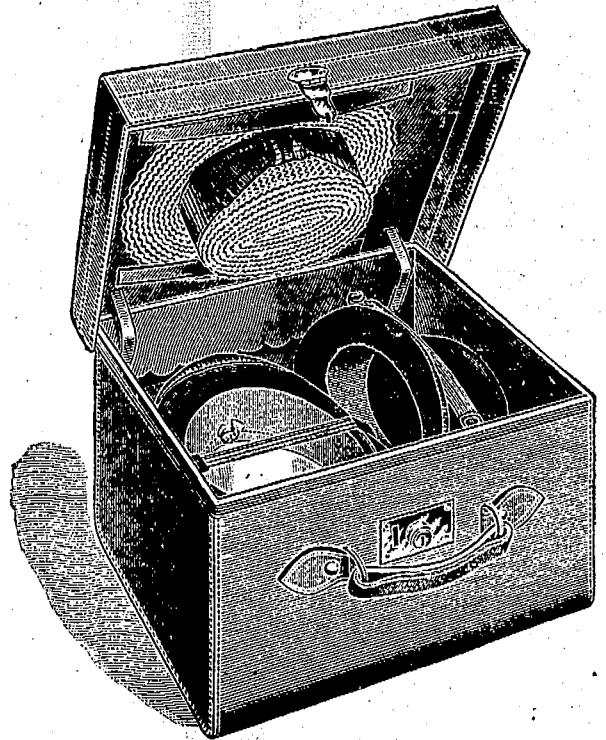
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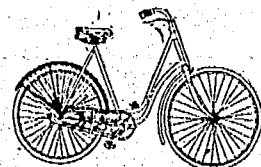
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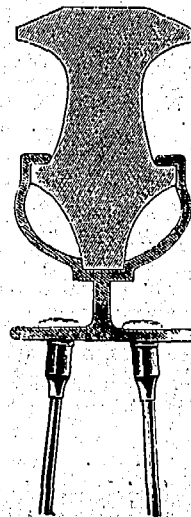
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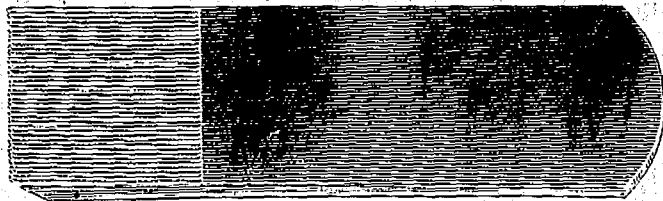
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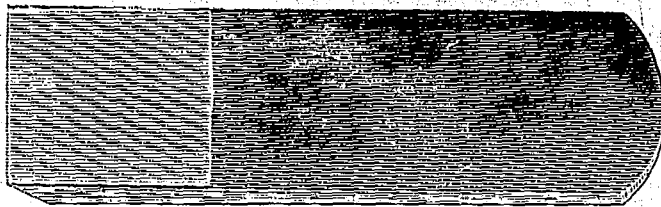
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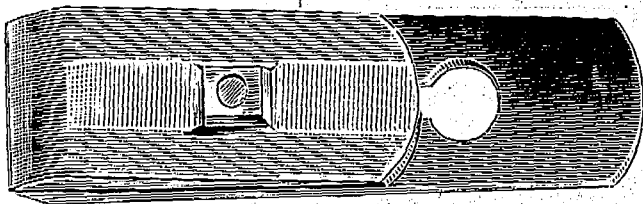


