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 Risks accepted at Current Rates.
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SHIPPER & FOREIGN MARINE INS. CO. } at
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 Open Policies granted to Importers and Exporters.
 EDWARD L. BOND, - General Agent for Canada.
 MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 37, No. 22 {
 New Series.

MONTREAL, FRIDAY, DECEMBER 1, 1898

} M. S. FOLEY,
 EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

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 & CO.**

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IMPORTERS OF **DRY GOODS**

SPECIALTIES:

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Manufacturers of all kinds of

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FINEST QUALITY School Slates,
 UNFADING BLUE

Blackboards, Mantel Stock,
 Steps, Window Sills, Hearths
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We are now producing every description of FUR and
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Plush, Cloth and Scotch Caps,
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Of English and Domestic manufacture

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Special Value—

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 are now showing samples of the
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BALSACAL BUILDINGS,

NOTRE DAME STREET,

AND

HUDDERSFIELD, England.

See Melissa Advt. near Market Pages.

The Chartered Banks

BANK OF MONTREAL

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

Montreal, 17th Oct., 1893.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA

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

London Office, 5 Oldbath Lane, Lombard St., E.C. COURT OF DIRECTORS:

J. H. Brodie. Ed. Arthur Hoare.
John James Oater. E. J. B. Kendall.
Gaspard Farrer. J. J. Kingsford.
Henry K. Farrer. Frederic Lubbock.
Richard H. Glyn. George D. Whitman.
Secretary, A. G. Wallis.

Head Office in Canada - St. James Street, Montreal
R. R. GRINDLEY, General Manager.
H. Silkeman, Assistant General Manager.
E. STANOKS, Inspector.

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

Agents in the United States:
New York, (52 Wall Street,) W. Lawson and P. Brownfield.

San Francisco, (124 Sanson Street,) H. M. J. McMichael, and J. C. Welsh.

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

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

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

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.
HEAD OFFICE, MONTREAL.

PAID-UP CAPITAL \$2,000,000
RESERVE FUND 1,200,000

BOARD OF DIRECTORS.

JOHN H. R. MOLSON, President.
R. W. SNEYDER, Vice-President.
S. H. EWING, W. M. RAMSEY.
HENRY ARCHBALD, SAM. FINLEY,
W. M. MACPHERSON.

F. WOLFFERSTAN THOMAS, Gen. Manager.
A. D. DUMFRIES, Inspector.
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BRANCHES:
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Brockville, Ont. Morrisburg, Ont. Toronto, Ont.
Calgary, Ont. Norwich, Ont. Toronto, J.
Clinton, Ont. Ottawa, Ont. Trenton, Ont.
Exeter, Ont. Owen Sound, Ont. Waterloo, Ont.
Hamilton, Ont. Ridgeway, Ont. Windsor, Man.
London, Ont. Smiths Falls, Ont. Woodstock, Ont.
Moxford, Ont. Sorel, P. Q.

AGENTS IN CANADA.

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

UNITED STATES.

New York—Mechanics' National Bank; National City Bank; Messrs. W. Watson, R. Y. Hebdon and S. A. Shepherd, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—The State National Bank, Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. San Francisco Bank of British Columbia. Detroit—Commercial National Bank. Buffalo—The City Bank. Milwaukee—Wisconsin National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. Great Falls, Montana—North-Western National Bank. Minneapolis—First National Bank.

Agents in Canada for the Money Order Departments of the Pacific Express Co. and American Express Co. of the U. S.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.
Letters of Credit issued, available in all parts of the world.
Commercial letters of credit and travellers circular letters issued available in all parts of the world.

THE QUEBEC BANK.

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

BOARD OF DIRECTORS:

ROBERT H. SMITH, President.
WILLIAM WITHELL, Esq., Vice-President
JAMES STEVENSON, Esq., Gen. Manager

Branches and Agencies in Canada:
Ottawa, Ont. Toronto, Ont. Pembroke, Ont.
Montreal, Que. Thordal, Ont. Three Rivers, O.
Agents in New York—Bank of British North America. Agents in London—The Bank of Scotland
Directors—Sir N. F. Belleau, K.C.M.G., J. R. Young, G. R. Renfrew, S. J. Shaw, J. T. Ross.

The Chartered Banks.

The Merchants Bank of Canada

Notice is hereby given that a dividend of Three and one-half per cent. for the current half year, being at the rate of 7 per cent. per annum upon the Paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after

FRIDAY, the 1st DECEMBER next.

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

By order of the Board,

G. HAGUE,
Montreal, 24th Oct., 1893 Gen. Manager

THE BANK OF TORONTO.

DIVIDEND No. 75

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 stock 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,

(Signed) D. COULSON,
Gen. Manager.

The Bank of Toronto,
Toronto, Oct. 25th, 1893.

BANQUE VILLE-MARIE.

HEAD OFFICE, MONTREAL.

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

DIRECTORS—W. Weir, Pres. and Genl. Manager;
W. Strachan, Vice-Pres.; O. Foucher, John T. Wilson and Godfrey Weir. L. DuGuise, Accountant.
Branch at Berthier, - - A. Gariopy, Manager.
Branch at Lachute, - - Hy. Frost, "
Branch at Lachino, C. Langlois, "
Branch at Nicolet, - - L. Belair, "
Branch at Ste. Therese, - M. Boisvert, "
Branch at Pt. St. Charles (city), W. J. E. Wall, "
Branch at Hochelaga (city) D. P. Riopel, "

Agents at New York: The National B. of the Republic and Ladenburg Thalmann & Co. London—Bank of Montreal. Paris—La Societe Generale.

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, - - - \$2,000,000

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

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

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.
Capital Paid-Up, - - - \$1,500,000
RESERVE, - - - 550,000

HEAD OFFICE, - - - MONTREAL.

Board of Directors:

JACQUES CREWIER, Esq., - - - President
GEORGE BRODS, Esq., - - - Vice-President
M. BRANCHAUD, Esq., Wm. FRANCIS, Esq.
Chs. LACAILLE, Esq., ALPH. LECLAIRE,
A. PRÉVOZ, Esq.

J. B. BOUQUER, - - - Cashier.
WM. RICHES, - - - Assistant Cashier
ARTHUR GAGNON, - - - Inspector

Branches:

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

Agents in Canada:

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

Agents in United States:

Boston—The National Reserve Bank.
New York—National Bank of the Republic.

Foreign Agents:

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

IMPERIAL BANK OF CANADA.

DIVIDEND NO. 37.

Notice is hereby given that a dividend of four per cent. upon the capital stock of the 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 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,

D. B. WILKIE,
Toronto, 26th Oct., 1893 Cashier.

The Chartered Bank.

THE CANADIAN BANK OF COMMERCE.

DIVIDEND No. 53

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 of November to the 30th of November, both days inclusive.

By order of the Board,

B. E. WALKER,

General Manager

Toronto, Oct. 24th, 1893.

The Chartered Banks.

BANK OF HAMILTON.

Notice is hereby given that a dividend of 4 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 the first of December next.

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

By order of the Board,

J. TURNBULL.

Hamilton, 25th Oct., 1893. Cashier.

THE DOMINION BANK.

Capital, \$1,500,000. Reserve Fund, \$1,350,000

DIRECTORS:

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

Head Office, Toronto.

Agents:—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., No. 266; Sherbourne St., cor. Queen; Market St., cor. King and George Sts.
 Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.
 Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.
 F. R. BETHUNE, Cashier.

MERCHANTS' BANK

OF HALIFAX.

Capital Paid-Up, \$1,100,000
 Reserve Fund, \$510,000

BOARD OF DIRECTORS:

THOS. E. KERRY, M.P., President.
 THOMAS RITCHIE, Vice-President.
 M. Dwyer, Wiloy Smith,
 Henry G. Bauld, H. H. Fuller.

Head Office, Halifax, N.S., D. H. Duncan, Cashier.

AGENCIES IN PROVINCE OF QUEBEC:

Montreal, E. L. Pease, Manager.
 West End, Cor. N. Dame & Seigneur Sts.
 Ormstown.

IN MARITIME PROVINCES:

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

CORRESPONDENTS:

Dominion of Canada, Merchants Bank of Canada.
 New York, Chase National Bank.
 Boston, the National Hide & Leather Bank.
 Bermuda, Bank of Bermuda.
 Chicago, American Exchange National Bank.
 Newfoundland, Union Bank of Newfoundland.
 London, England, Bank of Scotland and Imperial Bank (limited).
 Paris, France, Credit Lyonnais.
 Collections made at lowest rates and promptly remitted for.
 Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

UNION BANK OF CANADA.

DIVIDEND No. 54.

Notice is hereby given that a dividend of 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 Friday, the First day of December next.

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

By order of the Board,

E. E. WEBB,

Quebec, Oct. 27th, 1893. Gen. Manager.

The Standard Bank of Canada

DIVIDEND No. 35

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 the same will be payable at the Bank and its agencies on and after Friday, 1st day of December next

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

By order of the Board,

J. L. BRODIE,

Toronto, 24th, Oct., 1893 Cashier.

Eastern Townships Bank.

Authorized Capital, \$1,500,000
 Capital Paid-Up, 1,485,881
 Reserve Fund, 625,000

BOARD OF DIRECTORS

R. W. HENNING, President.
 Hon. G. G. STAVAN, Vice-President,
 Hon. M. H. COCHRAN, D. A. MANSUR,
 Thomas Har, Israel Wood,
 G. N. Galer, T. J. Tuck, N. W. Thomas,

HEAD OFFICE, SHELBROOKE, QUEB.

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

THE WESTERN BANK

OF CANADA,

HEAD OFFICE, OSHAWA, ONT:

Capital Authorized, \$1,000,000
 Capital Subscribed, 500,000
 Capital Paid-up, 370,000
 Reserve, 86,000

BOARD OF DIRECTORS:

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

T. H. McMILLAN, Cashier.
 Branches:—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Port Perry, Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.
 Correspondents at New York and in Canada—Merchants Bank of Canada. London, England—Royal Bank of Scotland

THE ONTARIO BANK

DIVIDEND No. 72

Notice is hereby given that a dividend of Three and one-half per cent. for the current half year, (being at the rate of seven per cent. per annum), has been declared upon the capital stock of this institution, and that the same will be payable at the Bank and its branches on and after

FRIDAY, the 1st day of December next.

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

By order of the Board,

C. HOLLAND

Toronto, 20th Oct., 1893. Gen. Manager

BANK OF OTTAWA,

HEAD OFFICE, OTTAWA.

Capital Authorized, \$1,500,000
 Subscribed, 1,500,000
 Paid Up, 1,335,000
 Rest, 707,549

DIRECTORS:

CHARLES MAGEE, President.
 ROBT. BLACKBURN, Vice-President.
 Hon. Geo. Bryson, Fort Coulonge; Alex. Fraser, Westmeath; Geo. Hay, John Mather, David MacLaren.
 Branches:—Araprior, Carlton Place, Hawkesbury, Keowatin and Pembroke, Ont., and Winnipeg, Man.
 GEO. BURN, General Manager

LA BANQUE NATIONALE

HEAD OFFICE, QUEBEC.

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

DIRECTORS:

A. GABOURY, Esq., President.
 FRS. KIROUAC, Esq., Vice-President.
 Hon. J. Talbodeau, T. LeDroit, Esq.
 E. W. Méthot, Esq. A. Painchaud, Esq.
 A. B. Dupuis, Esq.
 P. LAFRANCE, Cashier M. A. LABRECQUE, Inspector
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 Quebec, St. John Suburb... C. Cloutier, Accountant
 St. Sauveur... L. Drouin, "
 St. Roch... J. E. Huot, Manager
 Montreal... A. Brunet, "
 St. Lawrence St... M. Benoit, "
 Sherbrooke... W. Gaboury, "
 St. Francois, N. Est, Beauce... N. A. Boivin, "
 Chicoutimi... J. K. A. Dubuc, "
 Ottawa, Ont... A. A. Taillon, "
 Winnipeg, Man... G. Crebassa, "
 Agents—England—The National Bank of Scotland, London. France—Credit Lyonnais, Paris, and branches Messrs. Grunbaum, Freres & Co., Paris. United States National Bank of the Republic, New York; National Keyerok Bk, Boston, Mass.

Particular attention given to collections and returns made with utmost promptness.
 Correspondence respectfully solicited.

La Banque Jacques-Cartier.

Dividend No 16.

Notice is hereby given that a dividend of three and one-half per cent. (3½ p.c.) has been declared on the paid-up capital stock of this institution for the current half-year, and that the same will be payable at its head office in Montreal, on and after Friday, the First 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,

A. DEMARTIGNY,

Managing Director

The Chartered Banks.

ST. STEPHEN'S BANK.

Incorporated 1836.

ST. STEPHEN, N.B.

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

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

BRANCHES.

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

BANQUE D'HOUELAGA.

DIVIDEND No. 35

Notice is hereby given that a dividend of three per cent (3 pc) has been declared on the paid-up capital stock of this Institution, for the current half-year, and that the same will be payable at the Head office of the bank in Montreal and at its Branches on and after the First Day of December next.

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

By order of the Board,

M. J. A. PRENDERGAST,
Manager.

TRADERS BANK of CANADA.

(INCORPORATED BY ACT OF PARLIAMENT.)

CAPITAL PAID-UP \$604,400
RESERVE FUND 75,000

HEAD OFFICE—TORONTO.

Board of Directors:

WM. BELL, Guelph, President.
WM. MCKENZIE, Toronto, Vice "
G. D. WARREN, "
W. J. GAGNÉ, "
JMO. DEYMAN, "
BOBT. THOMSON, Hamilton,
J. W. DOWD, Toronto.

H. S. STRATHY, General Manager.

BRANCHES.

Aylmer, Ont., Hamilton, Ridgetown,
Drayton, Ingersoll, Barria,
Elmira, Leamington, Strathroy,
Glensoe, Orillia, St. Mary's,
Guelph, Port Hope, Tilsonburg.

New York Agents: Amer. Exchange, Nat. Bank.
Great Britain: National Bank of Scotland, (Ltd.)

HALIFAX BANKING CO.

INCORPORATED 1872

Authorized Capital, \$1,000,000
Capital Paid-up, 500,000
Reserve Fund, 210,000

HEAD OFFICE, - HALIFAX, N.S.

DIRECTORS:

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Capital Paid-up, 1,000,000.00
Reserve Fund, 250,000.00
Invested Funds, 4,186,673.66

Deposits received at current rates of interest paid or compounded half yearly.
Debentures issued in Currency or Sterling, payable in Canada or Great Britain.
Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.

F. S. COX, Manager. E. R. WOOD, Secretary

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LONDON, - - - CANADA.

Capital Subscribed, \$1,000,000.00
Paid-up, 932,474.97
Total Assets, 2,641,274.37

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T. H. PURDOM, Barrister, Inspecting Director.
H. E. NELLES, Manager.

THE HAMILTON PROVIDENT AND LOAN SOCIETY

Dividend No. 45

Notice is hereby given that a dividend of Three and a half per cent upon the paid up capital stock of the Society, has been declared for the half year ending 31st December 1893, and that the same will be payable at the Society's Banking House, Hamilton, Ont., on and after TUESDAY, the SECOND DAY OF JANUARY, 1894.

The Transfer Books will be closed from the 15th to 31st December, 1893, both days inclusive.

H. D. CAMERON, Treasurer.
Nov. 14, 1893

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Assets over \$650,000.00

94 St. Frs. Xavier St., Montreal, P. Q.

The Company acts as agents for financial and commercial negotiations.

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Railways.



Intercolonial Railway.

1893. Summer Arrangement. 1893

On and after Monday, the 26th June, 1893, through Express Passenger trains will run daily (Sunday excepted) as follows:

Leave Montreal by Grand Trunk Railway from Bonaventure Depot	23.15	7.45
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot		20.45
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot	23.30	8.10
Leave Levis	9.00	24.30
Arrive Riviere du Loup	13.20	17.40
Trois Pistolet	14.25	18.37
Rimouski	16.10	20.05
Sto. Flavie	16.50	20.35
Little Metis	17.12	20.57
Campbellton	23.50	
Dalhousie	1.30	
Bathurst	1.37	
Newcastle	2.50	
Moncton	5.00	15.35
St. John	8.30	13.00
Halifax	11.30	22.15

All the cars on Express train leaving Montreal at 23.15 o'clock run through to Little Metis without change. This train runs through to Dalhousie on Tuesdays and Fridays.

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

The Buffet Sleeping Car and other cars of Express train leaving Montreal at 7.45 o'clock run through to Halifax without change.

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

Through tickets may be obtained via rail and steamer to all points on the Lower St. Lawrence and in the Maritime Provinces.

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

G. W. ROBINSON, Esq.,

Eastern Freight and Passenger Agent,
136 1/2 St. James Street, - - MONTREAL

D. POTTINGER, General Manager,

Railway Offices, Moncton, N.B. June 21st.

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

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and Montreal Service.

From Liverpool.	Steamships.	From Montreal	From Quebec
19 Oct	.....*Mongolian.....	4 Nov	.....
26 "	..... Parisian.....	11 "	12 Nov
2 Nov	.....*Laurentian.....	18 "	.....

Last sailing of the season from the St. Lawrence. Steamers are despatched from Montreal at daylight on day of sailing, and sail from Quebec at 9:00 a.m. Sundays.
Steamers with a * do not stop at Quebec Rimouski or Londonderry.
Send for Passenger Circular giving sailings from Portland and Halifax, rates, etc.

Rates of Passage.

Winter rates, commencing Aug 1st, East-Bound, and Oct. 31st, West-Bound
By SS. Parisian—\$50 \$60 and \$70 \$100, \$110 and \$130 return. Extra class cabins for two persons, rooms 50 to 57 \$30 single, \$150 return
Extra class cabins for three persons, rooms 50 to 57 \$70 single, \$130 return.
By Sardinian—\$50, \$55 and \$60 \$100, \$105 and \$110 return.
By other Steamers—\$45 & \$50 \$95 & \$100 return
Special accommodation \$41 cabin on SS Mongolian and Numidian in lieu of second cabin.
Round trip, second cabin, returning \$75

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(Late State Line of Steamers.)

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

From Glasgow.	Steamships.	From New York
13 Oct	..... State of California, noon.....	2 Nov
20 "	.....*Grecian.....	9 "
27 "	..... State of Nebraska, 10.00 a.m.....	16 "
3 Nov	.....*Norwegian.....	23 "
10 "	.....*Siberian.....	30 "
17 "	..... State of California, 10.00 a.m.....	7 Dec
24 "	.....*Grecian.....	14 "
1 Dec	..... State of Nebraska, 3 00 p.m.....	21 "

And weekly there after. Steamers with a * will not carry passengers from New York.
The SS State of California and State of Nebraska have excellent accommodations for all classes of passengers.

London, Quebec and Montreal Service.

From London	Steamships.	From Montreal to London on or about
18 Oct	.....Monte Vidéon.....	5 Nov
24 "	.....Austrian.....	11 "
28 "	.....Brazilian.....	18 "

Last Sailing of the Season.

These Steamers do not carry passengers on voyage to Europe.

Glasgow, Quebec and Montreal Service.

From Glasgow	Steamships.	From Montreal to Glasgow on or about
14 Oct	.....Hibernian.....	1 Nov.
21 "	.....Siberian.....	8 "
28 "	.....Persian.....	15 "

Last sailing of the season. These Steamers do not carry passengers on voyage to Europe.

Glasgow, Liverpool, St. Johns, Halifax and Philadelphia Service.

From Glasgow	From Liverpool	Steamships.	From Philadelphia	From St. Johns
7 Oct	10 Oct.	Assyrian	31 Oct.	5 Nov.
21 "	24 "	Coran	14 Nov.	19 "
4 Nov	7 Nov	Carthaginian	28 "	3 Dec
18 "	21 "	Assyrian	12 Dec	17 "
2 Dec	5 Dec	Coran	26 "	31 "

And every two weeks thereafter. Calling only at St. Johns on the return voyage to Glasgow.
Carrying all classes of passengers from Liverpool to St. Johns and Halifax, and from St. Johns to Glasgow. No passengers carried to or from Philadelphia.

Glasgow, Londonderry, Galway and Boston Service.

From Glasgow to Boston	Steamships	From Boston to Glasgow on or about
18 Oct	.....Scandinavian.....	4 Nov.
1 Nov	.....Nestorian.....	18 "
15 "	.....Prussian.....	2 Dec
29 "	.....Scandinavian.....	16 "
18 Dec	.....Nestorian.....	30 "

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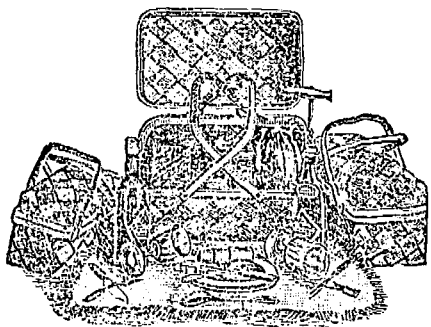
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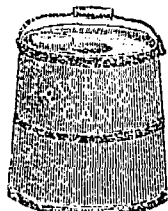
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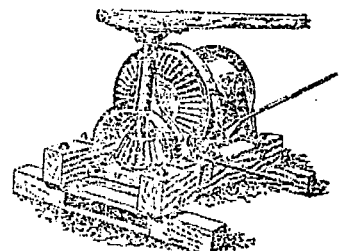
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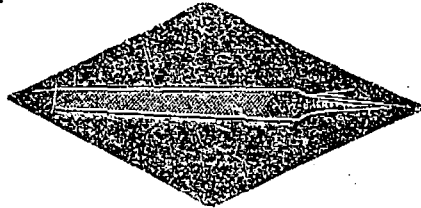
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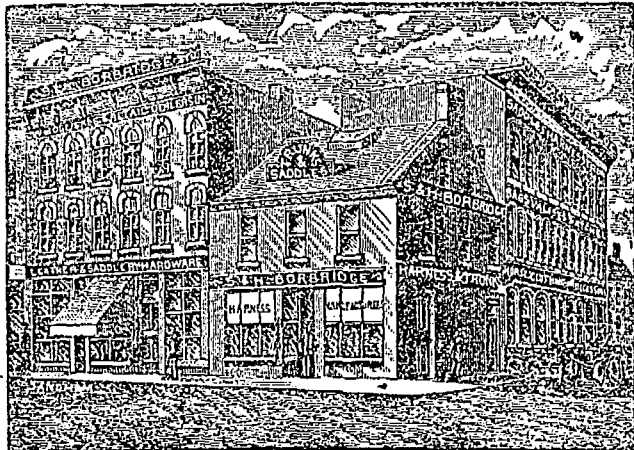