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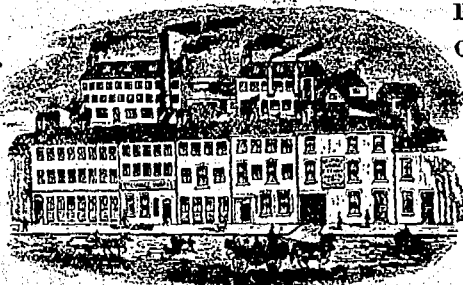
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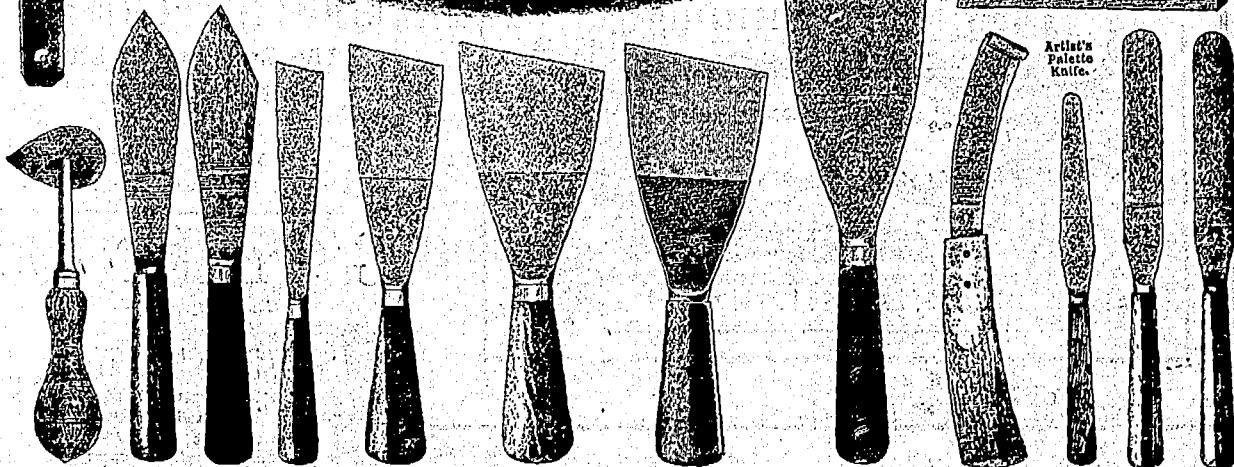
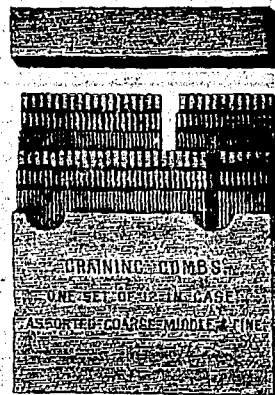
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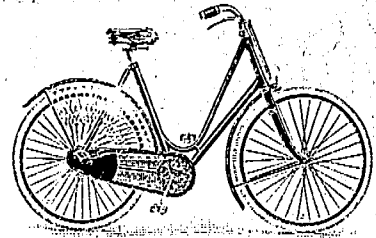
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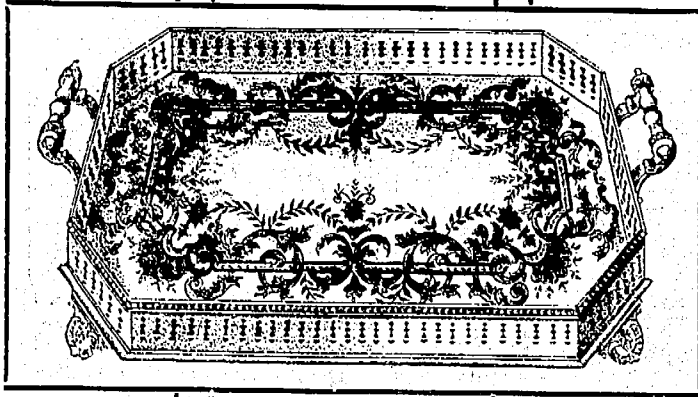
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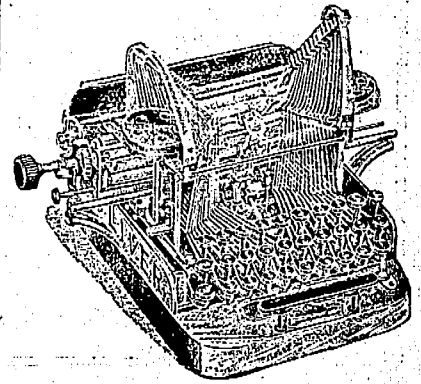
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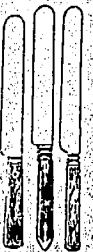
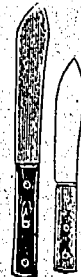
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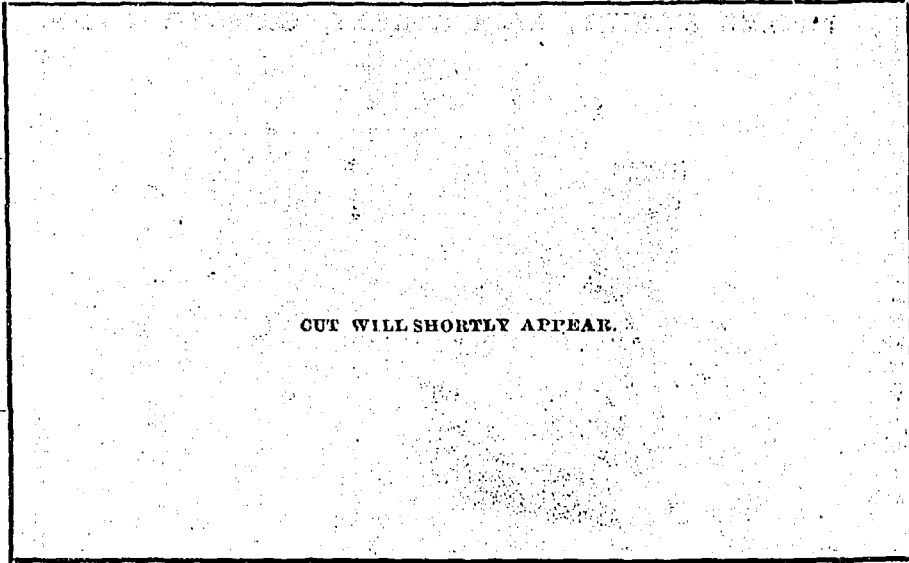
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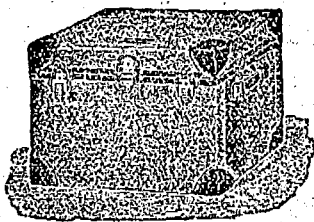
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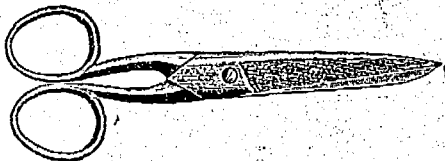
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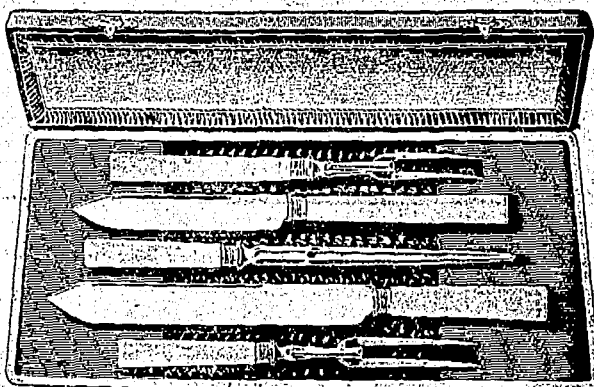


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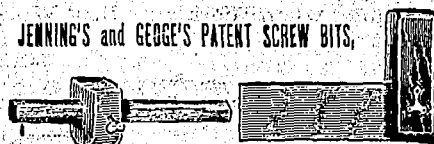


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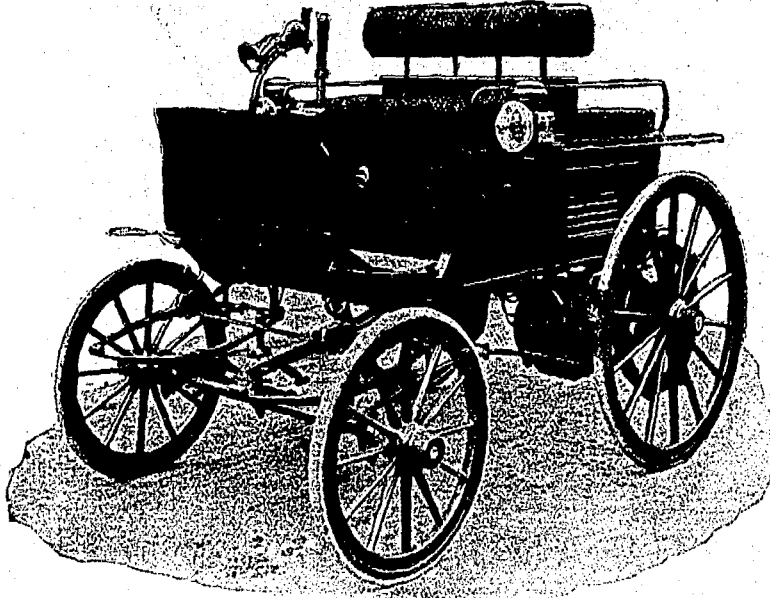
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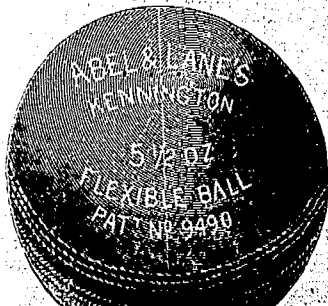
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Canada, 4 per cent. loan, 1860 .....		99	101
3 per cent. loan, 1888-93 .....		105	107
Debs. 1884, 2 1/2 per cent .....		110	112
2 1/2 p.c. loan, 1897 .....		110	112
Manitoba, 1910, 5 p.c. ....			
Railway and other Stocks.		Oct. 26.	
Quebec Province, 5 p.c., 1874 .....	105	110	
1876, 5 p.c. ....	106	110	
1880, 4 1/2 p.c. ....	104	106	
1882, 5 p.c. ....	113	114	
Atlantic & Nth. Western 5 p.c. Gua 1st M. Bds .....	122	125	
100 Buffalo & Lake Huron £10 shr. ....	18	18 1/2	
10 do 5 1/2 p.c. 1st mort. ....	142	145	
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Can. Central 6 p.c. M Bds. Int. guar. by Gov. ....			
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110 1st pref. stock. ....	84 1/2	85 1/2	
100 2nd pref. stock. ....	58 1/2	58 1/2	
100 3rd pref. stock. ....	25	25 1/2	
100 5 p.c. perp. deb. stock. ....	137	140	
100 4 p.c. perp. deb. stock. ....	105	108	
110 Great Western shares, 5 p.c. ....	133	136	
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100 Montreal & Champlain 5 p.c. 1st mtg. bds. ....	102	104	
100 N. of Canada, 1st mtg., 5 p.c. ....	102	104	
100 Quebec Central, 5 p.c. 1st Inc. Bds. ....	41	44	
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redeem 1875 .....	108	108	
redeem 1875 .....	106	105	
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5 p.c. stg. con. deb. 1874 .....	103	111	
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4 p.c. stg. bonds. ....	106	108	
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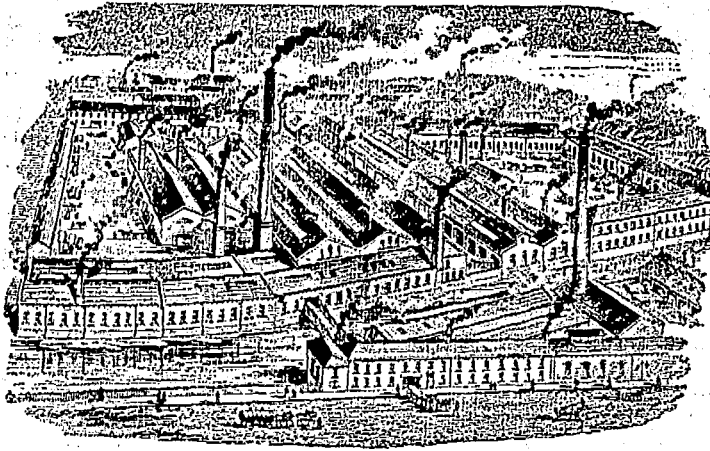
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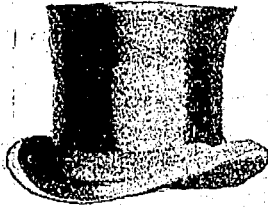
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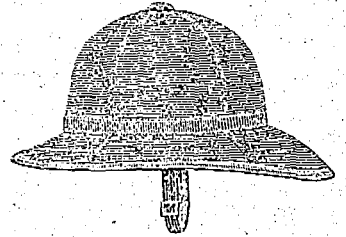
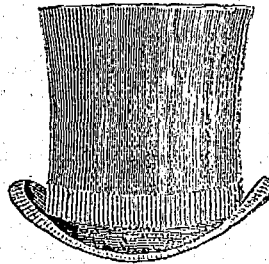
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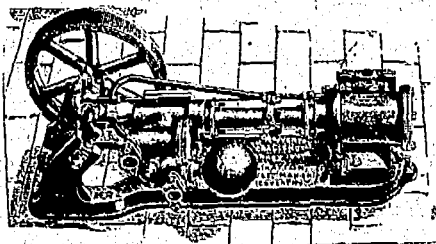
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Rooms 41 & 42 Montreal St. Ry. Bldg., Montreal.  
Accountants, Curators, Liquidators and  
Commissioners, S. C. Bell Tel. Main 815.