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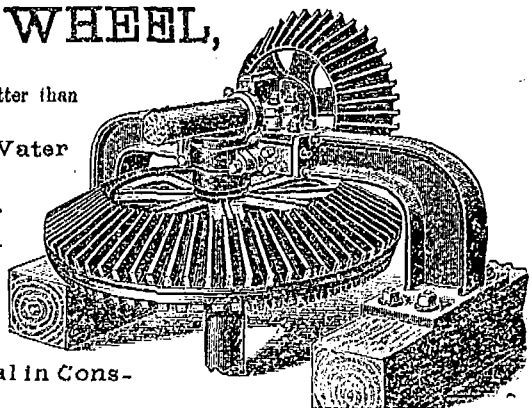
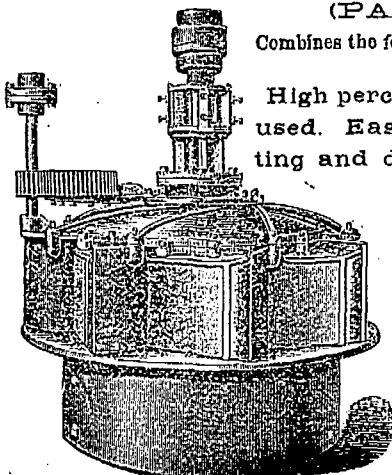
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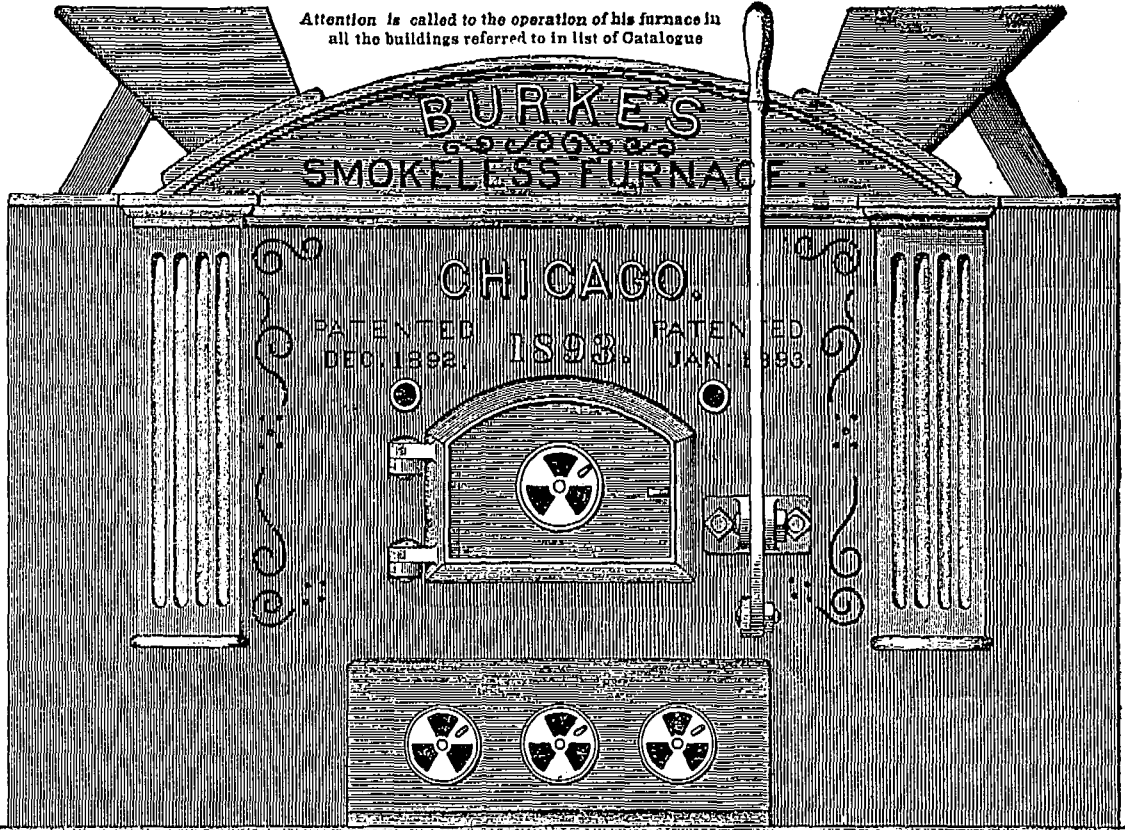
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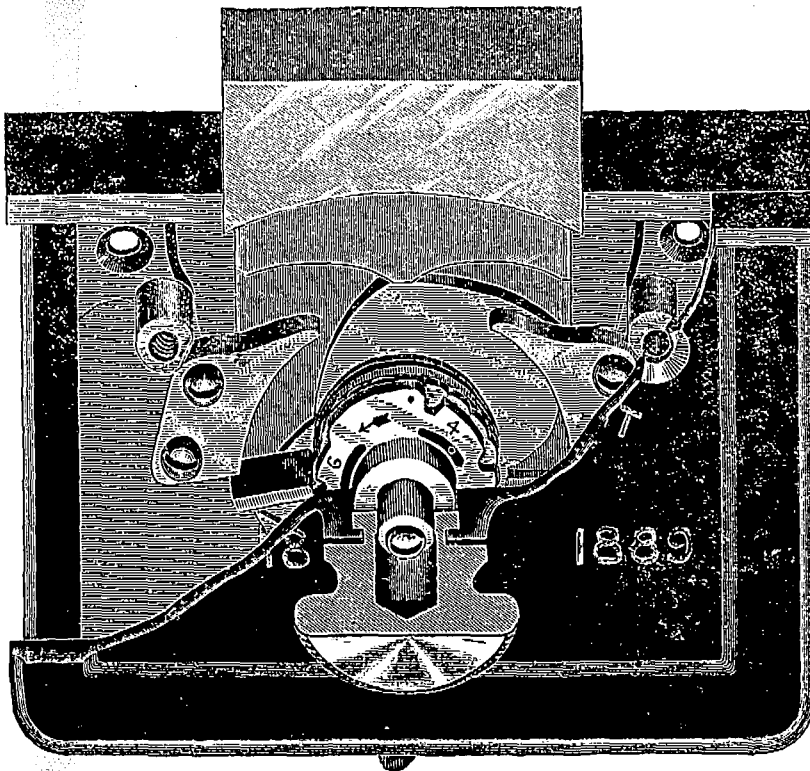
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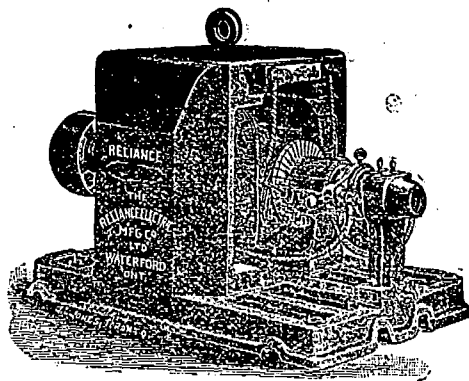
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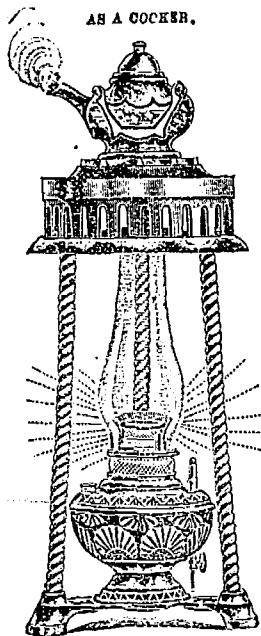
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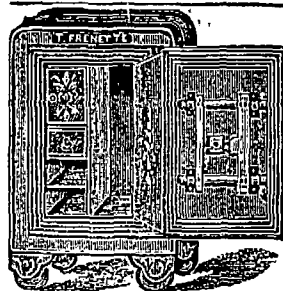
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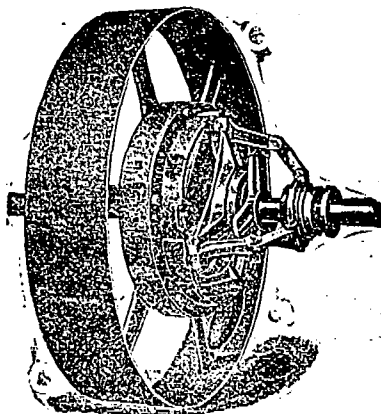


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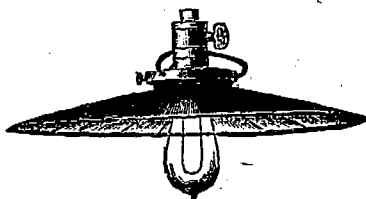
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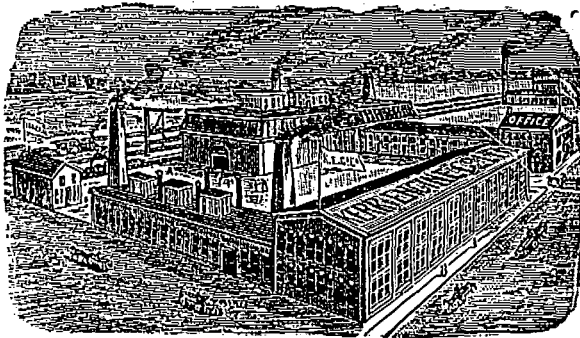
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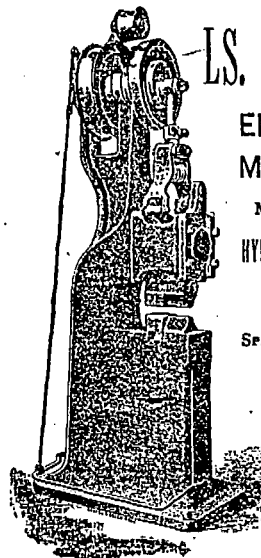
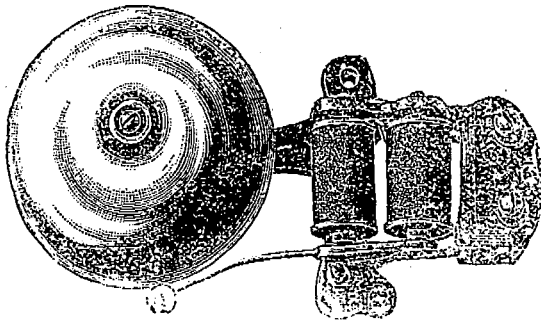
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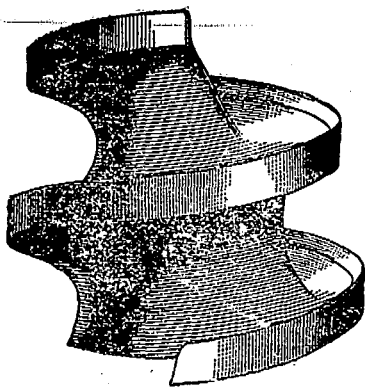
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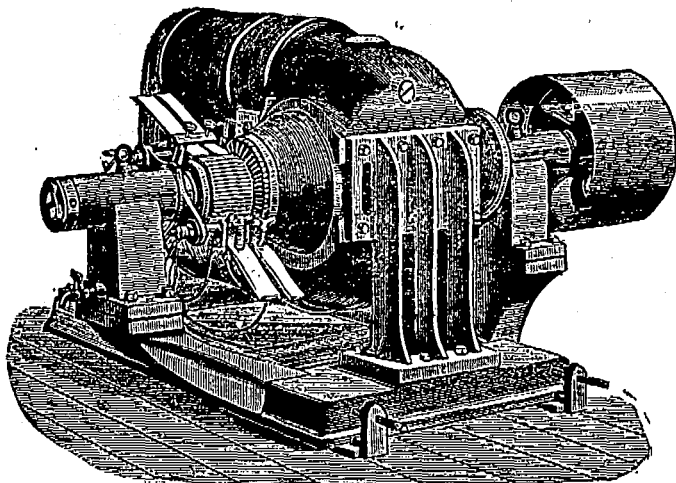
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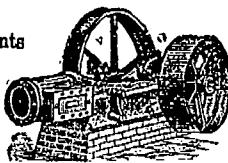
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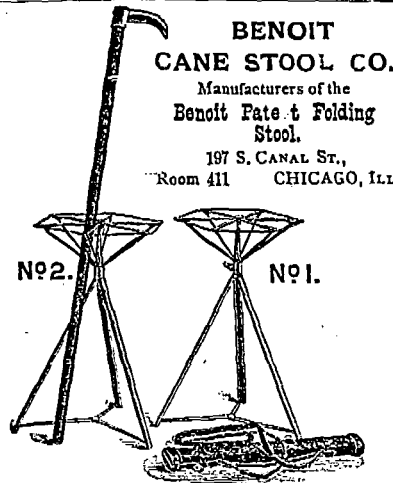
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Inquiries and Correspondence solicited. . . .
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Commercial Summary.

167 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.

—Mr. J. K. Stewart has been appointed manager of the Listowell branch of the Bank of Hamilton.

—Mr. Thos. Dunn, backed by a number of local capitalists, has assumed control of the Strathroy canning factory.

—The new Masonic hall at Edmonton, N. W.T., a two storey solid brick building, is nearing completion.

—The general stocks of Fred Spofford, of Stouffville and Markham, valued at \$15,000, have been sold to a Toronto firm at 65 cents in the dollar.

—The ship Jane Burrill, 1835 tons, now at Sandy Hook, has been chartered to load deals from St. John, N. B., to Liverpool at 37s 6d, or at 35s to Cardiff.

—Sir John Thompson has intimated his intention of being present, if possible, at the annual dinner of the Toronto Board of Trade, which takes place this month.

—Dawson, Bole & Co., of Winnipeg, are in possession of the stock of Peter Ross, druggist, of Edmonton, N.W.T., under a chattel mortgage.

—The fancy goods stock of Lucy Hooper, London, Ont., has been sold by auction under a chattel mortgage. It realized 30 cents on the dollar.

—The second vessel to load British Columbia lumber for Australia left Victoria for Sydney, N.S.W., this week. She took 672,432 feet of rough lumber and 32,650 pickets valued at \$10,800.

—A presumed incendiary fire did damage to the extent of \$500 to the premises and stock of E. Sharp, furniture dealer of Woodstock. As usual the insurance companies are the sufferers.

—B. W. Webb, of London, Ont., has start-

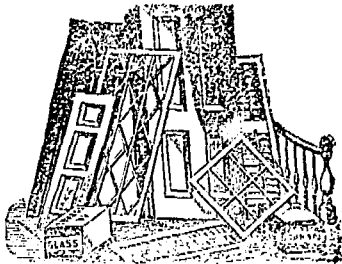
LONSDALE, REID & CO.,

Dry Goods Importers,
MONTREAL.

SPECIALTIES

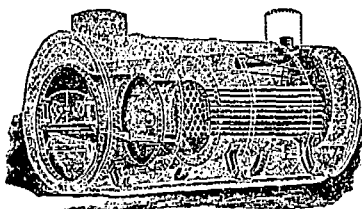
stock, Dress Goods, Cashmeres, Vests, Hosiery, Gloves, Lace and Fancy Small-wares. Canadian staples at market price.

RHODES, CURRY & CO.



All kinds of building Materials Fittings for Banks Stores, etc., a specialty.

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MONARCH ECONOMIC BOILERS.

Combine all the advantages of portable forms with the highest possible economy.

ROBB ENGINEERING CO. Ltd.,
AMHERST, N.S.

ed a new industry at Ingersoll. He has fifty hands at work killing, plucking, and preparing poultry for shipment to English markets.

—Advertisers will kindly overlook any literal imperfections in our columns lately. We are preparing a new dress all round, which we hope to have ready early in the new year.

—J. A. Lesperance, trader and shoe maker, Percé, Que., has assigned with liabilities of \$1,950 and assets of about \$820, the latter made up as follows: stock, \$450, book debts \$250, moveables \$120.

—A carload of Buctouche oysters, shipped by an enterprising commission merchant of Moncton, N. B., sold at excellent prices in Winnipeg last week. Other consignments will follow.

—J. B. Eshleman, organs and pianos, Calgary, N. W. T., has assigned after an experience of a little over three years.—Whitehead & Stewart, general store, Neepawa, Man., have assigned.

G. DESOLA,

General Commission Merchant,
CUSTOMS AND FORWARDING BROKER

General agent in Canada for "Filature of Filories réunies," United Thread Factories) of Alost, Belgium.

8 St. SACRAMENT STREET, - MONTREAL.

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Highest awards wherever exhibiting.

Only the purest ingredients used

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Write for quotations.

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TRURO, N.S.

—Declarations of incorporation have been filed by the Montreal Fruit Auction Co., of which Mr. Frank J. Hart is president, and the Montreal Store and Barrel Co., of which Mr. David S. Walker is president.

—Among the pleasant exchanges comes the latest number of "Onward and Upward," edited by Her Excellency the Countess of Aberdeen and her talented daughter, Lady Marjorie Gordon. The fac-similes of royal signatures it contains are most interesting.

—Quintard & Packard, electric supplies, Victoria, B. C., have assigned. They have been in business about a year, but competition was too keen and in face of hard times on the Pacific slope they have not been able to succeed.

—B. E. Brush, hardware merchant of Leamington, Ont., has sold out his business to McSween & Russell. Mr. McSween was formerly M. C. R. station agent in Leamington, and Mr. Russell has been managing the old Russell foundry.

—At Carleton Place, Ont., Jas. Weekes has sold his boot and shoe business to Mr. McCarthy, Jr., Port Hope, and will concentrate his attention on other lines of goods. Mr. McDonald, grocer, has retired to his old

ROYAL CARPET CO.,

Manufacturers of

TWO AND 3 PLY **CARPETS** WOOL AND UNION

Art Squares and Carpet Fringe.

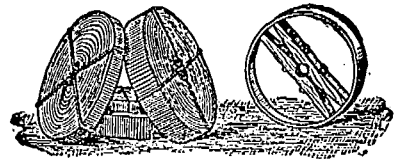
Dealers in Chenille Curtains, Rings, Poles and Trimmings. GUELPH, Ont. samples sent free.

GUTTA PERCHA BELTING,
DYNAMO BRUSHES,
INCANDESCENT LAMPS,
PACKING AND MACHINERY
SUPPLIES.

THOS. FORRESTER,

118 St. James Street.

MONTREAL.



BALLS OF FIRE

Hurled into the ranks of an army could not have created the excitement and dismay that our large stock of heavy Belts and Machinery have caused among the traders and agents throughout Canada. We sell direct to the consumer, barring out all middle men, giving consumers the immense profits squeezed and coaxed out of them by that class of men.

100,000 feet extra heavy new rubber belts at 50 and 20 per cent discount of list price.

200 Machines for wood and iron workers, engines and boilers 4 to 30 horse powers at prices that cannot be equalled.

1200 Hickory bent rim split wood pulleys no glue in them, and light American metal pulleys, all balanced.

All guaranteed as represented. Come and see them, or send for catalogue.

MULLIN & CO., 87 Papineau Sq., MONTREAL

HENRY PORTER,

Tanner and Manufacturer of!

LEATHER * BELTING,

Fire Engine Hose, Harness, Moccasin, Lace, Russel, and

OAK SOLE LEATHER

OFFICE AND MANUFACTORY:

436 Visitation Street, MONTREAL

The only Manufacturers of Rawhide Belting in the country.

THE CHICAGO RAWHIDE MFG. CO.,

MANUFACTURERS OF

RAWHIDE BELTING,

LACE LEATHER, ROPE, LARIATS,

Fly Nets, Picket, Leather, Stock and Farm Whips, Washers, Home Straps, Home Straps, Hakers and other Rawhide Goods of all kinds.

By Krueger's Patent.

The MABBS HYDRAULIC RAWHIDE PACKING World's Fair Medals awarded.

75 & 77 Ohio Street, Near Market Street,

CHICAGO, ILL.

sphere in Lanark. He has been bought out by Geo. Edwards.

—The Whitney coal syndicate of Cape Breton expect to ship 5,000,000 tons of coal to American customers if the projected placing of Canadian coal on the free list by the United States is ever carried out.

—The Canada Paint Co. have settled their claim against the barque Formosa for damage to a consignment of theirs in transit to Victoria, B. C., and the barque has left for Liverpool with a cargo of canned salmon.

—The hay pressing industry at Arthur, Ont., seems to be doing well, although



**CAMPBELL'S
QUININE WINE**

The Great Invigorating Tonic. Specific
for Loss of Appetite, Indigestion
and Spring Lassitude.

Kenneth Campbell & Co., Montreal

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EUROPEAN CONTINENT, ETC.
SELL'S
ADVERTISING AGENCY, L.T.D.

Capital \$250,000. Henry Sell, Manager, (editor and founder of "Sell's World's Press.")
Full particulars regarding British or European Advertising, sample papers, rates, etc., at the London Office, 167-168 Fleet street, or at NEW YORK OFFICE, 21 Park Row, Ground Floor.

GEO. H. HEES, SON & CO.,
Window Shades,
Curtain Poles, Spring Rollers, &c.
TORONTO, ONT.

Send for our New Illustrated Catalogue.

SELLING AGENTS:
R. HENDERSON & CO.,
MONTREAL,
J. STANBURY & CO.,
TORONTO.

BEST for 'THE MONEY'
ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING

"PATENT BOLL" COTTON BATS,

As they are very attractive in appearance and superior in quality, and no other bat will retail as well.

ASK FOR THESE BRANDS:

'North Star,' 'Crescent,' or 'Pearl,'

Put up in Bales or Cases in 4, 6, 8, 12 or 16 oz. Rolls.
Baled goods same quality but lower prices.

business is still very quiet there. Among the new general storekeepers in that thriving village are Batcheler & Co. and William Scott.

—Evangeliste Nantel, general storekeeper, of St. Jerome, came to this city to make some purchases. While here he got upon a spree, which culminated in his blowing out his brains in a house of questionable repute. He was only 28 years old.

—A meeting was held last Monday in this city to organize a new bread making company under the name of the Dominion Bread Manufacturing Co., with a capital of \$100,000. Another meeting will be held to-day.

—Mr. Robert Miller, senior partner of the firm of Robt. Miller, Son & Co., one of the oldest established wholesale stationery businesses in this city, died early this week in his seventy-fifth year, after being actively employed in trade for over fifty years.

—Grand Trunk Railway Company's return of traffic, week ending Nov. 25th, 1893.

Passenger train earnings 1893 \$121,118, 1892 \$114,184; freight train earnings 1893 \$258,567, 1892 \$282,309; total train earnings 1893 \$379,685, 1892 \$369,583. Decrease 1893, \$16,898.

—The scheme for converting the insolvent firm of C. B. Wright & Son, Ottawa, into a joint stock company having failed, it has been decided to sell the estate by auction. The moveable property is valued at \$8,000 and the real estate at \$200,000, subject to mortgages of \$50,000.

—As a sequel to the sudden resignation of Dr. Wm. O'Connor from the presidency of the Anglo-American Loan and Savings Co., Toronto, a libel suit has been taken out by him against Dr. Samuel E. McCully for \$5,000, for accusing him of misconduct while in office.

—Competition has entered even into the seal-hunting business. Owing to the high wages asked by British Columbian seal-hunters, men are being imported from Newfoundland and Nova Scotia for the purpose, so that seventy experienced men are now

on their way from the extreme east of Canada to take the places of men at the extreme west.

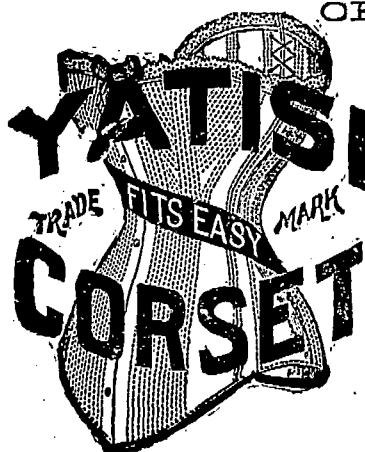
—A New Brunswick country paper states that farm products are in considerable demand. Potatoes bring there one dollar per barrel, and butter and pork equally fair prices. Yet the same paper contains six notices of the sale of farms under mortgage. How is this?

—The Ottawa saw mill have put out about 200 million feet of lumber this season. The estimate runs: J. R. Booth 65 million, Perley & Pattee, 15 million, Bronson & Weston 50 million, Buell, Hurdman & Orr, 30 million, W. C. Edwards 25 million, and Gilmour & Houston 15 million.

—The Northern Pacific Railway has issued a circular from Winnipeg notifying the employes of the road that on the 1st of January next all salaries will be reduced. All getting under \$75 per month will be cut 5 per cent, and those drawing less than \$100 per month and over \$75, will lose 10 per cent.

**Pure
Oak
Belting**

THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO
Tel. No. 363. Tel. No. 476.



**CROMPTON'S
CORALINE
CORSETS.**

AGENTS FOR
**EASTERN ONTARIO
QUEBEC
AND THE MARITIME
PROVINCES.**

**Robert Linton
& Co.,**
Wholesale Dry Goods
Corner St. Helen and
Lemelin Sts.
Montreal.

A. R. McKINLAY & CO.

Successors to MACFARLANE, McKINLAY & CO.,

WINDOW SHADES,*Brass Goods, Poles, Rollers, Fringes, Laces***TORONTO, ONT****POTATO STARCH!
POTATO STARCH!**The Finest, Best and Cheapest in the
Canadian Market.

Send for a sample and prices,

Manufactured by

McKINNON & McLEAN, Charlottetown, P.E.I.

—Godfrey McTaggart, a young farmer of Yarmouth township, discovered a new method of raising money. He personated a wealthy neighbor and nearly succeeded in raising \$1,000 on a mortgage on the latter's farm. Before the money was paid over, however, the impersonation was discovered, and McTaggart is now not to be found.

—The plans for the new building to be erected by the Canada Life Insurance Co. on the property at the corner of St. Peter and St. James streets, this city, are almost completed. The building will be one of the most imposing commercial edifices in Montreal, and will rival the palatial quarters of the New York Life. The Canadian Bank of Commerce will occupy the ground floor.

—New York advices on Havana tobacco report a good demand for leafy vegas of

last year's crop, and desirable lots at reasonable figures find a ready sale. Last year's remedies are not going off as rapidly as importers would like, but the chances are that most of them will be sold before this year's crop is ready for market, as it is very backward.

—Advices from England state that Canadian hay is steady, but that buyers are inclined to hold back owing to the large offerings of Russian hay to be shipped before the close of navigation in the Baltic. For December shipments Liverpool buyers offer \$23.75 with sellers at \$24.35. London sellers ask \$26.50, while buyers offer 25 cents less.

—The Ambitious City is somewhat stirred up over a letter just received by its Mayor from Robert McLean, secretary of the Canadian Fire Underwriters Association at To-

ronto, complaining of the lack of water pressure at the recent fires, and intimating that if some steps be not taken to increase the pressure, Hamilton may be placed in a lower insurance class.