**OLEUM EUCALYPTI GLOBULI**

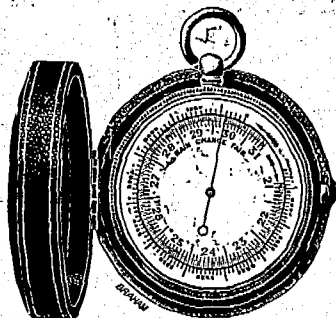


**TWO GOLD MEDALS.**

Guaranteed Absolutely Pure  
and to contain  
50 p. c. EUCALYPTOL  
Guaranteed to comply with 1893 B.P.

THE  
**Tasmanian Eucalyptus Oil Co.**

138 Leadenhall St., LONDON, E. C., Eng.  
Distilleries . . . . . HOBART, TASMANIA.



**WATCH...  
ANEROID 42 / =**

With Altitude Scale  
Measuring heights to 10,000 ft.

Price List of Aneroids and  
Surveying Instruments mailed  
FREE on Application.

**F. DARTON & CO.** Clerkenwell Optical Works  
LONDON, E.C., Eng.

Why PAY a HIGH PRICE for a FOUNTAIN PEN ?

**Perry Pens.**



The "Perryian" Fountain Pen will work as well and last as long as one costing ten times the amount.  
The "Perryian" Fountain Pen is fitted with Perry & Co.'s New Metal Pen, which costs 6d. per dozen.  
No Student should be without a "Perryian" Fountain Pen.  
Price, complete with Filler and full instructions for use, 2s. each; post free, 2s. 1d. Sold by all Stationers.  
Wholesale—PERRY & CO., LIMITED, Old Bailey, London, E.C., Eng.

**"BRITISH" STYLOGRAPHIC & FOUNTAIN PENS.**

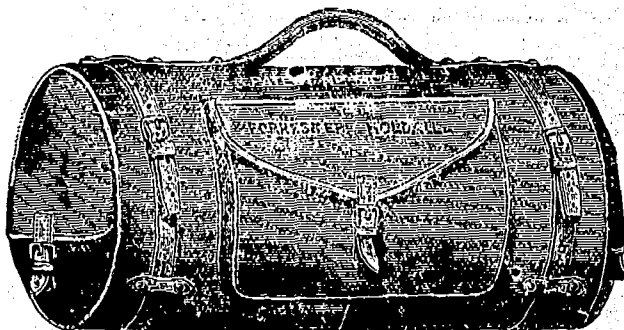
Retail:  
5/, 7/, 8/, 12/6  
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ALSO  
CHEAP STYLES,  
2/6 & 3/.

We are the actual makers of above goods, all grades, and claim to give best value in every grade. Write for full catalogue. We supply wholesale and retail and give exceptional terms to large buyers. Pens made up with own name on pen and box for wholesale trade. Correspondence solicited.

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91 & 92 GREAT SAFFRON HILL, LONDON, ENG.



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34, Newington Causeway,  
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Manufacturers of Leather and Waterproof Goods to the Trade.

HOLDALLS, GLADSTONE BAGS, DRESS BASKETS, UM-  
BRELLA CASES, BRIEF BAGS, OVERLAND TRUNKS,  
SATCHELS, KIT BAGS, LUGGAGE STRAPS, CABIN  
BAGS, CARRIAGE APRONS, RUG STRAPS.  
Golf Bags, Game Bags, Gun Covers and Cartridge Bags.

And Every Description of Travelling Requisites.  
Sole Manufacturers of the Patent "FORRESTER" Holdall

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PRICE LISTS ON APPLICATION.

THE

**MALLEABLE IRON Co'y.,**

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...MANUFACTURERS OF...