—The offer of the Bank of Hamilton to handle the recent issue of the Ambitious City's debentures has practically been accepted. The bank agrees to take the whole issue of \$2,350,000 at 97½ per cent. if it be in the shape of debentures, or at 98 per cent if in debenture stock, less 2 per cent. commission for negotiation. This will net the city 95½ per cent. in one case, and 96 per cent. in the other.

—The lath factory at the west end of the big Booth mills on the Chaudiere, at Ottawa, was destroyed by fire this week, fortunately without communicating the flames to the main buildings. The loss

**S. LENNARD & SONS,
DUNDAS, ONT.**

MANUFACTURERS OF

**PLAIN & FANCY
HOSTIERY****AND LADIES' UNDERWEAR.**

To the Wholesale Trade only

**LAPORTE, MARTIN & CO.,
MONTREAL.**

We offer at special prices :

Green Cod, No. 1 large, Green Cod No. 1 Medium, Salmon B.C. in barrels, Salmon, Labrador in barrels, Trout in half barrels, Herrings, Labrador in half barrels, Herrings, Labrador in barrels, Herrings, Cape Breton, in barrels, Herrings, Cape Breton, in half barrels.

N.B.—Write for quotations:

**THE
MACFARLANE
Shade Co'y.****MANUFACTURERS
OF WINDOW SHADES**

Send for our new Illustrated Catalogue which is now ready.

J. F. M. MACFARLANE, President.

8, 10 & 12 LIBERTY STREET, - TORONTO.**HODGSON, SUMNER & CO'Y**

—IMPORTERS OF—

*Dry Goods, Small Wares and Fancy Goods,***847 and 849 St. Paul St., MONTREAL.**

Agents for The Churchgate brand of Hosiery

LOCKERBY BROS.,

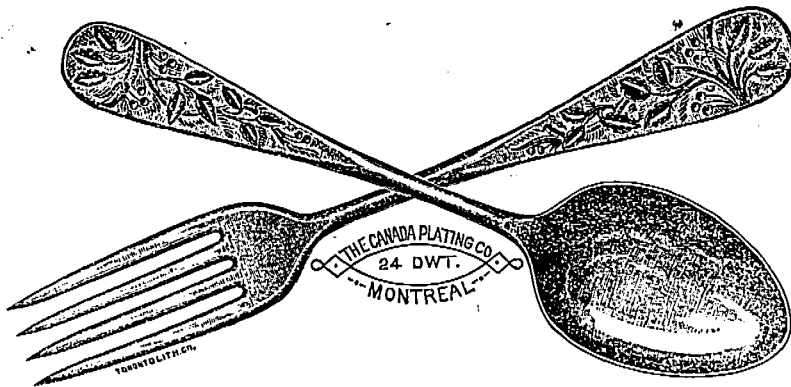
IMPORTERS

—AND—

*Wholesale Grocers,***Corner St. Peter & St. Sacrament Streets,****MONTREAL.****D. McCALL & CO.***Wholesale Millinery, Mantles and
Fancy Dry Goods.***12 and 14 Wellington Street East, TORONTO****1831 Notre Dame Street, - MONTREAL****THE TRADE INVITED TO CALL.****D. McCALL & CO.,
Toronto and Montreal.**

THE CANADA PLATING CO.

THE ONLY
MANUFACTURERS
OF
Hand Finished
Goods
In Canada.



WE ARE NOT COMPET-
ING AGAINST ANY
FIRM
AS OUR GOODS ARE
ACKNOWLEDGED
TO FAR EXCELL ALL
OTHERS.

763 CRAIG STREET, - - - MONTREAL.

Curtain Stretchers!!

WHOLESALE & RETAIL.

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

was \$14,000, amply covered by insurance.
—The visit of Mr. H. P. Dwight, vice-president of the G. N. W. Telegraph Co., to Vancouver, has revived the rumour that the G. N. W. intends to enter British Columbia in opposition to the Canadian Pacific.

—A conference has been held between Messrs. Troop & Son, the insolvent ship-owners of St. John, N. B., and the bankers interested. The settlement offered by Troop & Son was rejected by the creditors, and a proposition made by the banks which the firm now have under consideration. The liabilities of the estate are put at \$250,000.

—The creditors of W. G. Hunt, hardware merchant, of Wheatley, Ont., who owes \$3,400 and claims assets of \$3,000, met in Leamington last week to discuss his offer of 50 cents in the dollar. Its acceptance was delayed until a mortgage held by one of the creditors could be investigated. The meeting adjourned for three weeks.

—The Behring Sea fleet of the U. S. navy will rendez-vous at Port Townsend early in February. The revenue cutters Grant and Perry will follow the seal herd up

EGGS AND PRODUCE

AULD BROTHERS,

Wholesale Grocers and Dealers.
Grafton St., CHALLOTTE TOWN, P. E. I.

the coast from San Francisco to the Pribiloff Islands, while the Rush, Corwin and Albatross will look after the sealers. The latter laugh at the proposed patrol, and predict that if it is to be the least effective the number of ships must be nearly doubled.

—Farmers in the Gatineau region expect hay to go higher after New Year's. The hay pressers are taking up all they can get for foreign shipments, and this, together with the shortage of straw, which compels the farmers of that section to use much of their hay for feed, has brought the available supply down to a very narrow margin. Farmers are holding on to their hay, and only selling what they are absolutely obliged to.

—The Drury Nickel Co., (Ltd.), carrying on business in the Township of Drury, in the District of Algoma, having expended about \$150,000 on plant for saw mill and buildings and stores in connection with developing their nickel mine, have been unable to meet their liabilities promptly and an order has been made directing the company to be wound up. Liabilities are in the neighborhood of \$50,000.

THE GARLOCK PACKING COMPANY

Manufacturers of

Garlock's Patent Steam, Water and Ammonia

PACKINGS.

Dealers in Urethran and Plumbago Flange Packing and Engineers' Supplies.

Our Packing is in use in over 8000 Engine Rooms in Canada.

COR. CATHARINE & RIVERVIEW, - HAMILTON, ONT

Write for Catalogue and References.

—The visit of some officials of the Canadian Pacific and Dominion Steamship Companies to the British Columbian ports has given rise to the rumor that a new line of steamers will be started to run from San Francisco to the ports on the Sound and in British Columbia during the continuance of the Midwinter Fair. The vessels displaced by the construction of new ones for the Atlantic lines will be used in the service.

—The similarity of the titles and shape adopted by the smaller fry of trade papers in this city to that of the Journal of Commerce frequently leads to annoying mistakes. Highly respected and valued subscribers and advertisers having grounds of complaint against them frequently confuse them with the Journal, and address their communications to us instead of to the offenders. It is to be hoped that they are more discriminating in their praise.

—The meeting of the creditors of the Laidlaw Manufacturing Co. at Hamilton

CAMPBELL

BROS.

Celebrated

WEDGE POLL
AXE.

LUMBERMEN prefer this axe to any other make, try them and you will be convinced. Send for sample and price.

FACTORY:
ST. JOHN, N. B.

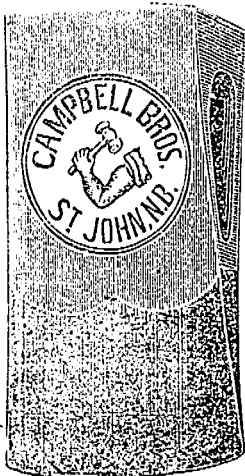
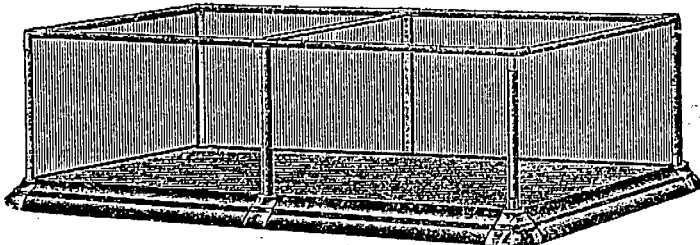


Fig 32

3 ft. case	\$6 75
4 "	9 00
5 "	11.25
6 "	13.50
8 "	18 00
10 "	22.00



DIMENSIONS:—17 inches high and 23½ inches wide, all extreme outside measure. Made with frames of walnut, cherry, antique oak, ash or imitation of ebony, with best German silver trimmings. All glass is extra heavy double thick French. Choice of horizontal slide or spring-hinge doors.

The above prices net, boxed f.o.b. cars in Chicago.

Prices net, boxed on board cars at Chicago.

Write for Catalogue, J. of C.

UNION SHOW CASE CO.,

169 EAST RANDOLPH STREET, - - - CHICAGO, ILL.

G. P. BROWNE,

(Successor to J. B. CARTWRIGHT & CO.)

**Wholesale Wine and Spirit
MERCHANT**Sole Proprietor of the LION Brand of Goods. All
Goods bearing this Trade Mark are Pure.

PORT—Lion Brand, Alicante.

PORT Lion Brand, "A" Roussillan.

SHERRY—Lion Brand, Palido.

SHERRY—Lion Brand, Manzavilla.

CLARET—Lion Brand, "A"

WHISKEY—Lion Brand, Lion Rye.

BRANDY—Lion Brand, Lion Eau de Vie.

Agent for

JOHN ROBERTSON & SONS SCOTCH WHISKEY

CHAMPAGNE { Vin de Princesse.
Vin d'Éc.

OUILLET & DELAMAIRE

Jarnac Cognac Brandy.

JOHN FERGUSON & SONS, Scotch Whiskey.

N. M. COUYPIGNE, Bourdeaux Claret.

416 ST. PAUL STREET, MONTREAL

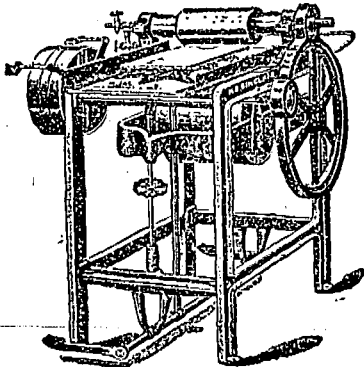
F. A. Walker, Pres.

M. B. Fithian, Secretary.

S. H. SINCLAIR CO.,

Manufacturer

of

LAUNDRY MACHINERY.

"THE SINCLAIR IRONER is the first and the best.
The Perfect Starcher is the Leader.
Burners, Sad Iron Heaters, etc.

310 S. Canal Street, CHICAGO.
Mention this paper.

confirmed the assignment made to Adam Hope & Co. The statement of the company showed a nominal surplus of \$6,900; the assets being put at \$49,600 and the liabilities at \$42,700. The capital of the company is \$40,000, of which \$29,000 is paid up. The creditors think this statement too roseate, and predict a shrinkage in the assets when realization is commenced.

—W. D. Fremlin, who carried on business at Bar River, Algoma, and was a member of the former firm of S. T. Bowker & Co., of Milton, St. Joseph's Island, has made an assignment for the benefit of his creditors. The assignment was filed on Nov. 24th. His liabilities are supposed to be from \$6,000 to \$8,000. Assets, it is expected, will be much lower than the liabilities. The goods

Berlin**Piano & Organ Co.**

LIMITED.

BERLIN, ONT.

of David Wallace, hotel keeper, of Bruce Mines, Algoma, have been seized by the sheriff under execution.

—There is an uneasy feeling in London, Eng., over the threatened failure of a great financial house prominent in Indian and Asiatic commerce. It is known that the directors have applied to the Bank of England for assistance, and that it has been refused, and that they are now seeking help elsewhere. It is the old story of a great house, with a number of expensive partners, trying to make up for its diminished profits by plunging into speculation and finding it disastrous.

—The death of Mr. Harry Thomas, after a lingering illness, at the comparatively early age of 50 years, removes a well-known figure in Montreal's theatrical circles. Mr. Thomas assumed the management of the Academy of Music in 1878 and conducted it successfully, with the assistance of Mrs. Thomas, until his death. He was a warm supporter of local organizations and will be much missed in social circles where he was always a prime favorite. Mrs. Thomas will receive the sympathy of a large circle of friends in her bereavement.

—The following list of United States

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(FREE OF CHARGE)

FINLAYSON & GRANT,

CUSTOMS BROKERS,

413 to 417 St. Paul Street, Montreal

Bell Telephone 9057. P. O. Box 654.

MONTREAL**SMELTING & REFINING WORKS**

BABBIT.

Babbit or Antifriction Metals can be manufactured in Montreal as good and as cheap as anywhere on this continent. All our grades of Babbit Metals contain a percentage of copper, tin, antimony, etc. according to number.
A good article rightly designated. Sterling value.

GEO. LANGWELL & SON,

Metallurgists and M'frs,

Montreal, Q.

Wholesale trade only
solicited.

patents granted to Canadian inventors, November 14, 1893, is reported expressly for the Journal of Commerce by James Sangster, solicitor of patents, Buffalo, N.Y., James S. Buck, assignor of one-half to G. L. Orme, Ottawa, guitar; Theodore N. Clark, Toronto, assignor to F. P. Case, Canton, Ohio, dental chair; Joseph Morrison, assignor of one-half to B. S. Van Tuyle, Petrolia, combined horse collar and hame; Robert B. Robinson and E. P. Conley, Sherbrooke, Que., card waste transmitter; Robert B. Robinson and E. P. Conley, assignor of one-third to W. E. Paton, Sherbrooke, Que., card waste transmitter. Total issue, including patents, designs, trade-marks and reissues, 575.

—J. B. Beaulieu, cigar manufacturer of Levis, has assigned at the demand of J. M. Fortier & Co., with liabilities of \$8,000. His assets are only estimated at \$5,000. Mr. Alfred Lemieux has been appointed provisional guardian.

—Mr. David Rattery has been appointed curator to the insolvent estate of Wm Cowan, proprietor of the Royal Albion Hotel at Quebec.

ESTABLISHED
12 YEARS**THE H. P. DAVIES CO., Ltd.**

81 Yonge St., TORONTO.

HEADQUARTERS FOR

BICYCLES, GUNS AND AMMUNITION.

Sold Canadian Agents for

RUDGE and NEW HOWE CYCLES,

Schumacher's Gymnasium

Supplies, etc.

WHOLESALE AND RETAIL.

81 YONGE ST., TORONTO

Send for Catalogue.

Mention this paper

LANCASHIRE**Fire Insurance Co. of England**

Capital and Assets, over \$20,000,000.

JAMES P. BAMFORD, Agent, 51 St. Francois Xavier St.

MONTREAL**THE CANADA ACCIDENT INSURANCE CO'Y.**

Head Office, 1740 NOTRE DAME ST., MONTREAL.

Reinsurers of

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

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

ACCIDENT EMPLOYERS' LIABILITY PLATE GLASS.

Good Agents
can get good contracts.

LYNN T. LERT,

Manager for Canada

ESTABLISHED 1855

Taylor's Safes

145 & 147 FRONT ST. EAST TORONTO

—Wm. S. Dockrill, plumber, has assigned at the instance of Eliza A. Dockrill; liabilities \$3,000.

—Hall & Secord, builders, of Brantford, have assigned. This was somewhat of a surprise, as they were presumed to be meeting with fair success.

—Hudson & Ouellet, grocers, of Black Lake, whose difficulties have already been noted, are endeavoring to effect a settlement on the basis of 25c in the dollar, cash.

—J. B. McKim, logger, of Port Neville and Vancouver, B.C, has assigned. He has been in business some years, but the general depression in his line of late seems to have been too much for him.

—The Hamilton Facing Mill Co. (Ltd.), manufacturers of foundry facings and importers of all kind of foundry supplies, have

appointed Messrs. Darling Bros. their agents in Montreal.

—W. D. Frémlin, general storekeeper, St. Joseph Island, Ont., has assigned. He became too much spread out in 1880, and obtained an extension then. This seems to have weakened his credit, and he has not been able to pull through.

—Geo. A. Branton, grocer of St. Thomas, has assigned. He was in business for himself from 1880 to 1882, when he failed and went back to work as a clerk. He started again early last year, but his success was always doubtful.

—The creditors of William Langley, a prominent farmer and large contractor at Gosfield North, Ont., are anxious to know where he is. He left Essex on Thanksgiving Day, and as he is reported to have been losing a good deal of money of late, they would be glad to hear from him.



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

Pelee Island Wine and Vineyards Co.
Brantford and Pelee Island.

Our Wines are the best
in the Market.

—BRANDS—

DRY CATAWBA,
SWEET CATAWBA,
ISABELLA,
OLABET,
DELAWARE,
OLD PORT,
P. I. SHERRY

And our celebrated communion and invalids win "St. Augustine," registered. Our Pelee Island Wines are the finest Canadian Wines, and being free of duty are much better value than imported Wines.

Prompt attention to Letter Orders.

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

—Oliver Chayer, dry goods merchant of this city, has assigned with liabilities of \$15,000. His principal creditors are: A. Racine & Co.; \$2,831; D. McCall & Co., \$1,007; Thibaudau Bros., \$1,506; R. Linton & Co., \$1,310; J. McGillivray & Co., \$1,159.

—Jesse Joseph & Co., mfrs. essences, city, have filed a consent to assign. Liabilities are reported to be about \$20,000. Jesse Joseph, the sole member of the firm, was formerly of H. Jones & Co., who dissolved in the spring of '91. Since then he has continued the business under the above style.

—The case of Clement vs. the Phoenix In-



REED'S WORK LOOKS WELL AND WEARS WELL.
Have you ever tried it?

GEO. W. REED, 783 & 785 CRAIG STREET, MONTREAL.

CHARLES COCKSHUTT & CO.,

BRITISH AND CANADIAN **WOOLLENS & CLOTHIERS' TRIMMINGS,**

WHOLESALE ONLY.

59 FRONT STREET WEST, - TORONTO.

The Northey Manufacturing Co. Ltd., TORONTO, ONT.

SINGLE and DUPLEX

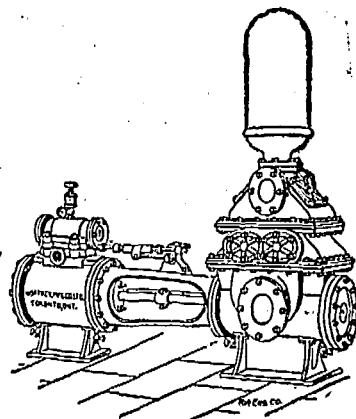
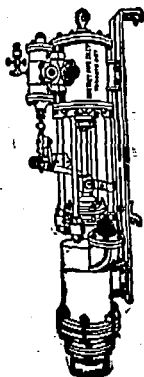
PUMPS.

For General Water Supply

— AND —

FOR ALL DUTIES.

CATALOGUE FREE.



FIRE OR PRESSURE PUMP.

insurance Company of Hartford, was decided this week by Judge Jette in favor of the plaintiff, who was awarded \$375 as damages for illegal dismissal. The allegations of negligence made against the plaintiff were held to be not proved, and His Honor found that the real and immediate cause of his dismissal had been his refusal to comply with the request of the manager, and certify that a policy of insurance in favor of one, Belasco, brother-in-law of the manager, and whose home had been burnt, had been transferred from 26 to 24 St. Lawrence street, when this transfer had not actually been effected. The judgment declares, that strictly speaking, Belasco had had no claim on the company, and his brother-in-law should have not taken upon himself to order the payment of the amount without referring the man to the head office. Clement was justified in refusing to be a party to the transaction, and his conduct, so far from justifying his dismissal had been, on the contrary, a conclusive proof of his devotion to the interests of his employers.

—In this province, E. Veillenx, saddler, St. Ephrem de Tring, has failed. His health for the past year or two has been bad and he has gone behind.—Edward Earl, marble cutler, etc, Montreal, already noted, now assigns. Liabilities \$1,000.—P. Moisan, boots and shoes, Quebec, is offering 50c on the dollar, time, unsecured, or 30c on the dollar cash. He owes some \$5,000. He has been in business 7 or 8 years in a small way, and has latterly been meeting with exceptional losses.—J. A. Tessier, men's furnishings, Montreal, has assigned with debts of \$14,000. His record covers about four and a half years, and he did fairly at first, but the last year or two competition has been too keen, and he has gone behind.—J. B. Beaulieu, cigars, Bienville, has assigned. Liabilities about \$7,900. He has been in his present business a little over two and a half years, and was previously in groceries. Recently he became embarrassed and sought an extension from his principal creditors, which the majority granted him, but this apparently was not sufficient to pull him through.—Talbot & Parent, flour and grain, Simonski, have assigned owing \$4,500. They lost money in railway ties, and for sometime past have found it hard work to pay bills.—W. C. Atkinson, trader, Quebec, is asking an extension.—L. L. Dussault, dry goods, Quebec, already noted, has compromised at 40c, in 2 and 6

months.—F. Moisan, shoes, Quebec, has effected a settlement at 50c in 4 and 6 months.

—In the Maritime provinces, Chipman & Davidson, feed, Rockingham, N.S., have assigned.—Belyca & Alexander, shingle mill, Chatham, N.B., have assigned. Liabilities \$1,500. They went there in the spring of '82 from Maryville, N.B., but have been doing but little since the start. Last season they practically did nothing and went behind.—Wm. Lounds, contractor, Halifax, N.S., has assigned with liabilities of about \$3,000. He has been long in business as a builder and contractor but has met with only poor success.—Chas. I. Gass, trader, Bayfield, N.S., has assigned owing \$10,000. He succeeded Randall & Gass, of which firm he was a member, in October '91. He was burned out in September '92, and suffered a small loss. His business afterwards went behind and a short time ago he gave a bill of sale for \$4,613 to the estate of E. W. Randall—Latham & McCulloch, fancy goods, Halifax, have assigned. Latham retired a few years since and Wm. MacCulloch continued alone under the old style. Liabilities are between \$4,000 and \$5,000. The assets were badly damaged by fire last summer, and the insolvent was unable to come to a settlement with the insurance companies.—W. B. McLane, blacksmith, Sherbrooke, N.S., has assigned. He was formerly of McLane Bros., who dissolved in the fall of '87.—W. F. Gopp, trader, Pugwash, N.S., has assigned.—Augustus Down, coal, Charlottetown, P.E.I., has assigned. He has been carrying on a small trade for some years and was formerly of Barret & Down, retiring in '87.—Leonard & Crawford, general store, Red Rapids Bridge, N.S., already noted as assigned, have compromised at 70c on the dollar, payable in 3, 6, 9 and 12 months, unsecured. Liabilities \$5,360 and assets \$6,482.—Jas. Dillon, Digby, N.S., has assigned.

—In Ontario, Thos. Baird, shoes, Woodstock, has assigned. He is a small custom shoemaker in business for several years. Of late he commenced keeping a little ready made stock.—J. A. & E. C. Travis, East Gwillimburg, have assigned.—Wm. Jenkins & Son, clothing, Petrolia,, have assigned with liabilities of about \$6,000. They were formerly in London and a couple of years ago opened a branch at Petrolia. In the spring of '92 they closed their London

business. Trade was not sufficient to support two partners and their families.—H. B. Sproat, grocer, Woodstock, has assigned. He has been in business only since the beginning of the year, succeeding J. Dent & Co.—Dagleish & Bradley, woolen mill Ottawa, have assigned. They were chattel mortgaged for about \$4,000, and the holder of the mortgage putting a bailiff in possession, an assignment followed.—H. B. Rogers, mechanic, Parry Sound, has assigned.—John Ellis, tinware, Stratroy, has assigned. Liabilities are small.—O. W. Powell, butcher, Cobourg, has assigned.—D. K. Weber, trader, Hawkesville, has assigned. He succeeded R. Morrison in '89. He has been going behind for sometime, and two writs for over \$3,000 were recently issued against him.—Alton & Yager, general store, Clear Creek, have assigned owing \$1,900. They have made an offer of 40c, 3, 6, and 9 months. They have been in business some time.—J. H. Larkin, builder, Hamilton, has assigned. He is a carpenter by trade and was formerly of Larkin Bros. and MacReady, who dissolved some time ago. Latterly he has been speculating in real estate, building houses, etc.—The following have assigned: Henry Cresswell, Onondaga; Wm. Willard, Port Perry, and S. Troyer, Vaughan township.—Allan Turner & Co., drugs, Brockville, have compromised at 25c on the dollar, cash. Liabilities are about \$7,000, of which \$5,000 is said to be to the mother of Allan Turner. The sole member of the firm. The business was established many years ago by the father, and on the latter's death, several years since, Allan Turner took it over. Possibly he has been rather easy going of late, but asking a compromise was somewhat of a surprise.—Israel Snyder, Waterloo Township, has assigned.—Duncan Cameron, general store, Warton, has assigned. He commenced there early in '82, but was not successful and assigned in January '90. He resumed, but has all along had a hard struggle.—Geo. Gosling, wall paper, etc., Cornwall, has assigned. He has been in business four years in a small way.—Sam'l Swanton, contractor, Toronto, has assigned. He has attempted too much in real estate operations.

AN IMPORTANT POINT.

An important commercial case has just come up in Toronto arising out of the assignment of W. H. Trebilcock & Co., dry

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

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

LYMAN, SONS & CO., MONTREAL

goods merchants of London, whose stock has just been sold to J. C. Trebilcock for 62 cents in the dollar. It is to decide whether executions can come in as preferred claims after an assignment takes place. It appears that just before Trebilcock assigned McMaster & Co. got judgment for \$7,820, and Mrs. Trebilcock for \$2,800, all in the same day. These two judgments cover practically all the estate, and if they stand, the other creditors will get nothing. Naturally they object to this, and one of them, Mr. S. F. McKinnon, who is a creditor for \$609, asks that these judgments be set aside, the law on this point be established, and the assignee be restrained from distributing the estate.

ONE CAUSE FOR HARD TIMES.

—Montreal is the most speculative city in the world in proportion to its size. In no other city is the spirit of speculation so thoroughly ingrained in its people. Men who have no right to speculate, and men who have no need to speculate, do so all the same. The junior clerk and the millionaire head of the firm both take fliers on margin, and, as most of them buy invariably for a rise, it is estimated that the losses of Montreal's citizens during last summer were not less than \$2,000,000 in hard cash, of which \$250,000 was

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PROPRIETORS OF THE

"EMPRESS QUEEN BRAND."

All goods packed under this brand being of finest quality.

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No less than seven of these institutions are now in full blast in this city in spite of the Abbott bill. They number among their clients men of every class in society, and not a few women. Most of the legitimate brokers have also ladies, usually wealthy women, among their clientele. These women buy invariably for a rise. They do not buy on margin, but purchase the stock outright, and wait for a rise. When it gains a few points they sell out, and wait for it to fall again before they go in once more. There are several men of high commercial standing who operate in the same way. This was the class most heavily hit by the steady fall in all classes of securities that took place last

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Haig & Co., Taragona Ports.
A. Houtman & Co., Rotterdam, Holland Gln.
Ind. Coope & Co., Burton-on-Trent, Ales.
Seigort & Sons, Trinidad, Genuine Angostura Bitters.
Dublin City, Distillery Whiskey.
Banagher, Irish Whiskey, on the Green Banks of the Shannon.
Escheneaur & Co., Bordeaux, Clarets, Sautesnes, &c.
Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Sautesnes, etc.
Neven, Raphael & Co., St. Hilaire, Sparkling Saumur
Faye & Coie, Macon, Burgundies and White Wines
Royal Hungarian Government Wines of Budapest, Hungary.
James Watson & Co., Dundee, Scotch and Irish Whiskey.

summer. Some of them have their stocks still; but those who sold out lost heavily. One society lady is credited with dropping \$6,000 in American industrials, and the losses of a wealthy hardware merchant are put at ten times that figure.

The failures of Lamontagne, Clark & Co., and the Monroe Miller Co. threw a considerable light on the increasing spread of the gambling spirit in this city. Of course the growth is largest among the French Canadian population—but the English are not far behind, and the English are not far behind them, and even the staid Germans are infected with the fever to a greater or less extent. In fact one of our boldest operators is of that nation. The disquieting feature is the quantity of money thus taken out of this city by American gambling centres without any return. Two millions of ready money taken out of Montreal in eleven months forms a very good reason for hard times, and financial stringency without having to lay the blame on the tariff or the silver question. The money that should have paid bills and met notes went into the American bucket shops instead, and the losers moaned over the hard times instead of over their own reckless speculation, and talked of cycles of depression instead of gambling losses. There is a good deal of hypocrisy in financial as well as in social matters, and many of those who discoursed most learnedly of the theoretical causes of hard times had personal reasons for knowing the true one. Truly the spirit of the late Sir John Abbot must often look down and wonder what has become of his bucket shop bill.

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Total Assurance, over	\$109,200,000
Total Invested Funds.....	\$37,700,000
Annual Income.....	5,000,000
Investments in Canada.....	\$8,500,000
Total Assurance in Canada.....	\$14,000,000
Bonus Distributed over.....	\$27,500,000

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INCOME AND FUNDS (1892)

Capital and Accumulated Funds,	\$35,730,000
Annual Revenue from Fire Premiums	5,495,000
Annual Revenue from Life Premiums	
Annual Revenue from Interest upon Invested Funds.	
Deposited with Dominion Government for the security of Canadian policy-holders.....	200 000

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THE CANADIAN

Journal of Commerce

MONTREAL, DECEMBER 1, 1893.

TAX EXEMPTIONS.

The motion of Alderman Clendinning, at the meeting of the Civic Board of Chairmen at the City Hall last week, although without a seconder, was undoubtedly sound in principle, and based

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upon the ethics of plain ordinary every day, business common-sense. It was to the effect, "That all properties occupied by communities or institutions of any kind where work is done and business carried on in competition with ordinary citizens be withdrawn from the exemption list and taxed the same as other immovables in the city."

This motion was of course a shock to the other aldermen, who could not deny that the principle was just, and that institutions which daily entered into competition with business houses paying wages, rent, and business and other taxes, while they paid practically none of these three great charges upon production, were not entitled to exemption from taxation. But they did not like to say so. Above all they hesitated over making it a live issue. Too many all-powerful interests were involved, and they wanted time to consider what their safest course would be before coming into collision with what might prove to be a politically insurmountable obstacle if they ever grappled with it in earnest. They were quite willing to deal with it as an abstract principle. So long as it was purely abstract they were perfectly ready to admit its correctness, and even to uphold it from a moral standpoint. But they did not want to vote upon it, and certainly did not desire to have it admitted into the plain crude world of fact. It is one of those uncomfortable questions which an alderman spends his time in dodging; and they dodged it accordingly. They suggested that it might be brought before Council in the course of a year or two, and drew a long breath of relief when they found that the daring motion had no second.

The injury that institutions, like these, do to legitimate trade when they enter the field of business competition, is very considerable. They injure the

workingmen as much, if not more, than his employer. They have at their command an amount of practically free labor—for to say that from 10 to 25 cents per day is fair pay for a young man working as a printer, bookbinder, tinsmith, or harness maker, would be to tax the credulity of the trade too far. They pay no taxes, and practically no rent. As a consequence they can name prices to purchasers that an ordinary business man, paying rent, fair living wages, business, water, and general taxes, cannot hope to meet except by reducing his expenses to the lowest possible margin. To do this he is compelled to reduce his staff, and to try, if a few first-class men cannot turn out better work than the number of half-trained boys these institutions can command. Sometimes he succeeds. Other times he fails, and has the additional grievance of knowing that it is owing to his own payments on account of taxation that these half-criminal, half-charitable, institutions are able to undercut him.

The institutions claim that they teach the boys and young men they employ a useful trade before their discharge, and that they are only exercising an indefeasible commercial right in making use of their advantages in order to undercut the ordinary business man and secure the trade. They say that they contend fairly for their share of business in the open market, and that the advantage accruing to the young men, whose labor they can command, offsets the loss to the workmen whose product they displace, and whose wages they consequently curtail. The graduates from the institutions do not bear out this statement; nor does the experience of their employers in later life. As a rule they are farmed out to firms who contract for their labor in a lump and who teach them just one branch of the particular trade they are employ-

ed in, instead of putting them through the whole trade as they would a legitimate apprentice. In fact the contractors use them like so many parts of the machinery. They each do one particular branch of work only, and when they come out, they are naturally as useless to the ordinary employer as if they had never worked at the trade at all. They thus have generally to learn their trade practically over again from the start.

This pretty well disposes of the theory that this competition of charity supported labor with the ordinary workman is beneficial to the tools used. The contention that the institutions who use them compete fairly in the open market for business is equally fallacious. They do nothing of the sort. They play upon the sympathies of their customers in order to secure business. They ask them for work in the sacred name of charity; and, when a man can help a deserving institution and benefit his pocket at the same time, he generally does so. He does not stop to enquire whether they pay wages, rent or taxes, like ordinary firms do. All he wants is his work done at the lowest possible figures, and he is quite willing to assume the virtue of benefiting a charity (at a saving to himself) in addition. Can this be called competing fairly for business in the open market?

Under these circumstances can the exemption of such institutions from municipal taxation be defended? They enjoy all the benefits of municipal protection. They have paving, lighting, police protection drainage, and all the other advantages of a well-ordered city, without paying one cent for them. Their property increases in value with the improvements made in their locality by other people's money. And then they deliberately descend into the arena

where the ordinary taxpayer is forced to struggle for his existence, and use the very advantages with which he equips them to undercut him with his customers. Does it not look, in view of these facts, as if Alderman Clendinning's motion was fully-warranted? It is to be hoped that the next time he brings it up in Council, he will find more supporters.

NEXT SPRING'S HATS.

Fashion in England which rules styles for men's felt hats here, just as the United States do in straws, has decreed that this year crowns shall be as high as the public can be got to wear them and that the leaf shall be broader than last year, and be shovel shaped both before and behind. Two eyelet holes are also placed at each side of the new shapes, and the old heavy felts have been displaced by felts so light as to weigh less than straw, while still retaining their shape and strength. In fact some of the London hats are absolutely feather-weights; so light and delicate, is the felt of which they are made.

One of the novelties for next spring is the Alpine hat, which is a stiff felt made to look exactly like a soft felt hat, dented in the crown, and having a heavy rolled leaf all round. The imitation of a soft hat is so perfect that it is not until the hat is handled that the deception is manifest. This hat will be largely worn in greys, drabs and cubas, which will be the prevailing colours for next spring and summer.

In soft felts, the Cody, a hat with a high flat crown, tapering towards the top, and with a wide heavy roll of exactly the same curve all round the leaf, should be a good seller. Imitation American soft felts, with raw edges and high crowns with medium rolled leaf, are also shown in large ranges of coloring, and bid fair to be popular in the West. Large black softs for elderly men come in high-crowned lines and should be as good as wheat.

For summer wear, Yeddo straw, sailors (also called spider-web or palm leaf straws) in low crowned lines with very broad brims will be the favorites. These hats are made of the natural straw, unplaited, and simply coiled and caught together with strong thread. Some lines of Yeddos have a heavy underbrim of plaited straw to make the rim stronger and keep it in shape. They are a very tender straw, and wear and break much more easily than the ordinary Mack-

inaw. Ladies will also go in extensively for Yeddos, as well as for sailors with broad brims of fancy braided straws. Hats with leather and imitation celluloid crowns are also shown for ladies wear, as well as the usual range of summer goods.

In colors grey will be a strong favorite, and grey shells and derbys will be very much worn by dressy men. Next in favor comes Havana brown, a rich dark hue that has taken extremely well in the West. Then come the tans and nutrias with the inevitable black. More colors will be worn than usual next year and although the shapes of the new hats are hardly so graceful as those of last season, they make up for it in the richness of their tones, and their exquisite lightness and finish.

THE PETTY MONEY-LENDER AND HIS CUSTOMERS.

The present year has been an exceptionally prosperous one for that class of small money-lenders who prey upon the medium grades of Government employes and clerks, and on the better class of mechanics. Most of these lenders have every dollar they possess loaned out at eight and ten per cent per month, and many, who have no bank accommodation, are compelled to refuse loans from lack of funds.

The World's Fair was a large factor in this state of affairs. Numbers of young men—and not a few old ones—resolved to visit the Magic City this year, cost them what it might. They were not long in finding out that Chicago was a much more expensive city than they had fancied it, and were compelled to antcipate their salaries to a greater or less extent in order to finish out their holidays and get back home. Then came the pinch. They found board and tailor's bills awaiting them when they got back, and no salary coming at the end of the month. Duns began to frequent the office, and then hints followed, of suits and seizures and protests which might involve the loss of their positions. Something must be done, and as their friends were all in a similar box with themselves they turned in despair to the money lender.

In the daily papers that reach the more respectable class, they find a quiet, modest advertisement to the effect that if any one will apply at a certain room in a high-class business building they will find a gentleman ready—in fact eager—to lend them money on their personal security, with-

out the slightest publicity. This is the very thing they want, and forthwith they start to search for this benefactor to the human race.

They have generally some difficulty in finding him; for he is a shy bird whose office is usually locked up, or empty. But at last they catch him in and find he is not quite so anxious to let them have the money as they pictured him to be. He is a "nice," suave-talking man; but he is cautious. He explains to Antonio's great grandsons that it is not his own money he is lending. If it were, he infers he would hand them the keys of the safe and implore them to take what they required. But it is the money of a poor widow left with a small jointure which he is investing to the best advantage and therefore he must go slow. Preliminary investigations must be made, and these will cost the applicant \$2.50: Usually the victim hands this up. He wants the money badly, and he knows that the investigation will bear out all he has said. So he goes away, and comes back on the appointed day, more eager and hard-up than ever. Of course the enquiries have been satisfactory; but here the widow's poverty steps in. She cannot let him have more than \$25, and she can only let him have that sum for a month. The victim usually says that this is not enough, and that he could not possibly pay it back in that time. Then the sympathetic gentleman hints that it will be all right. He will fix it for another month for him. He also points out that the sum offered will stave off the victim's most importunate creditors, of whose number and claims the money-lender has by this time got a tolerably clear idea. Finally of course the applicant gives in and takes it. He signs a note, and gets it endorsed by some chum who probably desires a similar favor from him, and then he is safely hooked and all ready for "skinning." The note reads that he is to pay \$25 plus \$2.50 at the end of the month, that is, interest at the rate of ten per cent per month on the full face value of the note until the whole sum be repaid.

At the end of the month he usually is able to pay the interest. This means that, with the preliminary fee, the money-lender has already received twenty per cent of the sum he has lent out while the borrower has not repaid a cent. If he cannot pay, a new note is made, to the face value of which the

money-lender adds the interest due and that of the current month. This means that the victim signs a note for \$30 on which the interest will be three dollars per month, when he has only received really \$22.50. And so this goes on, until at the end of a few months the money-lender holds an obligation for twice the money he paid out with interest running on it at the original rate.

Even should the borrower be able to repay part of the principal, as well as the interest, the fleecing does not cease. The face value of the note is not reduced. The amount paid off is simply endorsed on the back. The full interest of \$2.50 per month still goes on, even if the amount remaining due be only \$5; and as in most instances these notes are paid off in instalments of \$5 at a time, the money-lender thus receives \$15 at the end of five months for the loan of \$25. This is interest with a vengeance.

If the borrower cannot pay, the cost of such compound interest as he is charged with soon mounts up at an astonishing rate. Law costs commence to make a startling increase in the account. In one case (that of a newspaper man in this city), at the end of two years the \$25 originally lent had grown to the figure of \$345! In this case a threat of exposure induced the lender to accept \$85 in settlement of all claims.

But there are other cases in which the victim is still toiling on with the ever-growing millstone firmly on his shoulders. Then it is, that with the dread of losing his situation ever before his eyes if his salary is seized, the weak-minded victim begins to pilfer. At first he only wants sufficient to pay his interest to the money-lender. But he gradually gets bolder, and finally detection follows and he either flies the country, or goes to jail, while the agent for the poor widow, pockets his gains and looks out for similar dupes.

A NOVEL PROPOSITION.

It is fortunate that, in these days of progress, inventive genius does not confine itself solely to the discovery of new methods of industrial process but gathers within its fold all the various ills that man is heir to whether they be physical, social, or financial. There are now medicines so comprehensive in their character (according to the advertisements) that they cure every variety of disease from the simplest cough which lies within the means of our poorest citizens to verminous ap-

pendicitis which only the wealthiest of our merchant princes can afford to suffer from. More than this. If none of the family happen to be sick at the time they are equally beneficial to any live stock which may be lying around loose, and can be used as a roofing composition on the barn or as a cheap and effective method of increasing the death rate, with equal advantage.

It is the same with financial problems. Up to the present the agriculturist has been compelled to struggle with the vicissitudes of poverty, poor crops and hard times. In future he will not—that is if the community consent to follow the methods suggested by Mr. David Lubin of Sacramento, Cal. Mr. Lubin has invented a process whereby every farmer will become a millionaire whose hardest task it will be to lug his profits to the bank and cut off coupons on dividend day. Mr. Lubin has not yet taken up the case of the artisan and the clerk. But their turn will come. When he has converted the agricultural community into a galaxy of "bloated bondholders" he will devote his attention to the other classes of workers and render them equally prosperous. At least he says so.

His plan, in the case of the agriculturist is singularly simple. It is, in fact, the practical abolition of freight rates. He argues that the price realized by the farmer at the point of shipment is the value of the produce at its destination less the freight to that point. If then, the freight be reduced to an absolute minimum, the farmers' price will be enhanced in proportion, and he will wax fat and happy while the consumer at the other end is scratching himself bald in the effort to pay for it. Unfortunately, railway companies are obliged to earn a decent margin of profit, if they are to exist and pay wages—to say nothing of dividends—and they flatly refused to agree to Mr. Lubin's suggestion that they cease charging freight on farm produce and thus ensure a bucolic millenium. Undeterred by this rebuff, Mr. Lubin addresses himself to the Government and propounds the startling proposition that in future farm products shall be moved as mail matter at a uniform rate for all distances. He argues that if a letter can be carried all over the Union and Canada at a fixed minimum rate, why should not a crate of eggs or a car of cheese? His idea is that every farmer should have the right to take his produce to the nearest post office, buy a stamp from the clerk, stick it on the package, and have it forwarded to its market, at the farmers option, at the one rate whether it be going to Tacoma, Kalamazoo, or New York. This is beautifully simple, is it not? Mr. Lubin thinks so, and he is one of the greatest handlers of economical problems on the earth to-day. We know this is so; because he says so himself, and he would not tell a lie about a little thing like that. But unfortu-

mately there are men who detect spots upon the surface of the sun itself, and these carping critics have been putting some very uncomfortable questions to Mr. Lubin, which that gentleman, with the true superiority of genius to argument, haughtily declines to answer.

They want to know, first, how he would fix his universal rate. If it is left to the railroad companies to fix the average between the long and the short haul it will certainly be a good deal higher than the average farmer is paying for marketing his produce to-day. Naturally much of the produce offering would be for long distance hauls, such as California and Florida fruitseeking Eastern markets, and Dakota wheat on its way to the ocean port. The average rate, then, would have to be adjusted to cover this contingency. If this resulted in a high average rate being fixed, would it benefit the farmer living within a moderate distance of his market? Would it not increase the cost of marketing his produce and thus tend to make him a pauper rather than a millionaire?

Mr. Lubin replies that the state must step in, and make the average rate low enough not to discriminate against what may be termed the "short-haul" farmer. But is not this discriminating in favor of the "long-haul" farmer who, from his distance from the distributing centre, pays less for his farm and is under less expense than the one in close proximity to the market both desire to reach? And, secondly, why should the whole community be taxed simply to enable an already prosperous class, as the agricultural workers of this country are admitted to be, to add to the profits of their industry?

Again Mr. Lubin does not seem to take into account the cost of the army of clerks, weighers, checkers, and stevedores, the undertaking of the transport of all agricultural produce would involve upon the state. Who is to do the loading, unloading, and cartage of the produce? Who is to be responsible for difference in the weights, or for loss or damage in transit, or from delay or demurrage in the case of perishable or "time" freight? Is the unhappy taxpayer to shoulder all this? Why, the mere expense of arbitration in cases of shortages and damage, thus incurred, would form a very serious item in the budget, let alone the payment of the awards. Is all this to fall upon the classes who apparently would derive no benefit, whatsoever, from the state going into the railroad business? If Mr. Lubin says yes, it looks as if he were determined to sacrifice every other interest in the country for the benefit of one—an important one, all must admit, but still only one. If not, who is to pay it? The railways certainly will not. They will demand their average rate and leave the state to settle with the farmers. The burden must eventually fall upon the whole body of tax-payers, of whom the farmers form only a small proportion, and thus the

result would be a striking example of the effect of class legislation upon the nation as a whole.

Mr. Lubin does not pretend that, if his scheme ever went into effect, the consumer would get his produce any cheaper. He is to get no return for the proportion of the taxation he pays that is diverted for this purpose. The farmer is to get better prices, and have less trouble in marketing his goods. That is all. The consumer is to go on paying top prices in order that the supplier may make more money because a portion of his taxation is devoted to hauling the produce to market. Truly Mr. Lubin's estimate of the intellect of the average citizen must be based upon his own. Under no other hypothesis can we understand his making such a proposition in cold blood.

The fact is Mr. Lubin is a shining example of that class of agricultural "crank" that finds its apotheosis in the leaders of the Populist party. In his view the farmer is the only class worth legislating for. All others are simply subservient to him. In his pamphlet he asks:—"Would it not be better for the destinies of this Republic that agriculture should live, and that manufacture should perish. Will not the great increase of wealth gained at the expense of agriculture on the one hand, and the constant concentration of homeless and houseless millions into cities, require a strong central government? The strong central government, once here, and the days of the Republic are numbered. Awake from your stupor, O potent giant, and with your mightiest effort endeavor to throw off the burdens which tend to crush, and let your cry be "Protection to Agriculture!"

Fortunately, there are a few loose millions on this continent who are neither farmers nor cranks, but solid men of business or workers with brain and tool. It will not take them long to fathom Mr. Lubin's depth, or to relegate him to his proper position in the growing class of visionary agricultural enthusiasts of whom Senator Peffer and "Sockless Simpson" are such bright and shining examples.

THE AMERICAN TARIFF.

The text of the new Democratic tariff bill, as promulgated by Mr. Wilson, the chairman of the committee who framed it, is exceptionally favorable to Canada, and more especially to the Canadian farmer. Fresh vegetables, fruits and milk are made free, and the tax of five cents per dozen on Canadian eggs is swept away. Barley is reduced from 40 cents per bushel to the equivalent of 12 cents, butter and its substitutes are reduced from 6 to 4 cents per pound, cheese will pay 25 per cent. ad valorem instead of 6 cents per pound, live poultry will pay 2 cents, and dressed poultry 3 cents per pound instead of 5 cents, and hops 8 cents per pound instead of 15 cents. Potatoes will pay 10 cents a bushel in place of 25 cents,

cabbages and green peas are free, vegetables will only pay 10 per cent., and the tariff on hay is reduced from \$4 to \$2 per ton, while wool is free.

So much for the advantages to the Canadian farmer. Our lumbermen and miners will also benefit if the bill becomes law in its present form. Logs and all unmanufactured lumber are made free, and on sawn and manufactured lumber a uniform ad valorem duty of 25 per cent. has been substituted for the vexatious specific duties. Free ores and free coal will help the Nova Scotian miner, while the iron companies will benefit by the reduction of the duty on Canadian pig iron from a specific duty of from 50 to 90 per cent. to a uniform ad valorem of 22 1-2 per cent. Our phosphate, ochres, mica and manganese are also placed on the free list.

The fishing industries have salmon, shell-fish and fish oils made free for them, and the tanners will appreciate the reduction of the duty on sole leather from 10 to 5 per cent. and the placing of tallow, degrass and wool-grease on the free list. The placing of a uniform tax of 20 per cent. on all live animals is a reduction which should stimulate the Canadian cattle and horse trades.

The new tariff, then, although distinctly protective in its character, is far more favorable to Canada than any one expected. The Canadian farmer can once more export his eggs, his barley, his horses, and his hay across the lines with some chance of profit, while the placing of coal upon the free list should boom the coal companies in Nova Scotia and the North West. The reduction in the duty on sawn lumber and pulp-wood is a great point in favor of our lumber merchants and mill men, and one that will materially alter the attitude of the Dominion cabinet upon the question of the reimposition of the duty on saw logs. In fact, Canada has no reason to quarrel with the new tariff measure. She derives a number of advantages without one single compensating disadvantage, and therefore the progress of the bill through Congress will be eagerly watched on this side of the political line.

But that the measure will ever reach the President in anything like its present shape is, unfortunately, hardly to be hoped. Too many powerful interests are involved in its alteration. The coal barons of the United States, aided by the great railways, whose traffic earnings depend upon the coal carrying trade between the central and eastern States, will certainly use all their efforts to prevent Nova Scotian coal coming into New England free of duty and displacing the product of West Virginia, Ohio and Pennsylvania. The reduction in the duty on pig-iron also will be fought bitterly by the iron masters of the eastern States who have to depend upon the trade of the Atlantic coast to dispose of their output. The lumber mills of Michigan will contest the placing of sawn lumber on the free list, and the border farmers will kick against their present monopoly of fruit and vegetables being cut down. All these interests will have their effect in altering and remodelling the present rough draft, and therefore conservative mer-

chants decline to put themselves on record in regard to its possible effect on trade until they see in what shape it is when it finally leaves the Senate.

MARCOTTE BROS.