Iron Stairs,  
Wrought & Cast Iron Railing,  
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...AND ALL CLASSES OF...

Ornamental Iron Work.

Malleable Iron Pipe Fittings & Castings,  
19 to 29 Mill St., MONTREAL.

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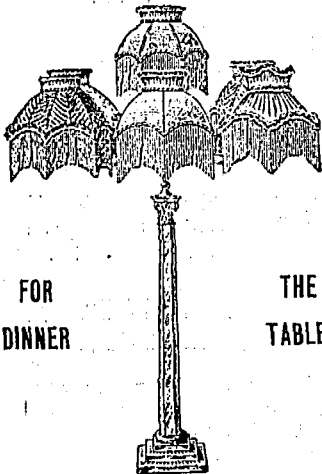
# ISINGLASS

Merchants, Importers and Cutters of  
**RUSSIAN, PENANG, BRAZIL, EAST INDIA**  
 AND OTHER DESCRIPTIONS.

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"CRICKLITE"  
**LAMPS AND WAX LIGHTS**  
 (CLARKE'S PATENT).



FOR THE  
 DINNER TABLE.

A Show-Room at 132, REGENT STREET, W., has been opened for the Sale of these Charming Lamps for Lighting a Dinner-Table.

N.B.—These Lamps can be obtained ONLY at the "CRICKLITE" LAMP SHOW-ROOM, 132, REGENT STREET, W., or from the Manufacturers.

Clarke's Pyramid and Fairy Light Co., Ltd.,  
 CRICKLEWOOD, LONDON, N. W.

**CAUTION.**—Purchasers are requested to see that the Trade Mark "CRICKLITE," is upon every Lamp and Standard, as Imitations are being offered.

Legal proceedings will be taken against any Dealer selling or offering for sale a Lamp as a "CRICKLITE" Lamp—not being made by

CLARKE'S PYRAMID & FAIRY LIGHT CO., LTD.,  
 ONLY DEPOT—CRICKLEWOOD,  
 132, Regent Street, LONDON, N. W., England.  
 For sale by A. T. Wiley & Co. Montreal, P. Q.

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## COTTAGE TO LET

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GREENE AVENUE, Westmount.



Modern Improvements.

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GRATEFUL COMFORTING

Distinguished everywhere for Delicacy of Flavour, Superior Quality, and highly Nutritive Properties. Specially grateful and comforting to the nervous and dyspeptic. Sold only in ¼-lb., labelled JAMES EPPS & Co., Ltd., Homœopathic Chemists, London, England.

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P 428

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First Quality.

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Trade Mark.

COMBINATION  
 MULBERRY CUTLERY CO.  
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Second Quality.

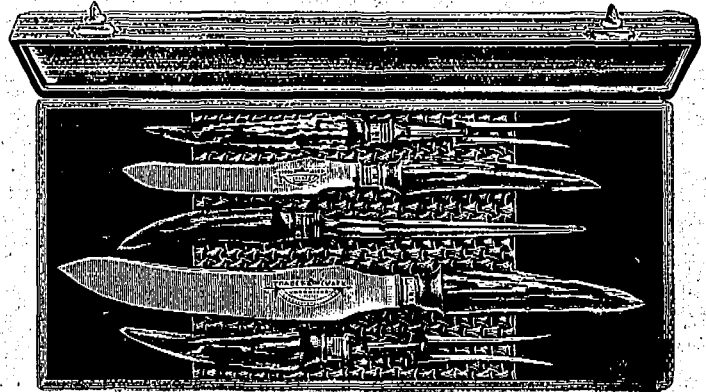
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Cutlery, Tools, General Hardware,  
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T 523



ARUNDEL STREET and TUDOR PLACE, SHEFFIELD, ENG  
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Established 1820.

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## ART GLASS WORKS.

Every description of Ornamental Glass requisite for Hotels, Taverns, Public and Private Buildings, &c.

PLAIN AND PAINTED MIRRORS,  
 EMBOSSED AND STAINED GLASS,

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BEDFORD, STEER, END & CO., Ltd.

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WIRE DRAWERS, WORKERS & WEAVERS,

By Steam Power (Patent)

OF COPPER, BRASS, AND IRON WIRE-CLOTH OF ALL KIND.

TEA, FLOUR MACHINE WIRES, MALT KILN WORK, BISCUIT TRAYS.

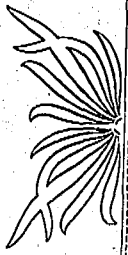
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Manufacturers of Sieves, Screens, Meat Safes, Lanterns, Japanned Bird Cages, Aviaries, Wire Blinds, Dish Covers, Trellis Work, Garden Arches, Flower Stands, and every variety of Wire Work.

Inventors of the Circular & Southwark Metallic Beetle Traps.

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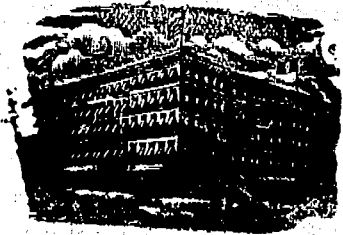
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A Commodious, Comfortable Hotel, Near to the Business Centre,  
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Newly Decorated and Altered.  
Every Home Comfort at Moderate Charges.