The history of the firm of Marcotte Bros., auctioneers, of this city, is a somewhat interesting one to commercial men, inasmuch as it forms a striking example of the result of endeavoring to combine too many interests under the supervision of one man. Aphonse Marcotte is an excellent auctioneer, and has always made money at the trade; but unfortunately for himself and his creditors he would never confine himself strictly to it, and hence we have to record the failure of the firm in which he was always the leading spirit.

In 1876 he was the senior partner in the auctioneering firm of Marcotte, Archambault, and Laballe. A year later Laballe retired, and the firm became Marcotte & Archambault. The new firm did fairly well, and in 1880 Archambault retired with \$4,500 in goods and Marcotte was left alone with about \$15,000 in capital. Released from the control of his partners, Marcotte launched at once into the dry goods business on a large scale. He controlled at one time nearly a dozen stores, all of which he supplied with goods, and in some of which he was a registered partner. But this proved to be more than his limited capital could handle, and in 1882 he failed with liabilities of \$150,000, and left for the United States. He returned later and settled with his creditors, and in 1887 he went into partnership with L. N. Erement as Marcotte & Erement. Mr. Erement retired in 1889, Mr. J. A. St. Marie taking his place in the firm; but in February 1890 the firm had to ask an extension of 3, 6, 9, and 12 months, unsecured. At this time they showed a deficit of \$4,000, which was punctually paid. The firm then dissolved, and the present partnership was formed under the title of Marcotte Bros.

The firm did well as auctioneers, but Marcotte lost money in buying and selling bankrupt stocks and regular goods on the firm's own account. About three months ago their place of business was gutted by fire. The firm was awarded \$24,400 in insurance money and \$5,000 in salvage, but it was felt at the time that this would not cover their liabilities, and that they would soon be in deep water. This impression proved to be correct. Their creditors pressed them, and we now have to record their consent to an assignment with liabilities of about \$20,000. It is stated that in future the firm will confine itself strictly to the auctioneering business.

EGGS AND THE TARIFF.

The proposed change in the American tariff, placing eggs once more on the free list, will be interesting news for our farmers, who are likely to prepare at once for an increased production. A fair trade has been done with Great Britain at intervals, but most dealers express the opinion that the United States is our natural market for eggs. Of course no actual change in the law is possible before spring, and the ef-

fect will not be visible on prices for some time. At the moment consumers doubtless think they are paying enough for eggs; but this is a season of the year when strictly fresh laid eggs are difficult to obtain in quantities. Leading retail grocers do not blush to ask 60c a dozen for a guaranteed fresh article, and case eggs, more or less off flavor, fetch 28c to 30c at retail. Commission merchants say these are fancy prices, and, of course, not quotable as a market rate. What are now called "fresh" by the trade have necessarily been some time in process of collection or on the road, and no barnyard eggs are now being received by wholesale dealers.

A leading commission house stated they had sold but few as high as 21c, the average range being 20c to 21c. This season there were shipped to Britain from this port 30,633 cases, or about 1,500,000 dozen. Bristol took 570 cases, Glasgow 21,482, Liverpool 16,751 and London 880. Both the United States and Canada maintain a duty of 5c per dozen at the present time, and the abolition of this tax will cause increased trade on both sides, as Canada is an importer at certain seasons. In 1890 we imported 625,168 dozen, and last year only 156,252 dozen. The McKinley bill went into effect in 1890, and in that year we sent eggs to the tune of 12,825,735 dozen to the United States. Last year the figures were only 3,918,015 dozen. The experience of the past has made us acquainted with the British market, and thus will be beneficial in the future. It will be perceived, however, that our shipments to all quarters now fall below our former exports to the United States.

THE NEW JOINT MANAGERS.

The new joint managers for Canada of the Phoenix Insurance Co. of Hartford, Conn., although both comparatively young men, have each made their mark in the insurance world. Mr. Geo. Maitland Smith is a son of Mr. G. F. C. Smith, resident secretary of the Liverpool and London and Globe in this city, and was trained in that institution under his father's eye for eight years. He then became agent for the Montreal district of the Phoenix, which position he occupied for three years before his promotion to his present important post.

Mr. J. W. Tatley, his colleague in office, is the second son of Mr. W. Tatley, Canadian manager of the Royal Insurance Co. of England. He began his insurance career in the Royal; but six years ago accepted the post of cashier in the Northern Assurance Co. in which he rose rapidly to the position of chief clerk under the general manager, Mr. Robt. W. Tyre. The Phoenix is fortunate in securing two such energetic, well posted and capable young men to push its business in this country.

PURE INDIGO PRINTS.

A new departure has been made in Canadian textile manufactures by the Dominion Cotton Mills Co., who have gone to a very heavy expense in erecting buildings and plant for the manufacture of pure indigo print. This they are now turning out in a full range of prices, each piece being guar-

anteed absolutely fast color, and stamped "Warranted Pure Indigo." Up to the present pure indigo prints have always been imported from England or the United States, but now that the Dominion Cotton Mills Co. can turn out an indigo print fully equal to the imported article, the wholesale houses are buying it in preference. Large sales have been made already for spring delivery and the company will commence sending the print to their customers next month.

OURSELVES.

For the information of any person whom it may interest, we may say that the "Journal of Commerce" was founded by M. S. Foley, the present editor, manager and proprietor, over eighteen years ago, and that there has practically been no change in its official or other staff lately except the return of Mr. Jas. Crossley to his former position of assistant-editor, to replace Mr. John Hague who resigned in September last.

MONTREAL CLEARING HOUSE.

Total for week ending Nov. 30, 1893: Clearings \$10,814,994, balances \$1,247,042; corresponding week 1892, clearings \$11,085,518, balances \$1,365,964; corresponding week 1891, clearings \$10,074,821, balances \$1,525,406; corresponding week 1890, clearings \$9,980,815, balances \$1,368,361. W. W. L. Chipman, manager.

—Our readers are cautioned against paying money on our account to any person not duly authorized. Some of our friends in Toronto and elsewhere have evidently been misled by imitation journals lately. The editor-proprietor of the "Journal of Commerce" has no proprietary interest in any other publication.

—In consequence of the death of the late Mr. Harry Thomas, the management of the Academy of Music devolves upon Mrs. Thomas, who has long been practically in charge. She is assisted in the outdoor and newspaper work by Mr. David A. Ryan, whose courtesy has rendered him a favorite in the various "local rooms." Mr. Arthur Doughty is in charge of the front of the house.

Correspondence.

CANADIAN CHEESE IN THE WEST INDIES.

Editor "Journal of Commerce."
Sir,—I notice in the Port of Spain, Trinidad "Commercial Review and Prices Current" of 1st ult., compiled by Messrs Gordon Grant & Co., that some nice Canadian Cheese brought 15c. per lb and that the quality is preferable to "Mundella." This is certainly good news for our cheese men as "Mundella" cheese is the best quality the West Indies import. I desire to add for the information of intending shippers that cheese for the West Indies must be about half the size of those used in England name-

ly about 85 lbs; and that I shall be happy to furnish through rates and sailings on application as well as the names of agents in the various Islands at which the Pinckford and Black West India lines call.

Yours truly,
N. WEATHERSTON
Agent Intercolonial Ry. Toronto.

Financial.

Thursday Evg., Nov. 30, 1893.

The local financial situation has remained unchanged, and on the quiet side. There was only a small demand for call loans speculation being light. The usual rate was 6 per cent. Cables quote money in London 29-16 and the bank of England rate 8 per cent. Sterling exchange closes dull on this market. Sixty day bills 8 11-16 to 13-16 and 9 to 9½; demand 9 5-16 to 7-16 and 9½ to 10; cables 9½ to 10 and 9½ to 10. New York funds par to 1-16 and 1/8 to 1/4. Documentary sixties 8¼ to 1/2. Cattle bills, 3 days, 8½ to 1/2. On the stock exchange business has been trifling. To-day's sales were 50 Cable at 185 and 25 at 135½, 10 Bell Telephone at 139½, 1 Toronto at 288½ and 6 Merchants at 150%. Reviewing the week we find the most active stock to be Richelieu, the total sales being 1,331 at a range of 62 to 67. Closing prices for the stock were 64½ bid, 66 asked Commercial Cable went down to 153, but recovered 2 per cent. before the close Canadian Pacific closes dull but steady, at 74½. Street Railway fluctuated between 162 and 164½. Royal Electric was more called for and sold at the wide range of 125 to 140, closing at 126 bid, 139 asked. Bank shares were extremely dull. This being Thanksgiving day, in the United States, the stock board was poorly attended, and adjourned a noon, for the day. The following is the record for the week, as per Chas. Meredith & Co., stock brokers:

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week last year.
Montreal.....	54	219	219	232½
Molsons.....	40	159	159	170
Merchants.....	28	152½	150½	166½
Commerce....	54	136½	135½	142
Toronto.....	1	238½	238½	....

Miscellaneous.

Pacific.....	275	74½	73½	90½
Cable.....	788	136	133	177½
Telegraph.....	173	142	141	153½
Richelieu.....	1332	67	62	68½
Passenger.....	398	164½	163	237½
Gas.....	175	177½	177½	224
Electric.....	547	140	125	255
Can. Cotton Co..	5	72½	72½	....
Telephone.....	10	139½	139½	....
Dominion Cotton.	5	112½	112½	137

MONTREAL WHOLESALE MARKETS.

Thursday Evg., Nov. 30, 1893.

The event of the week has been the announcement of the proposed changes in the American tariff, treated elsewhere. The fact that our own Gov-

ernment—is considering important alterations, in a downward direction is causing some hesitancy in trade circles, and will tend to restrict the full volume of trade, until all uncertainty is over. The distribution, in all lines, continues moderate and the bad state of financial affairs in the United States does not improve matters here. In some lines, we have heard of American travellers seeking to place orders here, anxious to make a turnover, with slight regard as to profits. Collections are poor.

Iron and Hardware.—Only a passing interest is taken by the trade in the proposed U. S. tariff changes, as the subject is a remote one, and may not pass in its present shape. Orders taken here for goods, during the week, have again been moderate and prices are unchanged. The attempt to run up warrants in Glasgow appears to have collapsed. Prices were up to 43s 9d and are now down at 43s. G. M. B. No. 8 foundry, Middlesboro, has declined from 35s to 34s 9d. Copper in London is firmer at £43 2s 6d for spot and £43 12s 6d for futures. Soft Spanish lead £9-11s 3d. Tin is quiet and easier. Spot is quoted at £75 7s 6d and three months at £76 7s 6d. G. M. B. Spelter £17 1s 3d.

Butter and Cheese.—There is now little to say about these markets as the winter export trade, by way of the States, has scarcely begun. English advices do not offer much encouragement. Butter firm and supplies on the market moderate. Holders stick to full prices for fresh flavoured goods. Finest full creamery 22 1-2c to 23c and seconds 21c to 21 1-2c. Best Townships dairy 21c to 22c, western 19 1-2c to 20c. Cheese offers nothing new and the market is a nominal one. Factorymen in the west are disposed to hold their stock. On the spot, finest Ontario may be quoted at 10 7-8c to 11c, Townships 10 3-4c to 10 7-8c, Quebec 10 5-8c to 10 3-4c and medium 10 1-2c. Offerings at Ingersoll this week were £600 boxes September and balance. Free bids of 11c were made, and as high as 11 1-8c was refused, as sellers wanted 11 1-4c to 11 1-2c. The Liverpool cable quotes 5 1/2.

Dry Goods.—The past week has shown an improvement over the preceding weeks of the month. The absence of winter-like weather has had rather a depressing influence, but the trade seem to think that a month of lower temperature before Christmas, will make amends for a good deal. A number of buyers have been in the city from the Townships, also from parts east of the city and the Ottawa district. Travellers still out on the sorting trip report stocks not much broken, but not large in the hands of the retail trade. Wholesale people have to carry the stocks while the retail men buy as they want the goods. Money is remitted in a slow and irregular fashion. The low prices of most produce, except butter and cheese, have prevented many from realizing. In consequence, bills due remain unpaid, and fresh season's goods, unbought. Manufacturers are well employed, on orders, and no further price changes are mentioned. Liverpool cotton quiet; American middlings 4 7-16d. New York cotton futures steady; Dec. 7.97c, Jan. 7.95c, Feb. 8.05c, March 8.11c. Close, spots dull; uplands 8 1-10c, gulf 8 5-10c, futures quiet; sales 148,300 bales; Nov. 7.96c, Dec. 7.93c, Jan. 7.95c, Feb. 8.02c, March 8.03c, April 8.15c.

Dressed Hogs.—The soft weather has caused a dull tone to the market. Recent sales are reported at \$7 per 100 lbs.

Beans.—There is only a moderate call.

Our Inducements

A GOOD ARTICLE:

AT A FAIR PRICE.

Our .: Celebrated .: Brands :

"CABLE EXTRA,"

"MUNGO," "EL PADRE,"

—AND—

"MADRE E HIJO."

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

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

White sell at \$1.20 to \$1.25 for finest hand picked in large lots.

Groceries.—There is a decided lull in the grocery trade, so far as large orders are concerned. The business incident to the close of navigation has been done and brokers and importers are now doing next to nothing. Jobbers are filling only small orders. The holiday trade will cause a revival but will scarcely amount to much before the middle of December. Black teas are reported lower all round in London. We heard of a small lot of new dried apples being sold at 5 1-2c. Molasses are unchanged. Nothing of importance has transpired in raisins, currents and spices and there is an absence of orders for teas. Refined sugars are unchanged at the decline noted by us last week. Yellows can be bought at 3 7-16c and from that up to 4 1-4c. The inside triple fraction cannot be printed in our list of prices. Granulated remains at 4 1-2c. Other prices are: Ground in brls. 5c, in boxes 5 1-4c, powdered in brls. 4 5-8c, Paris lumps in brls. 4 7-8c, half brls. 5c, 100 lb. boxes 4 7-8c, 50 lb. boxes 5c.

Flour and Grain.—These markets have continued dull, locally, and prices are unchanged, with few exceptions, and these favorable to buyers. No. 1 hard Manitoba wheat is nominal here at 69c to 70c and No. 2 at 67c to 68c. Peas 68c to 69c, oats 36c to 37 1-2c and feed barley 42c to 43c. Winter wheat flour has sold at \$3.60 to \$3.80 and Manitoba strong bakers at \$3.40 to \$3.60. Wheat in Chicago sold at 61 1-2c Nov., 62c Dec., 62 7-8c May. Reports from that grain centre state that the export of nearly seven million bushels, last week, by countries other than North America was freely discussed and caused some selling, but all offerings were speedily absorbed. It is reported by the 'bulls' that farmers have been marketing their surplus quite liberally and that deliveries will soon fall off materially. This of course, is mere speculation and such news is put forth every year. Canadian peas were cabled at 5s 11-2d in Liverpool. London despatches speak of wheat cargoes as steady and maize firmer. Australian wheat, off coast, 27s 6d; present and following month 28s. California wheat, off coast, 27 3/4d. Minneapolis straight flour 16s. No. 2 Club Calcutta wheat, ex-ship, 25s

3d, present and following month 24s. At Liverpool wheat buyers are holding off, hoping to do better; mixed maize 4s 1 1-2c to 4s 2d.

Live Stock.—If the proposed change from \$30 per head, on horses, to 20 per cent. ad valorem, is carried in Congress, it will benefit the Canadian raiser, and once more allow large sales of low priced horses to be made to border buyers. Cattle have been in fair demand west, some being taken for the distilleries. Refrigerator beef from the Northwest will reach Montreal this winter at the rate of three cars weekly. First arrivals are superior to the beef supplied last year to city butchers.

Meal and Feed.—Dealers report a small jobbing trade. Oatmeal, in bags, sells at \$1.90 to \$2 for standard and \$2 to \$2.05 for granulated. Rolled oats \$2 per bag and \$4.15 to \$4.25 per brl. Feed steady. Bran \$15.50 to \$16.50, shorts \$10 to \$18 and moultrie \$22.

Provisions and Eggs.—There is a fair movement for the time of year. Pork is steady at \$22 to \$23 for Canada short cut and at \$21 to \$22 for new western mess. City cured hams 12c to 13c, bacon 11 1-2c to 12 1-2c, Canada lard 11c to 12 1-4c and common refined 8 1-4c to 9 1-4c. Late prices in Chicago are: Pork \$12.60 Nov., \$12.37 1-2 Jan., \$12.57 1-2 May. Lard \$3.20 Nov., \$7.65 Jan., \$7.57 1-2 May. Merchantable fresh eggs, suitable for boiling, sold at 20c to 21c, the inside figure being the most common price. Seconds 16c to 18c and limed 16c to 17c. Good limed eggs were largely called for.

Wool.—London cables state that the demand at the present auction series has been chiefly from home buyers. Americans are chary about operating on account of the proposed tariff changes. Greasies sold as follows: New South Wales 6 1-4d to 9d, Queensland 5 1-2d to 9 1-2d, Victoria 6 1-2d to 8d, South Australia 6 3-4d to 7 1-4d.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Nov. 30, 1893.

The volume of wholesale trade this week has been small, with but few important features to note. Staple lines are steady in prices and remittances are said by some dealers to be fair. The grain market is a little more active, with wheat rather firmer. Money is unchanged with call loans quoted at 6 1-2 per cent., and prime discounts 6 1-2 to 7 per cent. Sterling exchange is moderately active and firmer in sympathy with New York, while New York drafts are easier at par. Stock speculation continues quiet and featureless. There has been a little spurt in Canadian Pacific and Cable, but it appears to be about over. Sales of Montreal at 21c, Ontario at 112 1-2, Commerce at 136 1-2, Dominion at 27 1/2, and Imperial at 175. Cable sold at 135 1-4, and Canadian Pacific at 74. Telephone firmer at 12 1-4 and Incandescent sold at 116. Western Assurance sold at 151 1-4 and British is 118 bid. Canada Landed Loan sold at 128, and London and Canadian at 124.

Butter.—Trade quiet and featureless. Offerings fair and prices steady. The best tub sells at 20c to 26c and creamery at 22c to 28c. Pound rolls 24c to 25c. Medium tub 16c

J. W. MACKEDIE & Co.

Wholesale Manufacturers of

Ladies Jackets, Capes, Ulsters,

IN BEAVERS, KERSEYS BOX-CLOTHS, SERGES, TWEEDS, ETC. ALL THE STAPLE AND NEW SHADES

MELISSA RAINPROOF WRAPS,

IN TWEEDS, WORSTED MIXTURES, SERGES, ETC., ETC.

Our Ladies Goods are all Tailor-made in the latest Styles. Fit and finish perfect

MERCHANTS SHOULD SEE OUR GOODS
BEFORE PLACING SORTING ORDERS.VICTORIA SQUARE,
MONTREAL.

to 18c. Cheese is firm with sales of August make at 11c and September at 11 1-2c. Eggs are 18c to 19c for strictly fresh, 17c for ordinary lots and 15 1-2c to 16c for limed.

Dressed Hogs.—The demand is moderate and offerings large. Prices in consequence are lower at \$6 to \$6.25.

Flour and Grain.—The flour trade is still in a very unsatisfactory shape. Demand is limited and prices low. Straight rollers are quoted at \$2.65 to \$2.80. Toronto freight, and choice brands held at \$2.85. Ontario patents at \$3 to \$3.10. Manitoba patents steady at \$3.75 to \$3.80, and bakers at \$3.50. Wheat steady. Sales of white at 57c middle freights and of red winter at 56c middle freights. Spring sold at 60c on the Midland No. 1 Manitoba hard sold at 71c Toronto freight and at 72c Montreal freight. No. 2 is quoted at 70c Montreal freight. Peas unchanged with sales outside at 51c. Oats sell at 32c on track, and at 28 1-2c to 29c outside. Buckwheat firmer, with sales at 45c and rye at 43c outside. Barley quiet, with sales of No. 1 outside at 40c to 41c, and of No. 2 at 37c. Bran steady at \$12.25 to \$12.50 on track, and at \$11 west. Shorts \$11 to \$14. Oatmeal dull at \$3.85 in car lots, and \$4 in broken lots.

Groceries.—There is a quiet trade with few changes in prices. A good business has been done this season in dried fruits and they are scarce at present. Valencia raisins, off stalk, and at 4 1-4c, and layers at 6c. Currants 4c. Sugars are unchanged at 4 3-4c for granulated, and 3 3-4c to 4 5-8c for yellows, the latter for choice light. Teas in good demand and firm. Rio coffee steady at 20c to 21c. Canned goods unchanged at 80c to 85c for peas, corn and tomatoes, and at \$1.20 to \$1.35 for salmon.

Hardware.—A fair trade is being done in reasonable goods and prices are unchanged. Collections somewhat better.

Hides and Skins.—Cured hides are steady at 4c to 4 1/2c, and green unchanged at 3 1/2c for No. 1, at 2 3-4c for No. 2, and at 1 1-2c for No. 3. Calfskins unchanged at 6c to 7c, and sheepskins bring 65c to 70c. Tallow firm at 5 1-2c to 6 1-4c.

Live Stock.—Receipts are moderate. The demand for choice butchers' cattle is fair. A few lots of the best butchers' cattle sold at 3 3-4c to 3 7-8c, medium at 8c to 3 1-4c and inferior at 2 1-2c to 2 3-4c. Stockers sold at 2 3-4c to 3 1-4c per lb., with a decreasing demand. Milch cows

sold at \$40 to \$50 per head and calves at \$6 to \$8 per head. Sheep unchanged at \$5.00 to \$4.00 each, and lambs at \$2 to \$3.00 each. Hogs lower, the best selling at 5 1-8c weighed off cars. Stores bring 4 3-4c and common 4 1-4c.

Provisions.—There is a moderate trade with cured meats easier. Long clear bacon at 9 3-4c to 10 1-4c and rolls at 9c. Mess pork dull at \$19 to \$19.50 and short cut \$20 to \$20.50. Lard 11c to 11 3-4c, and hams 12c to 12 1-2c. Dried apples 5 1-2c to 6c, and evaporated 10c to 10 1-2c. Beans \$1.25 to \$1.35. Hops 17c to 19c. Potatoes 50c to 52c in car lots and 60c in small lots. Apples sell at \$2 to \$3 for winter stock.

Wool.—Business quiet and prices unchanged. Canadian fleeces is quoted at 17c and clothing at 18c to 19c. Pulled wools dull, with supers quoted at 19c to 21c and extras at 23c to 24 1-2c.

SPECIAL NOTICES.

THE NEW "PRATTE" PIANO.

The announcement that a really high class piano, equal, if not superior, to those produced by foreign manufacturers of world wide reputation which is now being made in Montreal will, no doubt, excite a considerable amount of surprise, if not of incredulity from musical artists and connoisseurs. Those, however, who have had an opportunity of testing the qualities of the new "Pratte" piano have been agreeably surprised and are unanimous in their verdict that it is an instrument capable of satisfying the demands of the most exacting virtuoso.

Heretofore Canadians desirous of possessing an instrument of undoubted superiority have, not without reason, made a choice of one of some of the eminent American makers, even at the very high prices necessitated by duty, freight, etc.; but this will now be unnecessary as, thanks to the enterprise of Mr. L. E. N. Pratte, a Canadian instrument can be had fully equal to the highest class of foreign make, and in some respects superior.

The appearance of this new piano was quite a surprise to the musical public, coming as it did quite unexpectedly and without any previous rumors escaping of what was in preparation: It is only another proof that Mr. L. E. N. Pratte, who has been so long and favorably known as a dealer in high class instruments, is determined also to take the first place as a manufacturer.

It will, doubtless, cause no little astonishment that although the new "Pratte" piano appeared so recently it should have attained a degree of excellence which it has taken some of the foremost manufacturers years to arrive at; but this will no longer be a matter of surprise when it is known that its present perfection is the result of more than eight years of systematic work and scientific experimenting. Instead of following the usual and more economical course of commencing to manufacture and sell ordinary instruments and of gradually improving the quality as experience was gained, Mr. Pratte determined that none of his pianos should be submitted to the public until he was perfectly satisfied that they had attained the highest perfection possible. By this means he has avoided the risk of the reputation of his perfected instruments being marred by that of earlier and less perfect productions. This course has naturally involved a considerable outlay, as during the years he was engaged in studying and experimenting many instruments had to be made which fell short of the high ideal which he had proposed to himself, and these were successively rejected until he felt confident that he could produce a piano of the very highest excellence.

Besides possessing these qualities of tone and improved mechanism, so much appreciated by cultivated musicians, the new piano has been specially adapted to withstand the extreme temperatures of the Canadian climate, a quality in which all the other instruments are more or less deficient.