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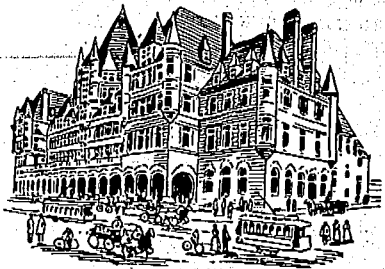


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The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has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

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MONTREAL, Canada.

A beautiful new hotel just built by The Canadian Pacific Railway, in connection with their new passenger station. The building occupies an entire block and the style of architecture is that of the Chateau period of the French Renaissance. The hotel faces the Viger Gardens, and is thoroughly up-to-date in all its appointments. American tourists will find the Place Viger a most delightful hotel home.

AMERICAN	EUROPEAN
\$3.00 to \$5.00	\$1.00, \$1.50, \$2.00
AND UPWARD.	AND UPWARD.

Special Arrangements with Large Parties and Those Making Prolonged Visits. For further information, address, Manager Place Viger Hotel, or write J. A. Sheffield, Sup't. Canadian Pacific Hotels, Montreal.

## THE RUSSELL,

OTTAWA.

### THE PALACE HOTEL OF CANADA.

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage 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.

F. X. ST. JACQUES, Propr.

# THE SALISBURY HOTEL



Salisbury Square, Fleet St., - LONDON, E.C., Eng.

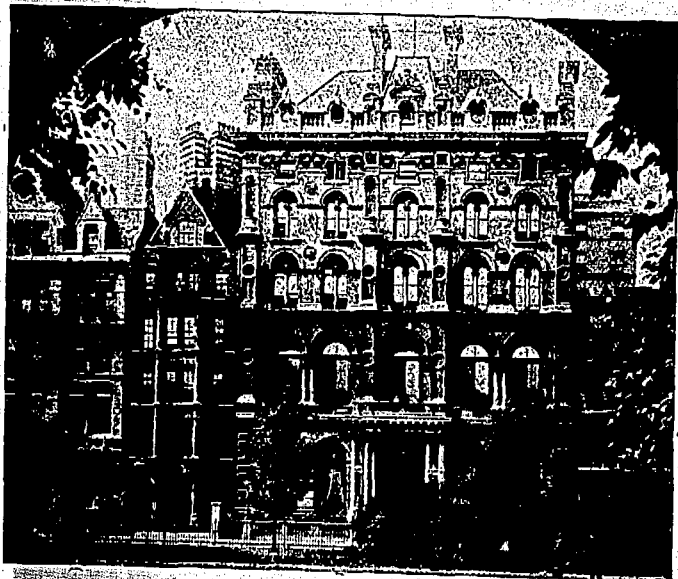
ROBERT HUNT, Manager.

One of the quietest and most comfortable Hotels in London, within easy distance of all places of amusement. Lift to all Floors.

Electric Light Throughout, Toilet Saloon, High Class Cuisine  
A carefully selected stock of Finest Wines at moderate charges.

Splendid Lounge Drawing, Reading, Smoking and Billiard Rooms.

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Central and Convenient. - Visitors may reside upon fixed terms, or have a bedroom only, and dine in the Pleasanteest Table d'Hote room in England, or in the Popular Restaurant. - The Lounge Hall is the Finest in London. 200 Bedrooms and Self-Contained Suites. - The Hotel has all modern improvements, its arrangements are of the best, and it is noted for its great comfort, excellent cooking, splendid cellars, and very moderate charges. Building Fireproof. Inclusive terms from 10s. 6d. a day. Tariff gratis.

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Jobber in CLOTH SAMPLES, REMNANTS and TAILOR CLIPS

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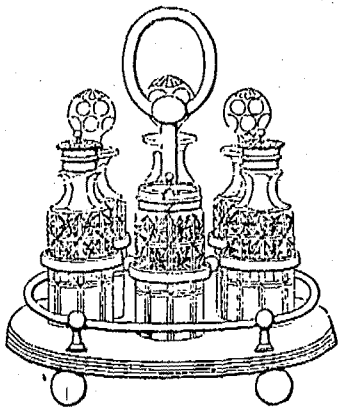


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 Lace Manufacturers.

1, 2 & 3 Great Castle St. - Oxford Circus, London, W., England.



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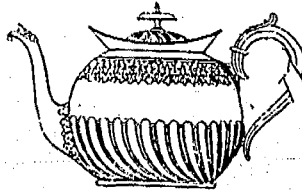
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 Manufacturers,

Norfolk Place,  
 Suffolk Road,  
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London Show Rooms :  
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Honorable mention for super-  
 larity of Electro-plate and Brit-  
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## Pneumatic Malting

The Best System Known . . .  
 Makes Malt of the Highest Quality.

"The Malt we have been making during the recent hot  
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"We are very satisfied with the Malt produced."—C. VAUX  
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Telegraphic Address : "MATERIALS," LONDON.

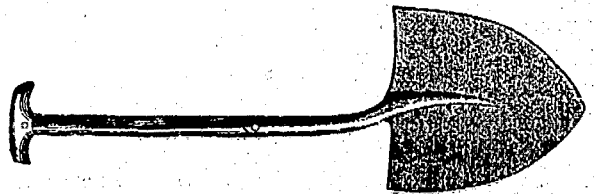
Exchange Telephone No. 301. National Telephone No. 617.