The extensive business done by Mr. Pratte in past years and the number of instruments of eminent makers which have passed through his hands, have placed him in a peculiarly favorable position for attaining his end, as he was thereby enabled to study the defects and excellencies of each make and to retain the good qualities of each at the same time that he avoided the undesirable ones in his new creation. In order the better to ensure success in the above objects, Mr. Pratte has not entirely trusted to his own experience or judgment, but has associated with him in his enterprise his two brothers, who have both undergone a special course of training and study in the United States to fit them for their profession. Apart from being practical and thoroughly acquainted with those qualities demanded by cultured performers in a piano, one of these gentlemen is also a skilled mechanic, which, combined with a highly musical temperament, renders him specially fitted for his position.

As before observed, Mr. Pratte is determined that none but perfect instruments shall leave his workshops, and this has necessarily limited the production at

Bank Statement to Govt. Month ending Oct 31 '93.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Bal. due to Dom. Govt. after deduct adv'ns for Credits, &c.	Bal. due to Provincial Govts.	Deposits by the Public payable on demand.
Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,747,163	\$28,538	678,286	\$4,009,073
Commerce	6,000,000	6,000,000	6,000,000	1,100,000	7	3,231,205	27,243	4,792,680	4,792,680
Dominion	1,500,000	1,500,000	1,500,000	1,450,000	10	1,084,423	24,003	5,048	2,249,244
Ontario	1,500,000	1,500,000	1,500,000	845,000	7	961,102	20,711	281,709	1,484,721
Standard	2,000,000	1,000,000	1,000,000	550,000	8	787,918	19,120	88,016	1,566,411
Imperial	2,000,000	1,963,000	1,952,340	1,101,160	8	1,619,753	30,062	176,238	2,701,822
Traders	1,000,000	607,400	607,400	75,000	6	598,815	.....	8,522	744,525
Hamilton	1,250,000	1,250,000	1,250,000	650,000	8	1,098,502	16,923	90,300	1,182,254
Ottawa	1,500,000	1,500,000	1,471,950	765,578	8	1,198,216	18,905	1,156	1,655,081
Western	1,000,000	600,000	593,091	85,000	7	323,100	.....	.....	203,068
Total, Ontario	19,750,000	17,821,000	17,650,781	7,922,738	.....	12,646,127	183,635	1,403,415	20,790,879
Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	5,374,751	981,505	11,390	14,056,434
British North America	4,866,666	4,866,666	4,866,666	1,308,343	7 1/2	1,166,736	5,390	95	2,184,305
Du Peuple	1,200,000	1,200,000	1,200,000	530,000	6	885,273	10,183	167,818	1,682,768
Jacques-Cartier	500,000	500,000	480,000	215,000	7	452,652	19,072	60,000	818,259
Ville-Marie	500,000	500,000	479,500	.....	6	346,185	5,240	.....	174,411
D'Hoehelaga	1,000,000	710,100	710,100	230,000	6	697,745	18,662	22,341	753,890
Molson	2,000,000	2,000,000	2,000,000	1,200,000	8	1,882,947	14,318	8,613	4,758,128
Merchants	6,000,000	6,000,000	6,000,000	2,900,000	7	3,148,987	220,673	3,172	3,181,453
Nationale	1,200,000	1,200,000	1,200,000	300,000	6	1,185,428	4,159	15,174	825,162
Quebec	3,000,000	2,500,000	2,500,000	550,000	6	1,998,742	13,044	.....	4,447,761
Union	1,200,000	1,200,000	1,200,000	250,000	6	1,170,657	6,994	327,864	1,012,461
St. Jean	1,000,000	500,200	255,032	.....	.....	61,648	.....	.....	3,066
St. Hyacinthe	1,000,000	504,600	310,275	25,000	6	301,157	.....	6,627	48,552
Eastern Townships	1,500,000	1,500,000	1,499,905	651,000	7	839,649	21,420	7,293	676,786
Total, Quebec	36,966,666	35,181,566	34,721,478	13,938,333	.....	18,475,357	1,319,600	623,325	34,203,565
Nova Scotia	1,500,000	1,500,000	1,500,000	1,050,000	8	1,236,568	264,656	.....	1,300,220
Merchants of Halifax	1,500,000	1,100,000	1,100,000	510,000	6	1,074,515	87,426	.....	1,078,729
Peoples	800,000	700,000	700,000	130,000	6	475,824	4,224	.....	370,225
Union	500,000	500,000	500,000	120,000	6	331,785	3,641	.....	426,083
Halifax B. Co.	500,000	500,000	500,000	210,000	6	488,994	25,560	.....	364,381
Yarmouth	300,000	300,000	300,000	60,000	6	87,600	22,000	.....	69,338
Exchange	280,000	280,000	249,788	30,000	6	57,998	.....	.....	38,400
Commercial, Windsor	500,000	500,000	260,000	80,000	6	87,767	7,639	.....	46,323
Total, Nova Scotia	5,880,000	5,380,000	5,109,788	2,190,000	.....	3,841,057	416,206	.....	3,683,699
New Brunswick	500,000	500,000	500,000	525,000	12	469,462	29,077	18,712	688,115
People's	180,000	180,000	180,000	105,000	8	109,339	7,401	.....	44,965
St. Stephen's	200,000	200,000	200,000	45,000	6	98,663	14,857	.....	105,244
Total, N. B.	880,000	880,000	880,000	675,000	.....	677,464	51,335	18,712	838,324
Commercial, Man.	2,000,000	747,700	552,650	50,000	.....	33,365	.....	84,294	486,712
Brit. Col.	9,733,333	2,920,000	2,920,000	1,814,000	6	1,025,396	265,561	631,096	2,442,918
Summerside, P. E. I.	48,666	48,666	48,666	5,277	6	45,743	.....	.....	13,341
Merchants, P. E. I.	200,000	198,722	198,722	40,000	8	112,432	.....	.....	65,343
Grand Total	75,458,685	68,170,654	62,081,994	26,135,348	.....	36,906,941	2,235,337	2,659,315	62,524,569

BANKS. Liabilities—Continued.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. secur'd	Deposits pay on demand after notice or fixed day by other banks in Can.	Balances Due other Banks in Canada.	Balances Due bks. or agts. not in Canada.	Balances Due other Bks or Ags. in U. K.	Other Liabilities.	Total Liabilities.
Toronto	\$2,865,911	.....	\$ 82,723	\$13,976	\$ 1,502	.....	50	9,539,939
Commerce	11,490,161	.....	275,761	4,017	39,379	1,254,310	800	21,796,816
Dominion	6,343,483	.....	.....	.....	.....	154,708	.....	9,000,921
Ontario	3,428,477	.....	51,716	.....	.....	40,189	.....	6,268,717
Standard	3,069,655	.....	.....	466	.....	427,069	.....	5,958,586
Imperial	5,321,073	.....	12,710	6,072	.....	.....	.....	9,870,733
Traders	2,482,385	.....	.....	635	.....	805,363	.....	4,214,147
Hamilton	3,565,168	.....	328	.....	.....	350,290	.....	6,303,787
Ottawa	2,801,425	.....	102,305	.....	.....	42,875	.....	5,280,116
Western	1,016,824	.....	.....	313	.....	.....	4,845	1,549,951
Total, Ontario	42,488,782	.....	625,593	35,379	40,881	2,676,354	5,695	80,883,743
Montreal	12,023,066	.....	930,714	8,641	.....	.....	116,750	33,502,554
British North America	6,792,254	.....	19,411	1,369	15,304	.....	220	10,165,024
Du Peuple	3,303,444	.....	.....	14,477	.....	89,052	5,615	6,558,123
Jacques-Cartier	2,055,140	.....	.....	1,022	.....	17,349	3,656	3,217,152
Ville-Marie	609,929	.....	.....	.....	1,671	.....	5,252	1,142,689
D'Hoehelaga	2,453,345	.....	.....	316	.....	.....	14,504	3,960,773
Molson	3,678,043	.....	174,202	3,335	4,470	.....	32,056	10,556,125
Merchants	6,518,994	.....	675,434	2,603	.....	406,066	1,582	14,139,877
Nationale	1,701,780	.....	44,609	98,077	934	.....	.....	3,875,817
Quebec	1,863,968	.....	35,234	468	.....	.....	.....	7,309,833
Union	2,829,867	.....	159,432	.....	.....	36,575	.....	5,878,056
St. Jean	48,561	.....	.....	623	.....	.....	121	114,020
St. Hyacinthe	795,875	.....	.....	.....	.....	.....	.....	1,156,212
Eastern Townships	2,293,310	.....	.....	.....	.....	3,744	1,306	3,803,439
Total, Que.	47,409,616	.....	2,039,046	180,961	22,379	934,566	181,062	105,359,694
Nova Scotia	4,457,179	.....	16,255	689	48,682	14,165	2,873	7,341,293
Merchants of Halifax	2,566,082	.....	110,478	.....	51,835	486,318	334	5,845,722
Peoples	850,609	.....	23,331	.....	.....	.....	1,876	1,726,092
Union	595,352	.....	7,270	.....	.....	214,541	11,763	1,590,437
Halifax B. Co.	1,501,149	.....	.....	.....	56	24,732	7,097	2,411,971
Yarmouth	373,621	.....	.....	.....	.....	.....	.....	542,566
Exchange	110,156	.....	.....	.....	.....	.....	1,030	207,585
Commercial, Windsor	301,742	.....	3,206	.....	.....	739,766	336	447,126
Total, Nova Scotia	11,145,390	.....	160,540	689	100,878	739,766	25,359	20,112,792
New Brunswick	1,110,702	.....	40,424	.....	.....	19,403	.....	2,375,897
People's	148,297	.....	20,129	.....	.....	.....	.....	320,132
St. Stephen's	110,342	.....	.....	41	2,486	.....	489	332,124
Total, New Brunswick	1,369,341	.....	60,553	41	2,486	19,403	489	3,028,153
Commercial, Manitoba	109,76	48,000	520	.....	.....	.....	12,536	825,489
British Col.	890,925	.....	23,507	2,099	12,593	697,620	.....	5,891,690
Summerside, P. E. I.	34,023	.....	.....	.....	.....	.....	3,021	96,132
Merchants, P. E. I.	49,997	.....	2,172	.....	.....	.....	23	229,968
Grand Total	103,557,733	48,000	2,801,931	159,169	179,685	4,956,698	228,185	216,267,661

Dominion Bank: 1 per cent. equal in all to a dividend of 11 per cent. per annum.
 Bank of Montreal: 1 per cent. equal in all to a dividend of 7 per cent. per annum.
 Imperial Bank: 1 per cent. equal in all to a dividend of 9 per cent. per annum.

first, the supply so far not being sufficient to meet the demand. He has, however, the public will be glad to hear, made arrangements to increase the manufacture this fall, though the number will always remain limited as his motto will be quality before quantity. Each instrument will be the object of the same care and personal attention as if it were made to order, and by this means it is hoped to maintain and if possible even surpass the present high standard. The public can

rest assured that no expense will be spared in adopting any real improvements in mechanism which may appear from time to time, and that merely mercenary motives will always be subordinate to artistic perfection. It must be understood that there is only one size and one quality of the "Pratte" Piano, the only difference being in the cases. None of the vulgar and inartistic trickery of highly stained and varnished imitations of fancy woods, unfortunately

so common in the ordinary run of instruments, will be found in these pianos, but each wood will be finished in its natural color, and purchasers can choose from the choicest foreign varieties as well as from our native woods, for which Canada is so celebrated. In addition to the favorable reception which the new piano has met with from the public generally, it should be noted that both our own world-renowned prima donna, Mme. Albani Gye, and the celebrat-

BANKS. ASSETS.	Specie.	Domini'n Notes	Deposits with Dom'ty for 't' of note dir.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can. secured	Dep. on dem'd on fixed day with bks. in Can.	Bal. due from bks. in Can. in daily exch'ngs.	Bal. due from bks. not in Canada.	Due from Bks or Ag in U. K.	Dom. Gr. Deb. or Stock.	Prov'l or Pub. Sec's not Can.	Can., Brit., and other Railway Securities.	Call Loans on Bonds and Stocks
1 Toronto	\$ 533,405	\$ 461,821	\$85,510	\$ 305,677	.....	\$16,997	2,021	\$ 224,897	318,160	.....	\$81,423	.....	\$ 667,560
2 Commerce	431,201	584,262	157,875	839,983	.....	297,699	7,076	1,189,355	468	\$ 155,290	1,859,194	.....	1,141,015
3 Dominion	221,889	372,578	75,000	259,56	.....	139,365	.....	1,036,323	.....	.....	427,376	1,814,607	2,157,990
4 Ontario	139,097	479,123	52,236	243,893	.....	129,708	.....	94,511	33,845	33,845	251,301	95,960	470,621
5 Standard	139,035	246,440	39,303	165,883	.....	134,765	.....	30,381	148,686	.....	1,297,440	.....	1,033,499
6 Imperial	353,016	1,188,172	76,000	240,221	.....	443,533	550	110,719	258,897	.....	108,120	150,631	1,284,913
7 Traders	95,483	247,232	29,665	91,909	.....	62,977	.....	117,503	302,560	.....	367,702	.....	905,685
8 Hamilton	168,221	282,003	53,870	143,145	.....	96,909	.....	47,448	289,651	.....	367,702	270,902	363,349
9 Ottawa	116,668	145,575	50,930	83,940	.....	165,003	.....	300,442	172,300	.....	49,907	.....	233,300
10 Western	25,829	26,064	18,113	14,719	.....	27,661	23,248	9,170	\$4,322	25,000	241,103	.....	.....
Total, Ont.	2,271,892	3,993,570	636,622	2,380,074	.....	1,788,893	33,034	3,053,649	611,847	1,234,432	5,489,994	1,832,100	8,262,042
11 Montreal	2,292,151	2,961,140	265,000	1,221,978	8,335	8,823	2,745	8,927,468	3,034,682	540,000	1,216,819	1,255,534	192,783
12 B. N. A.	509,178	687,748	57,409	343,203	.....	7,091	2,099	662,718	.....	.....	123,750	.....	816,075
13 Du Peuple	57,072	149,552	40,000	190,564	.....	93,051	12,315	17,325	.....	.....	.....	.....	868,016
14 Jacq. Cartier	20,422	76,084	21,722	216,011	.....	.....	8,743	45,413	54,790	.....	.....	.....	830,657
15 Ville Marie	24,909	50,349	18,000	66,609	.....	10,390	.....	19,684	1,339	.....	719	.....	36,033
16 D'Hochelega	62,423	253,791	30,579	179,463	.....	7,005	16,621	97,958	6,743	.....	.....	.....	743,700
17 Molsons	113,811	647,240	90,000	383,335	.....	100,37	3,797	117,886	104,825	.....	453,861	727,180	174,439
18 Merchants	37,245	88,843	159,312	689,866	12,000	.....	7,677	853,453	.....	1,078,152	323,173	133,237	533,799
19 Nationale	71,277	242,343	50,000	241,840	.....	153,930	17,272	44,327	4,811	95,000	.....	.....	278,750
20 Quebec	89,923	793,740	36,949	165,689	.....	20,571	4,070	34,628	.....	148,433	342,303	800,143	1,601,845
21 Union	29,966	419,711	52,500	294,378	.....	30,679	243	56,218	.....	.....	.....	.....	.....
22 St. Jean	2,546	3,713	2,911	3,194	.....	24,234	6,693	4,170	.....	.....	.....	.....	81,350
23 St. Hyacinthe	11,667	23,211	13,899	29,899	.....	91,276	1,452	24,862	.....	.....	.....	.....	.....
24 E. Townships	114,399	101,668	41,579	31,654	.....	803,985	5,022	225,464	.....	18,000	.....	.....	.....
Total, Que.	3,780,274	7,252,873	877,890	4,064,923	20,385	1,351,287	88,808	11,032,111	3,207,490	1,918,940	2,465,625	2,416,094	5,115,450
25 Nova Scotia	325,399	392,178	61,379	361,668	.....	97,817	.....	394,831	.....	.....	700,926	1,137,767	329,785
26 Merchants	175,591	445,462	50,845	151,531	.....	69,632	.....	57,956	.....	15,000	400,852	334,000	778,340
27 People's Bk.	24,370	124,014	24,458	36,524	.....	12,336	.....	13,455	7,222	.....	.....	7,786	.....
28 Union	27,375	61,199	29,010	29,010	.....	10,626	.....	7,248	.....	1,000	254,851	.....	.....
29 Halifax B. Co.	46,141	85,785	24,653	87,777	.....	48,408	1,765	49,977	10,202	.....	2,325	.....	72,942
30 Yarmouth	32,453	282,894	5,000	7,087	.....	49,578	.....	26,776	40,639	19,200	72,000	.....	.....
31 Exchange	4,992	6,310	3,079	2,226	.....	10,985	.....	7,719	.....	.....	39,987	.....	.....
32 Com'l Windsor	10,003	13,595	4,926	7,718	.....	11,477	.....	7,847	6,676	.....	.....	.....	.....
Total, N. S.	649,294	1,159,337	194,971	633,541	.....	303,937	1,755	665,961	64,639	35,200	1,493,941	1,479,553	1,181,023
33 N. Brunswick	175,240	228,700	23,093	34,449	.....	43,055	.....	96,331	.....	.....	12,212	248,884	192,229
34 Peoples	8,792	16,390	6,240	2,314	.....	3,483	.....	6,211	4,128	.....	3,000	.....	.....
35 St. Stephen's	8,533	9,043	5,670	7,654	.....	17,848	.....	29,002	117	.....	.....	.....	.....
Total, N. B.	192,575	251,099	34,993	44,378	.....	64,336	.....	131,694	4,245	.....	15,212	248,884	192,229
36 Com. B. Man.	78	110	19,750	1,468	.....	1,638	9,542	1,057	4,853	.....	.....	.....	.....
37 Bank B. E.	374,229	636,050	46,533	49,175	.....	36,672	.....	47,919	9,715	.....	.....	.....	.....
38 Bank P. E. I.	754	1,979	1,965	111	.....	14,803	.....	3,044	.....	.....	.....	.....	.....
39 P. E. I.	10,293	11,625	5,837	8,231	.....	16,744	.....	4,035	16,030	.....	4,700	.....	.....
Gr. Total.	7,279,292	13,309,643	1,818,571	7,231,951	20,385	3,584,980	133,133	14,839,370	3,918,859	3,188,572	9,469,472	5,976,631	14,681,644

BANKS. Assets con'd	Current Loans.	Loans to Dom Govt.	Loans Provs. Govts.	Overdue Debts.	R.E. he-sides Bk. premises.	M'tg's sold by Bank.	Bank Promis's.	Other Assets.	Total Assets.	Liab't's of Direct'rs & their firms.	Average specie for m'nth	Average of Dom. Notes dur. month	Greatest amount of Notes in circulat'n dur'g mth.
1 Toronto	\$10,723,912	.....	.....	143,456	\$ 3,337	.....	\$120,000	.....	\$13,735,211	395,044	543,301	547,055	\$1,740,163
2 Commerce	21,462,370	.....	.....	192,488	17,283	121,937	738,579	72,613	29,239,673	317,382	470,000	615,000	3,393,000
3 Dominion	8,733,771	.....	.....	120,611	12,433	.....	272,396	4,453	13,151,627	415,000	221,000	417,000	1,047,385
4 Ontario	5,901,230	.....	.....	74,609	103,683	21,050	172,459	1,437	8,285,623	494,258	177,400	319,200	968,100
5 Standard	4,233,335	.....	.....	13,624	.....	.....	90,000	20,790	7,633,372	165,806	141,239	249,450	787,918
6 Imperial	7,313,940	.....	205,892	65,194	64,427	94,201	236,558	11,103	13,133,213	219,541	375,812	1,073,355	1,645,479
7 Traders	3,142,727	.....	.....	19,534	.....	.....	36,943	18,040	4,971,168	255,365	94,000	203,954	600,500
8 Hamilton	5,879,453	.....	.....	75,884	4,500	12,204	254,371	64,118	8,337,003	40,430	169,000	227,000	1,166,000
9 Ottawa	6,275,611	.....	.....	72,494	24,820	200	97,639	.....	7,797,121	94,855	116,739	155,885	1,193,246
10 Western	1,303,875	.....	.....	22,510	.....	.....	.....	8,180	2,023,914	7,934	27,016	26,712	327,820
Total, Ont.	73,003,260	.....	205,892	799,934	230,493	250,593	2,018,985	200,739	108,304,970	2,485,635	2,325,493	3,839,591	12,924,611
11 Montreal	29,051,829	.....	421,567	225,775	4,523	30,127	600,000	824,847	53,028,991	716,000	2,307,000	3,146,000	5,410,866
12 B. N. A.	9,433,083	.....	124,841	178,692	11,895	.....	350,000	30,345	12,718,102	7,855	472,899	668,333	1,922,103
13 Du Peuple	6,396,404	.....	50,000	79,016	118,779	88,159	93,310	6,733	8,380,610	209,037	63,395	13,241	5,410,866
14 Jacq. Cartier	2,839,872	.....	.....	68,073	62,348	71,051	95,044	10,497	4,014,573	152,870	21,243	141,969	453,327
15 Ville Marie	909,562	.....	.....	51,723	52,645	12,039	33,120	289,160	1,643,283	83,869	15,584	26,620	346,185
16 D'Hochelega	3,411,501	.....	150,000	63,081	48,548	23,413	27,615	21,989	5,006,475	225,599	62,207	248,492	607,745
17 Molsons	10,666,809	.....	.....	133,246	55,447	5,486	190,000	8,772	14,083,708	170,784	110,833	300,926	1,936,032
18 Merchants	17,134,768	.....	250,000	156,467	49,463	54,314	623,530	59,413	23,405,442	1,285,062	375,000	811,000	3,189,000
19 Nationale	6,283,223	.....	.....	81,912	12,452	92	116,489	56,058	5,442,764	224,000	79,000	100,000	1,187,048
20 Quebec	6,539,748	.....	100,000	139,048	64,677	5,764	163,426	2,681	10,546,134	41,562	53,729	677,376	923,570
21 Union	6,104,634	.....	.....	113,638	16,442	1,700	190,025	112,682	7,421,760	322,534	30,639	202,150	1,195,893
22 St. Jean	267,479	.....	.....	38,994	.....	9,273	.....	19,342	382,624	21,473	2,500	3,750	11,648
23 St. Hyacinthe	1,167,431	.....	.....	41,385	19,839	11,067	17,215	11,440	1,540,422	15,233	12,472	24,853	305,212
24 E. Townships	4,416,124	.....	.....	81,124	46,891	63,423	101,623	5,103	6,055,868	191,318	112,532	99,002	97,021
Total, Que.	12,308,477	.....	1,096,408	1,454,959	564,149	378,906	2,500,897	1,531,410	153,450,452	3,717,253	3,709,733	7,036,001	18,740,789
25 Nova Scotia	6,032,184	75,518	60,299	8,009	5,924	77,247	61,094	10,122,018	158,740	316,068	444,779	1,265,727
26 Merchants	4,915,661	146,122	14,412	1,500								

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A sample of the work done by one of the
machines shows a remarkably clean cut,
with no appearance of roughness. There
is every indication that the machines do
just what is wanted of them, sharply and
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which can perforate through 25 to 40

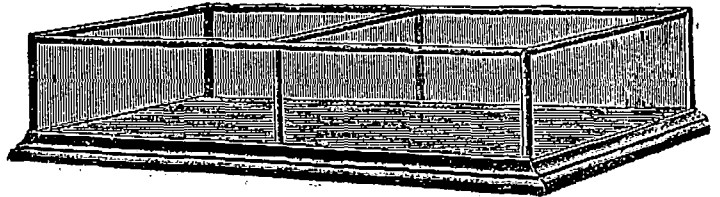
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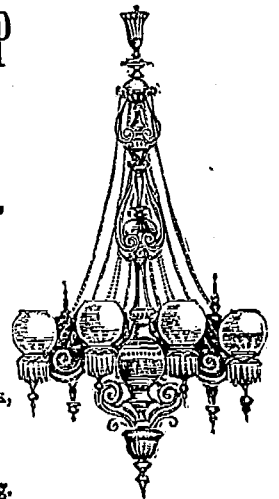
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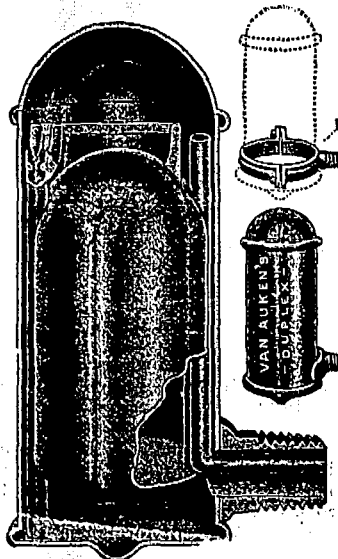
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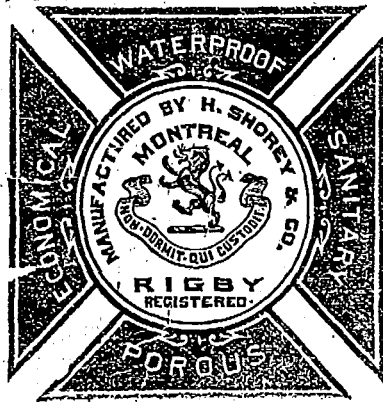
cheques at one stroke, cleanly and readily, without causing the papers to stick together, and leaving no rough or torn edges to hinder the rapid handling necessary. Specially prepared and hardened tool steel is used. Every machine is carefully tested before leaving the factory, and guaranteed to last as long as good material and workmanship can make it. The punches are inserted loose into the plunger, in accordance with the patents of the firm. This enables them to adjust themselves in the die plate while punching avoiding all side strain or wear against the die. In case the punches should become worn from long use, any one, or the entire set, can be removed and replaced without returning the machine to the factory for repairs. Some useful improvements are embodied in the dating and receipting perforators now issued by the firm and the capacity for work is remarkable. What is known as the power dating and cancelling perforator No. 8, perforates 25 cheques at one stroke and its capacity is 600 cheques a minute. The firm is prepared to make to order any kind of hand perforating stamp. Their ample facilities and valuable patents secured for them a lion's share of the trade in these machines in the United States.

JAS. A. SKINNER & CO'Y.

It gives us pleasure to direct attention to one of the oldest and most popular houses in the crockery, china, glassware and kindred trades, one established as far back as 1850. The firm referred to is that of James A. Skinner & Co., Toronto, with branch at Vancouver, B. C. Skinner & Co. have always successfully aimed to be first in the field with the latest productions in this important department of industry. They carry in stock a superb selection of china, glassware, lamps and fancy pottery, and a walk through their sample rooms, this year, will convince the most exacting, and sanguine buyers, that they more than deserve the reputation already won, and are the leaders in their particular line.

THE EDWARDS LAMP STOVE.

This is a bright invention which reaches us from Chicago and claims to do the work of lighting, heating and cooking. It is adapted to both office and household. For cooking and heating the large ornamental lamp is placed in position underneath the polished and nickel plated stand. It is absolutely odorless, there being no smoke, or soot. It is made in two sizes. Price complete for parlor lamp stove is \$12; student size \$6. By removing the lamp from the foot-piece to the top of the radiator, the heating and cooking stove is changed to a very orna-



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THE repeat orders received for RIGBY from all quarters of the Dominion is the best evidence that it is giving satisfaction to the public. Sample Clippings will be sent to the trade on application with quotations for coats and cloth by the yard, both for ladies and gentlemen's wear.

WE are showing some choice patterns in checks and plain effects, for Ladies' Ulsters for fall wear. The Rigby Ulster is now the most fashionable garment in the market.

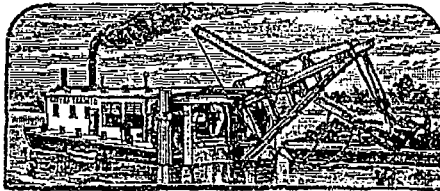
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Hoisting Engines, Horse Power Hoisters, Gang Stone Saws, Stone Derrick Irons, Centrifugal Pumps

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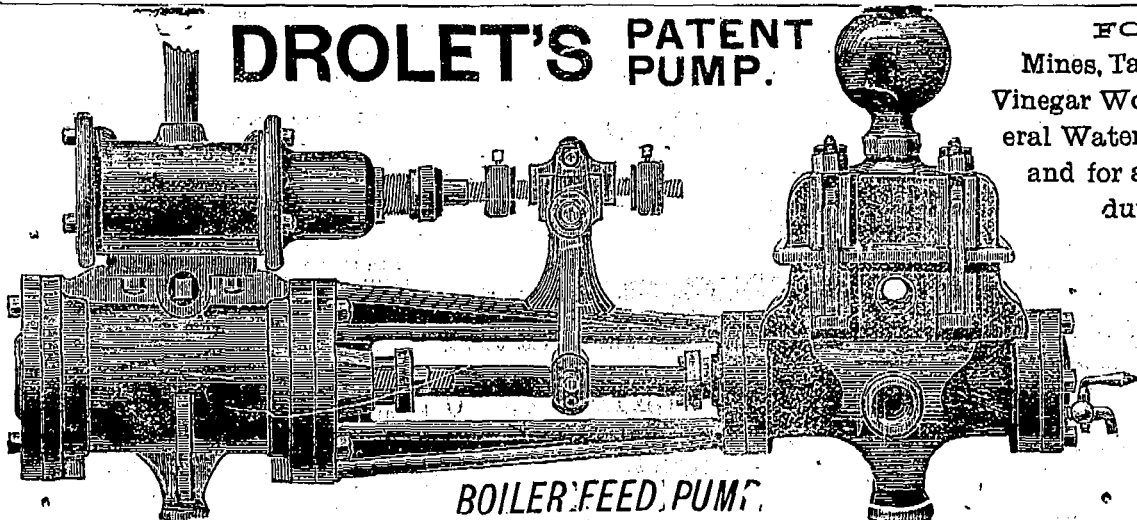
mental piano lamp. The device should be a boon for the thousands engaged in light housekeeping. As to the dealer, the many uses to which it can be put, makes it saleable at all seasons of the year. The secret of the great heating power of this stove is circulation; no device ever produced has anything like its circulating power; so great is it, that all the air in the room passes through the tube, and is heated in the radiator in a few minutes, so that the temperature is kept even and at any degree desired.

ing the need of larger and more convenient quarters, have built a new factory at Waterville, Que., into which they moved on November 1st. It is a substantial brick building 40 x 80 feet, three stories high, supplied with steam for heating and drying, and lighted by electricity, and has an abundant water power. They are intending soon to add one or two new lines to their manufactures.

The Dominion Smith Co. of Sherbrooke, manufacturers of scythe snaths, children's sleighs, etc., who have been in business in that city for the last fourteen years, feel-

A Persian walnut upright piano may be seen in the windows of L. E. N. Pratte's piano warehouses, No. 1,676 Notre Dame street. With regard to its musical qualities, it is only necessary to mention that it is a duplicate of the instrument bought a few weeks ago by Prof. D. Ducharme,

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Reserves, 1,119,948
Deposit with Dom. Gov't, - 57,000

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

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

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Journal of Commerce.

STOCKS AND BONDS.

NAME.	Pay Vals	Capital Subscribed.	Capital paid-up	Rest.	Div last 6 Mo	Dates of Dividends.	Per Cent Price Nov. 3	Cash value per \$1
Brit. North America...	2 24 1/2	\$4,838,686	4,836,686	1,289,666	3 1/2	April Oct	158	10 86
Can. Bank Commerce...	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	136	18 00
Commercial, Manitoba...	200	587,200	546,950	56,000	4 1/2	May 2 Nov	100	80 00
Commercial, Windsor...	40	806,000	806,500	2,166,000	4 1/2	30 June 31 Dec	40	800 00
Dominion...	50	500,000	266,500	66,000	3	.....	195	43 00
Un People...	50	1,500,000	1,500,000	1,850,000	1	1 May 1 Nov	271	125 00
Eastern Township...	50	1,500,000	1,200,000	870,000	3 1/2	3 Mar 3 Sept	121	67 50
Federal...	100	1,500,000	1,466,684	625,000	3 1/2	2 Jan 2 July	135	62 50
Hamilton...	100	1,250,000	1,250,000	in Liquid	.....	.....	.....	.....
Hochstetler...	100	1,250,500	1,250,000	650,000	4	1 June 1 Dec	142 xd	12 00
Imperial...	100	724,100	710,100	270,000	3 1/2	June Dec	14	21 00
Jacques Cartier...	100	2,000,800	1,900,000	71,0385	.....	June Dec	178 xd	178 00
Merchants' Can...	25	500,000	500,000	210,000	4	2 June 2 Dec	131	9 85
Merchants, Halifax...	100	6,000,000	6,000,000	2,900,000	4	2 June 1 Dec	152	120 00
Molson's...	100	1,000,000	1,100,000	610,000	.....	1 Aug 1 Feb	140	140 00
Montreal...	50	2,573,500	2,000,000	1,100,000	4	1 April 1 Oct	105	77 50
Nationale...	50	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	214	432 00
New Brunswick...	30	1,200,000	1,200,000	.....	2	1 May Nov	92	27 00
Ontario...	100	500,000	500,000	550,000	6	1 Jan 1 July	249	249 00
Ottawa...	100	1,500,000	1,500,000	845,000	2 1/2	1 June 1 Dec	113	111 75
People's of N. B...	100	1,500,000	1,335,000	707,549	4	1 June 1 Dec	155	155 00
Quebec...	100	180,000	180,000	18,000	4	Jan. July	334	87 00
St. Stephen's...	100	2,500,000	2,500,000	550,000	2 1/2	June Dec	122	122 00
Standard...	100	300,000	300,000	45,000	2	April Oct	.....	.....
Toronto...	50	1,000,000	1,000,000	600,000	4	Jan July	163	11 50
Union, (Halifax)...	100	2,000,000	2,000,000	1,800,000	5	1 June 1 Dec	254	23 00
Union of Can...	50	500,000	500,000	40,000	3	.....	128	61 50
Ville Marie...	100	1,200,000	1,200,000	260,000	3	2 Jan 2 July	101	102 00
Western Bank of Can...	100	370,500	350,000	.....	3 1/2	2 June 1 Dec	82	82 00
Acrl. Sav. and Loan Co...	100	500,000	360,000	56,000	3 1/2	1 April-Oct	99	99 00
Brit. Can. Loan & Inv. Co...	50	680,000	919,125	80,000	3 1/2	1 Jan 1 July	.....	.....
Brit. Mortg. Loan Co...	100	1,620,000	252,412	60,000	3 1/2	1 Jan 1 July	118	118 00
Building and Loan Assoc...	35	450,000	289,036	63,000	3 1/2	2 July.....	.....	.....
Canada Cotton Co...	100	750,000	750,000	100,000	3	2 Jan 2 July	102	25 50
Can Landed & Nat'l Inv't Co...	100	2,000,000	1,000,000	.....	.....	May Aug	62 1/2	63 50
Can. Perm. Loan and Sav...	100	1,500,000	468,990	158,000	.....	2 Jan 2 July	128	128 00
Can. Sav. and Loan Co...	50	5,000,000	2,600,000	1,562,252	6	1 Jan 1 July	192	191 50
Central Can. Loan & Sav. Co...	50	700,000	681,079	150,000	7	June Dec	125	61 50
Dominion Sav. and Inv. Co...	100	2,500,000	1,000,000	350,000	3	Jan. July	121	121 00
Dominion Telegraph Co...	50	1,000,000	918,250	.....	3	30 July 31 Dec	88	41 00
Farmer's Loan and Sav. Co...	50	1,000,000	1,000,000	.....	1 1/2	15 Jan-Quly	107	53 50
Freehold Loan and Sav. Co...	50	1,057,250	611,430	112,500	3 1/2	May Nov	127	63 50
Hamilton Prov. and Loan...	100	3,221,500	1,317,100	623,000	4	1 June 1 Dec	158	158 00
Home Sav. and Loan Co...	100	1,500,000	1,106,000	315,000	3 1/2	2 Jan 2 July	135	137 00
Hochstetler Cotton Co...	100	1,750,000	175,000	147,000	3 1/2	2 Jan 2 July	130	130 00
Huron & Lambton Loan Co...	100	2,000,000	1,000,000	.....	5	March-Quly	.....	.....
Imperial Loan and Inv. Co...	50	500,000	515,939	47,570	3 1/2	2 Jan 2 July	160	80 00
Landed Banking and Loan...	100	625,250	625,900	106,000	3 1/2	8 Jan 8 July	118	213 00
Lond. & Can. Loan and Ag...	100	700,000	80,000	.....	3	2 Jan 2 July	119	119 00
London Loan Co...	50	5,000,000	700,000	360,000	4	15 Moh 15 Sept	124	62 00
Lond. and Ont. Inv. Co...	50	677,700	622,850	60,000	3 1/2	15 Dec 30 June	108	54 00
Manitoba Inv. Assoc...	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July	120	120 00
Manitoba Loan...	100	100,000	100,000	3,000	4	Jan July	900	900 00
Montreal Telegraph Co...	40	1,250,000	312,500	111,000	3 1/2	Jan July	113	113 00
Montreal City Gas Co...	100	2,000,000	2,000,000	.....	4	2 Jan-Quly	141	56 40
Montreal Street Ry. Co...	40	3,000,000	2,000,000	.....	6	15 April 15 Oct	178	71 20
Montreal Cotton Co...	50	600,000	600,000	.....	4	6 May 6 Nov	163	81 50
Merchants Mfg Co...	100	800,000	800,000	.....	3 qly	.....	115	115 00
Montreal Loan and Morg...	100	1,000,000	500,000	.....	.....	.....	120	120 00
Ont. Indus. Loan and Inv...	50	1,000,000	314,891	185,000	3 1/2	15 Moh 15 Sept	120	62 50
Ont. Loan and Deb. Co...	100	468,800	416,000	.....	3 1/2	30 June 31 Dec	102	162 00
People's Loan and Dep. Co...	50	2,000,000	1,300,000	416,000	3 1/2	1 Jan 1 July	131	131 00
Real Est. Loan and Deb. Co...	50	800,000	689,292	107,000	3 1/2	1 Jan 1 July	95	45 00
Richellon and Ont. Nav. Co...	50	800,000	477,309	5,000	.....	Jan July	78	39 00
Royal Loan and Sav. Co...	100	1,619,900	1,350,900	.....	3	9 Feb 15 Sept	65	65 00
Starr Mfg Co., Halifax...	50	500,000	470,000	57,000	4	J n July	180	65 00
Toronto City Gas Co...	100	200,000	300,000	Feby.	5	March	25	25 00
Union Loan and Sav. Co...	50	800,000	800,000	.....	3 1/2	1 eb-Quly	169	83 00
Western Can. Loan & Sav...	50	1,000,000	627,000	215,000	4	Jan 1 July	132	66 00
Western Can. Loan & Sav...	50	3,000,000	1,400,000	700,000	5	my July	170	85 00



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organist of the Gesu, for his own use as well as that of his advanced pupils. It has been manufactured at Mr. L. E. N. Pratte's establishment and it is a beautiful piece of art work. The case might be mistaken for marble, although it is perfectly natural wood without the least stain or graining.

A NEW ARC LAMP FOR STREET RAILWAY CIRCUITS.

In this advanced age of electricity, when it is being employed for motive power, lighting, heating and cooking, few things have engrossed the attention of electrician more than the desire to perfect the arc lamp, so as to use it for alternate purposes. As will be seen by the whole page advertisement of the Mosher Electric Co., of Chicago, Mr. Mosher, the electrician and superintendent, claims to have perfected his arc lamp now, so that it can be used for street railway circuits, with that perfectness and steadiness, with brilliancy of light, which has called forth from the American Electric Press, the highest praise. From an investigation of this lamp, which has created such a sensation in electrical circles, we are led to believe that Mr. Mosher has not claimed too much in stating that he has now arrived at perfection. We regret that our space would not permit us to give an extensive account of this lamp,

GARTH & CO.

Manufacture and Furnish the following:

Steam Fitters' Supplies,	Steam Jet Pumps,	Rubber and Cotton Hose
Gas Fitters' do	Force and Lift Pumps	Packing and Waste,
Plumbers' do	Shafting,	Flue Scrapers,
Machinists' do	Hangers,	
Engineers' do	Pulleys.	
Fire Department do	Casing Pipe,	Injectors and Ejectors,
Electric Plant do	Drive Pipe,	Steam Gauges,
Gas Plant do	Brass Pipe,	Pop Safety Valves,
Water Works do	Copper Pipe,	Steam Traps,
Oil Refiners do	Engine Trimmings,	Separators,
Railroad do	Flanged Fittings,	Pressure Regulators,
Factory do	Water Fittings,	Soil Pipe,
Mill do	Jenkins Valves,	Lead Pipe,
Brewery do	Asbestos Packed,	Sheet Lead,
Saw Mill do	Cocks, Valves, etc.	Iron and Copper Boilers,
Yacht do	Iron Body Valves,	Bath Tubs,
Steamboat do		Water Closets,
Mine do		Marble Slabs,
Steamship do		Basins, Urinals, &c.

536 to 542 Craig Street,

MONTREAL, Can.

DON'T YOU SEE

That we want to get your trade on Iron Pipe and Fittings, Lead and Cast Iron Pipe, etc., as

THAT

is our aim. We carry one of the largest stocks in this province, and our prices are as low or lower than the manufacturers.

WE ARE RIGHT

in this line and can save you money if you will write us for prices.

MECHANICS SUPPLY CO.,

96 ST. PETER STREET, - - - QUEBEC.

TELEPHONE 456

THE ACME CLASPS

Are the BEST and CHEAPEST device for securing the covers to BUTTER TUBS, PAILS, &c. Look neater, more secure and better every way. Easily and quickly applied. No tools to drive—no fingers to pound. They are used and endorsed by CREAMERIES, DAIRYMEN AND BUTTER SHIPPERS throughout the country. Send for samples and prices.

ACME FLEXIBLE CLASP CO.,

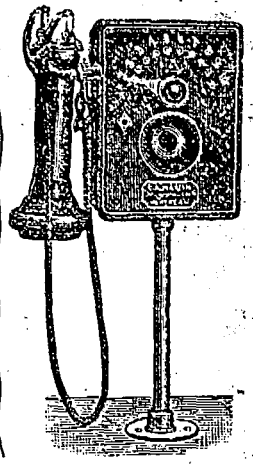
Manufacturers,

Cor. Clark and 17th Sts., CHICAGO ILL.

but we are glad to give a brief description of it for the benefit of users of the arc lamp in Canada. This lamp burns two in series on 110 or 125 volts, or four in series on 200 or 250 volts or five to ten in series on 500 volts. The feeding mechanism is what is known as clock feed, and constructed on an entirely new principle. The armature of the arc-forming magnet separates the arc and then remains stationary unless the arc is broken. The regulating magnets consist of one shunt, and one series, the series magnet being placed directly above the shunt so that the regulating armature is under the

influence of both magnets. The series regulating magnet and arc-forming magnets are in series, the shunt is connected around the arc so that when the lamp is regulated for any amperage the same will be practically maintained under varying voltage—this we claim is possible in our lamp only. Example: Lamp regulated at 8 amperes, series regulating magnet is wound in such relation to shunt, so that should voltage increase carbon would not feed but arc would lengthen, and should voltage decrease the carbon would be fed more frequently, thus shortening the arc till the 8 amperes was reached. We use

OFFICE TELEPHONE
FOR OFFICES, WAREHOUSES AND FACTORIES.
The latest improved and the best system of communication for large places of business yet offered to the Public.



C. A. MARTIN & CO.,
765 Craig Street, MONTREAL.
Designers and Manufacturers of Electrical Specialties, Telephones, Call Bells and all other Electrical apparatus and supplies.

MICA

LAKE GIRARD MICA SYSTEM.

Controlling 2,500 acres choicest Mica Lands.

High award for our exhibit at the World's Fair

The best MICA for ELECTRICAL PURPOSES.
The best MICA for GRINDING PURPOSES.

Samples and Price Lists on application.

DON. C. WATTERS,

504 BESSMER STREET, - OTTAWA, CANADA.

A. HURTEAU & BRO., Lumber Merchants,

92 SANGUINET ST.,

MONTREAL.

PEAKE, BROS. & CO.,

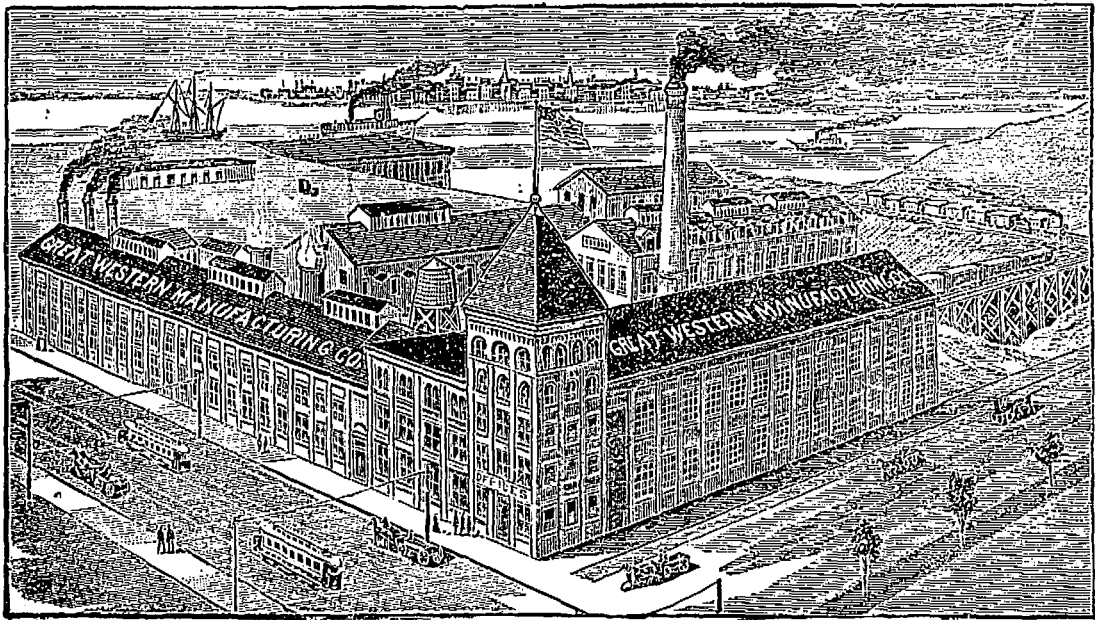
Merchants and Ship Owners,

Agents—Black Diamond 89 Co. and Ship Chandlers
Charlottetown, P. E. I.

no dash pot in this lamp. Any kind of carbon can be used in this lamp, either high or low tension, without re-adjustment. Lamp is also provided with a compound wound rheostat mounted on each lamp, one winding of which is in circuit all the time, the other one which is equal to the resistance of the arc when burning being automatically cut in when the arc is broken, thus insuring the perfect working of the other lamps in series. Quite a correspondence has taken place between Canadian users of arc lamps of the Mosher Co., and being unable to supply them at a reasonable cost, they have decided to sell their Canadian patents or grant license to manufacture in Canada. To that end the Mosher Electric Co. of Chicago will be very glad to meet some gentleman in electrical circles in Canada, with influence, who is able to organize the Canadian company, and to take the position of general manager. They are prepared to furnish all the necessary plant, workmen, and complete the staff to start the manufactory at once, and as the American company is officered by highly respectable and worthy gentlemen, who come to us highly recommended, we take pleasure in calling special attention to this lamp. G. L. Reiman is president; J. A. Sheriffs, secretary treasurer, and Mr. Moehler, the inventor, is the superintendent

The Great Western Manufacturing Co. DULUTH, MINN. & CHICAGO, ILL.

Salerooms: { 195-207 S. Canal Street, CHICAGO.
 { 911 913 Olive Street, ST. LOUIS.

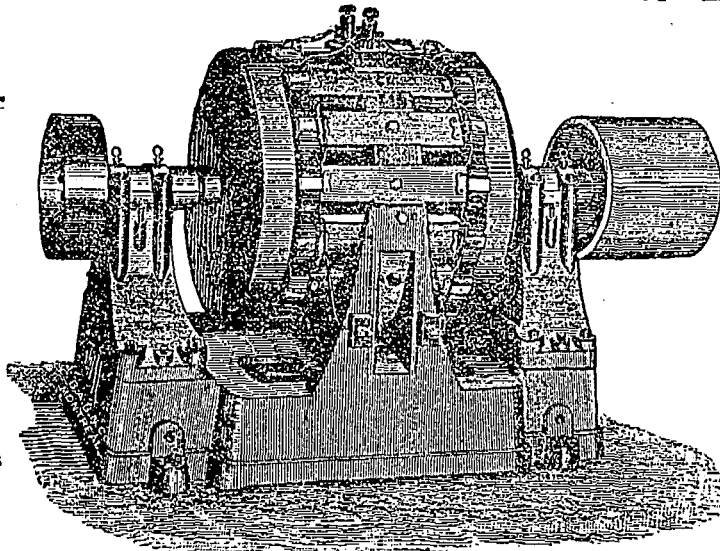


Manufacturers of
 Direct Alternating, Arc Apparatus, Mining Locomotives
 Power Motors, Electrical Supplies and
 Gas and Electric Fixtures.

WRITE FOR CATALOGUES AND PRICES.

THE CLIMAX OF SIMPLICITY REACHED AT LAST.

HERE
 IT IS.



DYNAMOS,
 MOTORS,
 —AND—
 TRANS-
 FORMERS.

THE ROYAL ALTERNATOR.