## BELL BROTHERS & CO.,

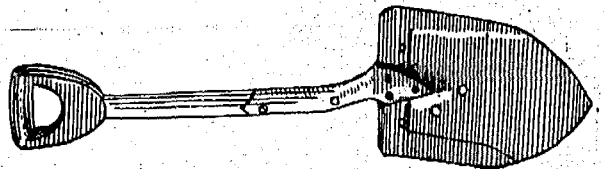
(W. Bell, certified for Good Workmanship.)

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 SPECIALLY OF

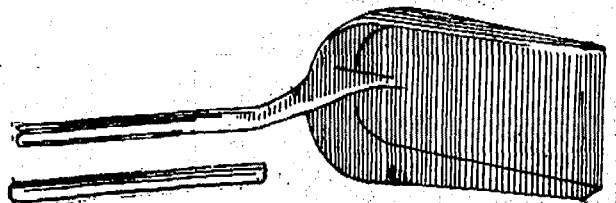
Shovels, Spades, Forks, Hammers, Picks, Etc.



PATTERN No. 3, ROUND NOSE.



PATTERN No. 51.



PATTERN No. 13.

INVENTION WORKS,

SHEFFIELD, + ENGLAND.

ESTABLISHED 1822

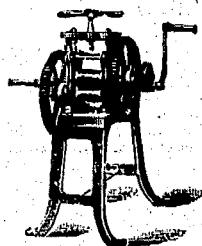
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For Jewellers, Silversmiths and Watchmakers.

Jewellery Cases in Great  
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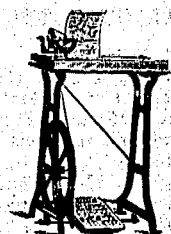
Watchmakers'  
 Lathes, by 'Boley' and  
 other Leading  
 Makers.



Enamelling and  
 Melting Furnaces for  
 Gas and Coke.



MORGAN'S  
 Patent Crucibles.



Wool and Card Packing  
 Boxes, in Sheet and Bulk.  
 Tranchmont Tubs, &c.

New Illustrated Catalogue Now Ready,  
 AND WILL BE FORWARDED POST FREE ON APPLICATION.

E. GRAY & SON. 86 COSWELL RD., London. E.C.. England

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**Patent Power Ventilating**

**\* WHEEL. \***

HEATING.

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**14 Highest Awards Given to the Blackman Air Propellor.**

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

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**The E. B. EDDY CO'S**  
 Standard Quality of **Grocery Bags**  
 are selling to-day in open competition with any other or poorer make of inferior quality at the  
**Lowest Prices**  
 AND WITH THE  
**Largest Discounts.**  
 Telephone to No. Main 1619, or call or send order.—  
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**Empress of Waters.**  
 THE TABLE BEVERAGE OF TO-DAY.  
 PRICES ON APPLICATION TO  
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 General Binder  
 Blank Book Maker. Ruling, Paging, Perforating, &c. All library books and other sets promptly attended to.  
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 Wholesale Clothing Manufacturer. All kinds of clothing cut, trimmed and made. For the trade only. Send for Price List. 462 St. James St., MONTREAL

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 Manufacturer of Wholesale Clothing for the trade only. Also, clothing cut, trimmed, and made. The best workmanship at the lowest prices.  
 118 St. Lawrence St., - MONTREAL.

**TEES' Desks**  
**Revolving Book Cases**  
**Rotary Chairs**  
**TEES & CO.,**  
 300 St. James Street, **MONTREAL, Que.**

**HOTEL DIRECTORY:**

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

ONTARIO.		
PLACE.	NAME.	PROP. OR MGR.
Brockville,	The St. Lawrence Hall,	Amos Robinson
Belleville,	Anglo-American	D. Coyle
Brantford,	Belmont,	F. Westbrook
Dundas,	The Elgin,	
Galt,	The Queen's	

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Hamilton,	The Royal,	Hood Bros
do	St. Nicholas,	McLean & Smyth
Ingersoll,	Atlantic House,	C. H. Kennedy
Lindsay,	Benson House,	E. Benson
London,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horsman
Markham,	Tremont House,	Jas. E. Pitts
Napanee,	Paisley House,	E. A. Douglas
Ottawa,	The Russell, Kenly & St. Jacques	
Paris,	Arlington Hotel,	John Ealand
Port Hope,	Queen's Hotel,	A. A. Adams
Sarnia,	The Belchamber	John B. ...

ONTARIO—Continued.

PLACE.	NAME.	PROP. OR MGR.
Uxbridge,	Mansion House	Thos. Bennet,
QUEBEC		
Montreal,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral,	A. Arch Wales
Quebec,	Chateau Frontenac.	
NOVA SCOTIA.		

# Dewsnaps & Company,

48 Jewin St. LONDON, E. C.

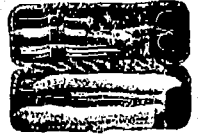
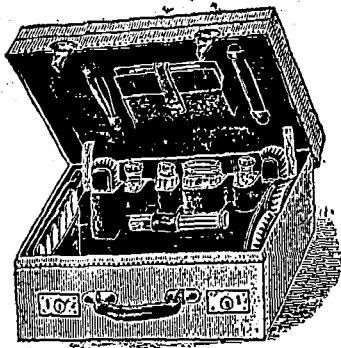
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Leather Case and Cutlery

Manufacturers

Gents' and Ladies' Fancy Articles.



Tel. Address: "GRIMBAX, LONDON."

Catalogues mailed free & personal attention given to orders

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31, 33 & 35 GOSWELL ROAD, LONDON, ENGLAND.

Wholesale Dealers in and Manufacturers of all kinds of Tools and Materials for Watch and Clock Makers, Jewellers, Telegraphists, &c., &c. + + +

Manufacturers & Importers of

Watches, Clocks, Bronzes, Aneroids, Symphonions, &c., &c.

English Chiming & Grandfather Clocks a Speciality.

We hold a large Stock & Splendid Variety.

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FOR SALE.

• Otto Make •

Bought of and Guaranteed by

SCHLEICHER, SCHUMM & CO.,

Of Philadelphia.

TEN-HORSE POWER. WITH SLIDE GOVERNOR.

Needs no engineer. Can be started immediately with a match. No smoke, no smell. In first class Running condition. Very economical.

Costs from 90 cents to \$1.25 a day for gas and all expenses. Always ready.

Apply to

M. S. FOLEY,

Journal of Commerce,

MONTREAL.

## Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

Capital Authorized.....\$1,000,000  
Capital Fully Subscribed.....400,000

"Deposit made with the Dominion Government for the protection of Policyholders."

THOMAS A. TEMPLE & SONS,

GENERAL MANAGERS,

183 St. James Street (Temple Building),  
Montreal, Canada.

## The Canada Accident Assurance Company.

Head Office, MONTREAL.

A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

Surplus 50 p.c. of Paid-Up Capital above all liabilities including Capital Stock

T. H. HUDSON,  
Manager.

R. WILSON-SMITH,  
President

Insurance.

**The Federal Life ASSURANCE COMPANY.**

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,289.41  
 Surplus to Policyholders - - - 717,884.21  
 Paid Policyholders in 1898 - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.  
 J. K. McCUTCHEON, Supt. of Agencies.  
 H. RUSSELL POPHAM, Provincial Manager.

**The Best Company FOR THE BEST RISKS**

Is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.  
 If you think of insuring study the record of

The Temperance & General Life Assurance Co y,  
 from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.  
 If you are in every respect a first class risk, write for literature or consult an agent of the Company.

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HEAD OFFICE, Globe Building, TORONTO.

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

ESTABLISHED 1804.

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

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

Insurance.

**British \* America ASSURANCE COMPANY.**

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital. . . . . \$750,000.00  
 Total Assets, over . . . . . \$1,510,827.88  
 Losses Paid since organization, . . . \$16,920,202.75

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary  
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

**The Mutual Life INSURANCE COMPANY**

OF NEW YORK.

RICHARD A. McCURDY, President.

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

Assets, - \$184,935,090.80

Reserve on Policies (American Table, 4 p.c)..... \$165,221,916  
 Liabilities other than Reserve..... 1,623,051  
 Surplus..... 15,089,822  
 Receipts from all sources..... 41,938,145  
 Payments to Policy-holders..... 30,885,472  
 Whole Life Risks assumed and renewed, 219,308 policies..... 637,726,276  
 Risks in force, 273,213 policies, amounting to..... 802,667,478

NOTE.—The above statement shows a large increase over the business of 1895 in amount at risk, new business assumed, payments to policy-holders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

**Caledonian Insurance Co'v**

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

THE

**NORTH AMERICAN LIFE ASSURANCE COMPANY.**

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets ..... \$ 8,137,828.61  
 Cash Income..... 785,130.81  
 Net Surplus..... 474,029.03  
 Insurance in Force..... 20,595,705.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY,  
 Managers for Province of Quebec,  
 180 St. James St., Mont re

**Have You**

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

New York, April 23th, 1896.

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

Address all communications,

Montreal Pharmaceutical Journal,  
 68 St. Sulpice St., MONTREAL

**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**

Available Assets, - - \$58,553,900  
 Funds Invested in Canada, - \$2,110,000

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

Canada Board of Directors:

EDMOND J. BARBEAU, Chairman.  
 WENTWORTH J. BUCHANAN, Deputy Chairman.

A. F. GAULT, SAML. FINLEY, E. S. CLOUSTON.  
 G. F. C. SMITH, Resident Secretary.

Head Office, Canada Branch:

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JOHN A. McCALL, President.

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\$67,000,000

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Canadian Investments, 6,466,460.08

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Arch'd Macnider, Esq.

Thos. Davidson, Managing Director.

This Company's investments in Canada greatly exceed those of other fire Companies.

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11 Hospital Street, MONTREAL.

## Hartford Fire Insurance Co

HARTFORD, CONN.

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Cash Assets, \$10,004,697.55.

Authorized Capital, \$5,000,000.00  
Capital Subscribed & Paid-up, 1,250,000.00  
Deposited with Receiver General in  
Canada, 110,984  
Annual Income, 7,000,000.00  
Surplus beyond Liabilities and  
Capital Stock, 3,284,392.15

GEO. L. CHASE, President.

P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.  
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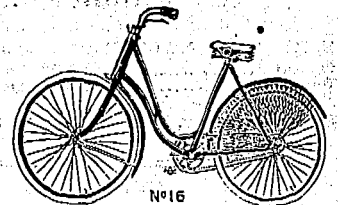
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## WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00  
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JAMES MCGREGOR, Manager.

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D. W. ALEXANDER, Manager for Canada