The overwhelming advantages of this machine are that it has NO Commutators, NO Brushes, NO ROTATING ARMATURE. It is simplicity itself and CANNOT BURN OUT.

Correspondence with RESPONSIBLE AGENTS Everywhere Desired.

**THE ROYAL COLUMBIAN
 ELECTRIC CO.,**

Secretary's Office;
 Room 24, 53 Dearborn Street, CHICAGO.
 Works: PEORIA, ILLINOIS.

**R. C. WILSON,
 Merchant Tailor**

252 St. JAMES St.

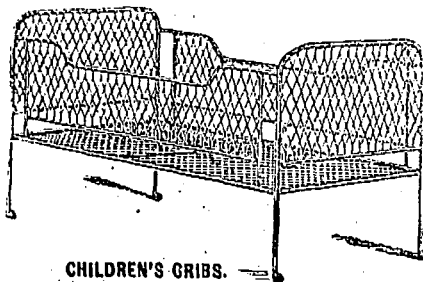
MONTREAL.

BEST SCOTCH AND WEST OF
 ENGLAND CLOTHS AND
 TWEEDS.

SUPERIOR WORKMANSHIP.

STAR WIRE WORKS. JOS. BELLON, Prop.
 116 to 118 BERRI STREET, MONTREAL, CANADA, P.Q.

Manufacturer of all kinds of

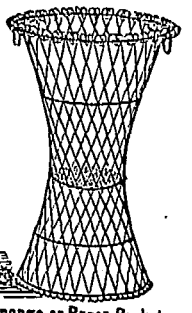


CHILDREN'S GRIBS.

Wire Window Guards,
 Bank and Office Rail-
 ings, Flower Stands,
 Flower Baskets, Wire
 Barrel Covers, Coat
 Hangers, Rat Traps,
 Ladies' Gents' and
 Children's figure.

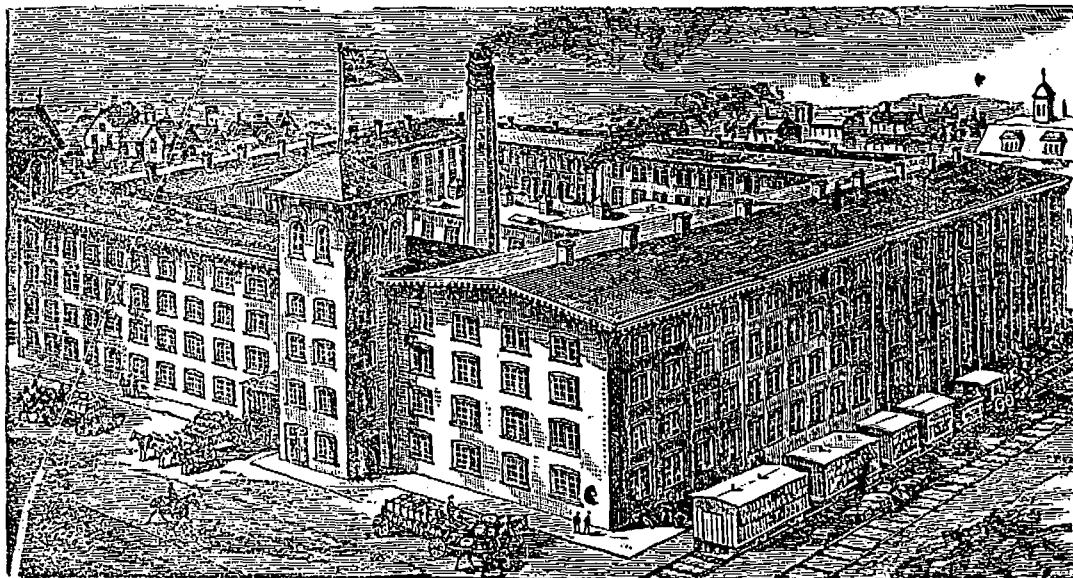
Wire goods for house
 furnishing Trade, Flor-
 ist Wire Designs and
 other Florists' Goods.

Trade supplied in the
 above goods at prices
 defying all competition
 in Canada.



Sponge or Paper Basket.

WM. PARKS & SON, Limited, ST. JOHN, New Brunswick.



COTTON SPINNERS, BLEACHERS, DYERS AND MANUFACTURERS.

Yarns of a superior quality and Fast Colors for manufacturing purposes a Specialty.

DAVID KAY, Fraser Building, MONTREAL.
WM. HEWITT, 30 Colborne St., TORONTO.
JOHN HALLAM, Agent for Beam Works, 85 Front St. East, TORONTO.

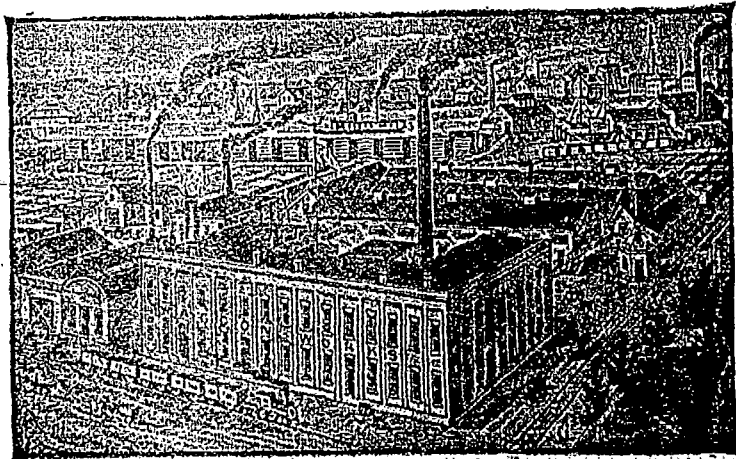
D. R. VAN-ALLEN, Pres. & Man. WM. BALL, Vice-Pres. WM. S. IRELAND, Sec.-Tr

THE CHATHAM MANUF'G CO, Limited.

AUTHORIZED CAPITAL \$300,000

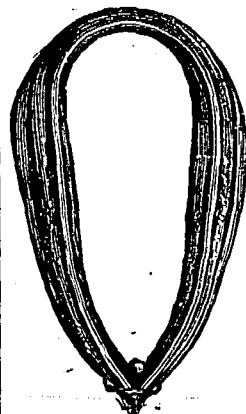
MANUFACTURERS OF

Wagons & Wagon Stock, Harwood Lumber & Ship Plank



CHATHAM, ONT.

Made with Van-Allen's Patent Arm that at once does away with the old time breaking point of axles and the necessity of any truss rods; construction what is called the Chatham or Cheateauque Giant Wagon.



BLACK'S
Horse
Collar
Works
PORT HOPE,
ONT.

Send for Price Lists.

The best and cheapest collar in the market.

JAMES BAXTER
NOTE BROKER

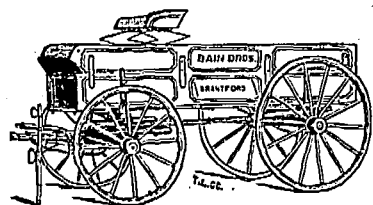
Buys and Sells Commercial Paper, &c.
128 St. James Street,
MONTREAL.

GILMOUR PAINT WORKS
BEDFORD, QUE.

MANUFACTURERS OF
SUPERFINE COACH COLORS,
WHITE LEADS, FLOOR PAINTS,
COTTAGE COLORS,
PURE OIL COLORS, Etc.
Send for Color Cards.
GEO. S. WALSH, Proprietor.

BAIN BROS. MFG. CO., LTD.

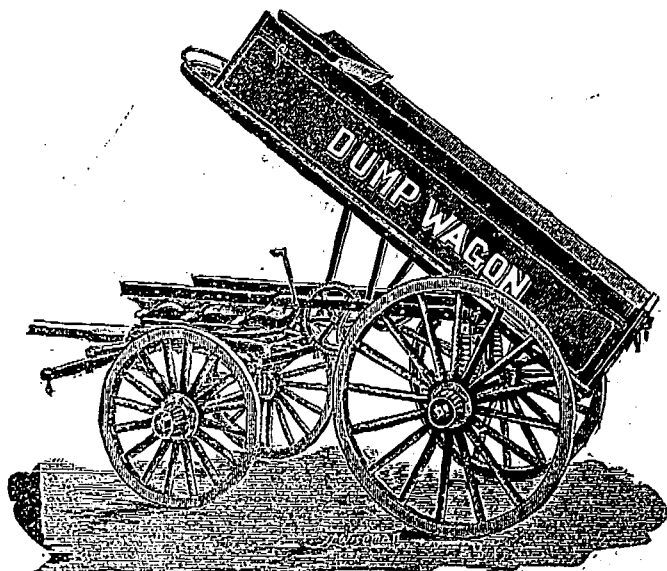
MANUFACTURERS OF



The LEADING WAGON
OF THE DOMINION.

BRANTFORD.

AMERICAN PATENT COAL WAGON.



SEND FOR PRICE LIST.

RAISES QUICK AND STEEP.
Suitable for Brick, Coal Gravel or anything that can be dumped.

1 WHEN UNLOADING.

MANUFACTURED BY **JEFFREY BROS., Petite Cote, MONTREAL.**

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 30, 1893

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.		
		Mens.	Boys.	Youths.			\$ c.	\$ c.			\$ c.	\$ c.	
Seats and Shoes.													
Brogans	\$0 80	1 05	\$0 75	\$0 85	\$0 70	\$0 80			Soda Ash	.....	1 50	2 00
Coburgs	0 95	1 20	0 85	0 90	0 75	0 80			Soda Bicarb	.....	2 80	3 50
Split Balmorals	1 00	1 25	0 95	1 00	0 75	0 80			Salt Soda	.....	0 90	1 00
Kip	1 25	1 40	0 95	1 15	0 80	0 90			Concentrated	.....	1 75	2 00
Buff	.....	1 25	1 40	1 10	1 50	0 90	1 15			Dyestuffs.			
Buff	3 00	3 00	0 90	0 90	0 80	0 80			Archil, con.	.....	0 27	0 29
Buff Congress	1 25	1 60	1 10	1 50	0 80	0 80			Cutch	.....	0 07	0 08
Buff	1 90	2 40	0 80	0 80	0 80	0 80			Ex. Logwood	.....	0 10	0 15
Split boots	1 85	2 10	1 25	1 50	0 95	1 15			Chips	.....	2 00	2 10
Kip	2 00	2 30	1 50	1 70	1 10	1 40			Indigo (Bengal)	.....	1 50	1 75
Buff	2 75	3 00	0 80	0 80	0 80	0 80			Madras	.....	0 70	1 00
Felt boots half fox	1 60	2 10	0 80	0 80	0 80	0 80			Gambier	.....	0 06	0 08
full	1 80	2 30	0 80	0 80	0 80	0 80			Madder	.....	0 14	0 15
Sox	0 35	0 75	0 80	0 80	0 80	0 80			Sumac	.....	70	00
Figgs.													
Split Batts	.....	0 65	0 85	0 70	0 80	0 40	0 50			Fish.			
Split Balmorals	0 80	0 90	0 70	0 85	0 50	0 60			Labrador Herrings, No 1	.....	0 00	5 25
Kip	1 00	1 10	0 75	0 85	0 50	0 65			Nfld Shore, No. 1	.....	4 50	4 75
Buff	0 90	1 15	0 80	0 90	0 50	0 65			Sea Trout No. 1 split p.	.....	9 00	9 25
Pebbled	0 90	1 15	0 80	0 90	0 50	0 65			half bris.	.....	5 00	5 75
Machines Sewed.													
Peppled Button	1 00	1 20	0 85	0 90	0 50	0 70			Cape Breton Herrings	.....	4 75	5 00
Glazed Buff Button	1 00	1 20	0 85	0 90	0 50	0 70			half bris.	.....	2 75	3 00
Goat	1 50	2 00	1 15	1 50	0 80	1 35			Mackerel, No 1, hitted	.....	0 00	1 90
Polish Calif.	1 50	2 00	1 30	1 75	0 90	1 35			Green Cod, Large	.....	5 00	5 25
French Kid	1 85	2 50	1 90	2 50	1 40	1 75			No. 1	.....	0 00	0 75
Roast chicken, 1-lb tins.													
Roast turkey, 1-lb tins.													
Brooms.													
Rose 4 strings, varn, hand	3 25	0 60							Draft	.....	0 00	0 00
Panpy 4	2 50	0 00							Dry	.....	5 00	0 00
Thistle 4	2 25	0 00							Salmon No. 1 bris	.....	0 00	14 00
Map Leaf A 4 stgs	3 25	0 00							" 2	.....	0 00	12 50
B 4	2 70	0 00							Salmon, No. 1 (tireses)	.....	0 00	21 00
Shamrock B 4	2 70	0 00							" 2, large	.....	0 00	18 00
B 4	2 45	0 00							" Brit. Col bris	.....	12 00	18 50
Daisy A 3 stgs varn handle	2 45	0 00							Boneless Fish	.....	0 00	9 16
B 3	2 40	0 00							God Nfld	.....	0 05	0 16
Tulip No 1 3 stgs	.....	1 85	0 00							Fleur.			
2 3	1 60	0 00							Winter Wheat	.....	3 75	2 00
4	4 00	0 00							Manitoba patent brands	.....	3 70	3 38
Drugs & Chemicals													
Acid Carboic Cryst Med	0 40	0 45							Straight roller	.....	3 00	3 10
Aloes, Cape	0 13	0 15							Extra	.....	2 40	3 10
Alum	1 50	1 75							Superfine	.....	2 60	2 90
Borax, xtls	0 08	0 11							Manitoba Strong Bakers	.....	3 40	3 80
Brom. Potass	0 48	0 62							Best brands	.....	3 55	3 80
Camphor, Eng. Ref	0 67	0 78							Standard oatmeal per bag	.....	1 90	2 00
Am. Ref	0 62	0 65							Brn	.....	15 00	15 00
Citric Acid	0 75	0 85							Shorts	.....	16 00	16 00
Copperas, per 100 lbs	0 75	1 00							Moullis	.....	00	00
Cream Tartar	.....	0 25	0 3										
Essam Sals	.....	1 50	1 75										
Glycerine	.....	0 13	0 31										
Gum Arabic per lb	.....	0 40	1 20										
Trag.	.....	0 60	0 95										
Morphia	.....	1 80	1 75										
Opium	.....	4 00	4 25										
Oxalic Acid	.....	0 18	0 12										
Phosphorus	.....	0 65	0 75										
Potash Bichromate	.....	0 10	0 12										
Potass Iodide	.....	3 60	3 75										
Quinine	.....	0 80	0 45										
strychnine	.....	0 90	1 00										
Tartaric Acid	.....	0 40	0 45										
Tin Crystals	.....	0 20	0 25										
Heavy Chemicals													
Bleaching Powde	.....	2 50	3 00										
Blue Vitriol	.....	4 00	5 00										
Brimstone	.....	1 75	2 25										
Cautic Soda 80	.....	2 82	2 75										
70	.....	2 75	3 00										

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

GRANBY RUBBER CO.

MANUFACTURERS OF

RUBBER BOOTS AND SHOES AND RUBBER CLOTHING.

Our product for 1893 is of the Best Quality made, the designs being selected from the Finest STANDARD SELLING lines of the American Market, which were produced in Canada, fully equal in finish and every other respect to the best imported.

S. H. C. MINER, President. J. H. McKECHNIE, General Manager

Sole Agents: AMES, HOLDEN & CO.

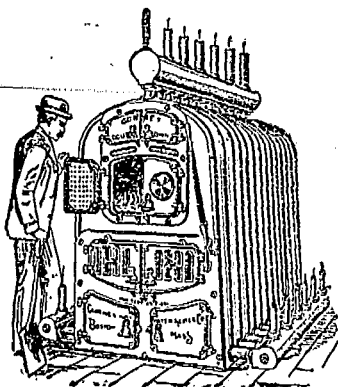
MONTREAL, 45 VICTORIA SQUARE.

TORONTO, 53 FRONT STREET.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY NOVEMBER 30 1893.

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
Farm Products.		Barley, malting		Wolasses, (Barbados) im'		Vermicelli; Canadian	
Butter: Creamery	0 28 0 23	Feed	0 60 0 55	Porto Rico	0 00 0 34	Macaroni	0 08 0 07
Western dairy	0 29 0 20	Peas, per 60 lbs, adont.	0 42 0 43	Anigua	0 00 0 00	Italian	0 10 0 15
Townships	0 21 0 22	Eye adont	0 16 0 07	Cuba	0 00 0 00	Per-Curon	0 22 0 25
Crusar: finest Ont	0 14 0 11	Jorn, in pond	0 30 0 00	Family Flour	0 00 0 00	Orange	0 16 0 17
Finest Quo	0 14 0 11	duty paid	0 62 0 64	Case, 8 ds, 5 oz, tins	2 25 0 00	Lemon	0 16 0 16
Medium	0 09 0 11			" 5 1 14	2 00 0 00		
				Fruit: Loose Muscatel	0 00 0 00	Starch:	
Eggs:		Groceries.		Lavers, London	2 20 2 25	Can. Laundry	0 08 0 04
Fresh	0 20 0 21	Tea (Hf.-Chest & Cad.)	0 12 0 17	Con. Cluster	3 25 3 50	Silver Gloss	0 06 0 07
Fresh (held)	0 16 0 18	Japan, com. to med. lb	0 17 0 17	Imperial	0 00 0 01	Benson's Prep. Corn	0 07 0 08
Finest Hired	0 16 0 17	" good mod. to fine	0 27 0 30	Extra Dessert	4 25 0 00	Can. Prep. Corn	0 07 0 08
Western	0 00 0 00	" finest	0 32 0 37	Royal Buckingham cluster	4 75 5 00	" Sugar: Imp. Triple, 1 bbl	0 41 0 00
		" fancy	0 38 0 40	" Bousia	0 00 0 00	Cote D'or	0 25 0 00
Hogs:		Y. Hyson, com. to gd, lb	0 15 0 30	Walnuts	0 00 0 00	Crystal Pickling	0 28 0 00
1893 per lb	0 30 0 25	" fine to finest, lb	0 33 0 38	" Grenoble	1 00 0 00	W. W. XXX	0 25 0 25
Yearlings	0 15 0 19	Gunpd. com	0 13 0 18	" Filberts	0 00 0 00	W. W. XX	0 21 0 25
Old	0 09 0 09	" good	0 16 0 18	" Sicily	0 08 0 09	W. W. X	0 00 0 00
Hog Products:		" med. to good	0 25 0 27			Pure Malt	0 60 0 55
Bacon Smk'd per lb	0 11 0 12	" fine to finest	0 25 0 32			Glder X	0 20 0 00
Dressed Hogs	0 07 0 09	Twankay, com. to gd.	0 15 0 19			XXX	0 27 0 00
Hams city cured	0 12 0 13	Oolong	0 23 0 50			Soup: Best Laundry	0 06 0 06
" Canvassed	0 00 0 00	Congou, common	0 12 0 13			" Common	0 02 0 05
Pork Ca. s. c. per bbl	22 00 23 00	" good common	0 22 0 25			Matches: Telephone	3 70 0 00
Western do	00 00 0 00	" med. to good	0 25 0 27			" Parlor	1 75 0 00
Mess New Western	21 00 23 00	" fine to finest	0 32 0 45			" Telegraph	3 50 0 00
Lard per lb	0 11 0 12	Ningshow common	0 15 0 16			" Star	2 65 0 00
Common Refined	0 08 0 09	" med. to good	0 20 0 22			Nelson's Matches:	
		" fine to choice	0 27 0 35			Steamboat	2 85 0 00
		" choicest	0 40 0 61			Railroad	2 95 0 00
SEEDS:		Coffee, Moona (green)	0 28 0 30			Washboards	
Clover, red, per bushel	10 00 10 25	Add 4c to 5 for roasting and grinding	0 28 0 30			Nelson's Favorite	1 20 0 00
Alsike, per lb	0 14 0 16	Java	0 26 0 30				
Timothy, (Can'n) per bush	2 80 3 00	Maraoaibo	0 20 0 25			Hardware.	
" Western	2 50 2 70	Jamaica	0 19 0 22			Antimony	0 10 0 12
Flax	1 20 1 25	Rio	0 18 0 21			" Block, L & F per lb	0 22 0 22
Potatoes, per bag 90 lbs	0 65 0 87	Plantation Ceylon	0 00 0 00			Straits	0 22 0 00
Honey, in comb	0 18 0 00	Chicoory	0 11 0 13			Strip	0 00 0 25
" strained	0 06 0 08	" Sugar:				" Ingot	0 11 0 12
Beeswax	0 00 0 00	Ex Ground, in brls	0 00 0 05			Sheets	0 15 0 22
Bacon-Choice	0 00 0 00	" in bxs	0 00 0 05			New Cut Nail Schedule.	
Ordinary	0 00 0 00	Powdered, in brls	0 00 0 05			Base-60d and 60d, f.o.b.	
White	1 21 1 25	Paris Lump, in brls	0 00 0 05			Out nails	2 25 0 00
		" half brls	0 00 0 05			Steel nails	2 35 0 00
Grain.		" 100-lb. bxs	0 00 0 05			Cut nails, fence and out spikes—Hot cut	
Hard Manitoba, No. 1	0 69 0 70	" 50-lb. bxs	0 00 0 05			40d.....per 100 lbs	0 05 0 00
" No. 2	0 67 0 68	Ex Granulated, brls	0 00 0 04				
Oats adont	0 36 0 37	Brand'd Vallovs	0 03 0 03				
		Syrup, half brls	0 01 0 02				

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



THE GURNEY-MASSEY COMPANY, Limited.
 385 and 387 St. Paul St., MONTREAL.

FOUNDERS AND WHOLESALE MANUFACTURERS OF

DOUBLE CROWN Hot Water Heaters
 Capacity 2,000 to 20,000 feet of 1 in. pipe.
 Oxford Hot Water Heaters
 Capacity, 500 to 12,000 ft.
 DEF-ANCE Hot Water Heaters

OXFORD, GURNEY, QUINTET AND BUNDY RADIATORS
 For HOT WATER & STEAM

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

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

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

—AGENTS FOR—

THE CANADA SCREW CO.

Iron Wire, Iron and Brass Wood Screws, Machine Screws, Carriage Bolts, Tire Bolts, Stove Bolts and Rods, Copper and Iron Rivets.

—AGENTS FOR—

ONTARIO LEAD & BARB WIRE CO.

Steel Barb Fencing Wire and Staples, Lead Pipe, Babbitt Metal, Steel Wire Nails, Drawn Traps, Chilled Shot, White Lead and Putty.

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

STRUTHERS' Refrigerator Works,
 79 UNION ST., OWEN SOUND, ONT.

REPAIRING FURNITURE and General Jobbing in Wood Work promptly neatly and cheaply done.

Call Solicited. ALEX. STRUTHERS.

MIXED PAINT

UNICORN



BRAND.

Buy these paints if you want to offer your customer the best in Canada.

EASILY APPLIED, QUICK DRYING, Durability Unsurpassed.

Manufactured only by]

A. RAMSAY & SON, MONTREAL.

ESTABLISHED 1842

White Lead, Colors, Varnishes, &c.

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
Hardware—Continued.	\$ 0 \$ 0	Terms, 4 months, or 30	0 00 0 00	Shot per 100 lbs.	5 50 5 75	" Light	0 25 0 25
3d.	0 15 0 15	or 80 days.	7 00 7 50	Lead Pipe per 100 lbs.	5 50 0 00	Grained Upper	0 25 0 25
3d. 16d and 12d	0 20 0 0	Acas—S.B.	0 04 0 00	Zinc Sheet	5 09 5 50	Scotch Grain	0 25 0 25
3d.	0 20 0 0	solid S	0 50 10 00	" Spelter	4 75 5 00	Kip Skins, French	0 60 0 75
3d and 9d.	0 25 0 00	Cell Chats—	0 04 0 00	Scrap Iron		English	0 50 0 70
3d and 7d.	0 40 0 00	Cell Chats—	0 05 0 05	Machinery scrap	0 00 16 00	Canada Kip	0 30 0 40
3d to 5d.	0 60 0 00	5-16.	0 05 0 00	Wrot iron	0 00 16 00	Hemlock Calf	0 40 0 60
3d.	1 00 0 00	7-18.	0 04 0 00	Powder—Canada Blastin	3 00 3 50	" Light	0 35 0 50
3d.	1 50 0 00		0 04 0 00	FF to FFF	4 75 5 00	French Calf	1 05 1 40
3d to 6d cold cut,		Galvanized Iron:		WIRE:		Splitts, L. t & Medium	0 14 0 20
not pol. or bl'd.	0 50 0 00	Morewoods Lion, No. 28.	0 05 0 08	Bright, No. 7, per 100 lbs	2 60 0 00	Splitts, S	0 12 0 16
3d	0 90 0 00	Morewood & Heathfield.	0 60 0 05	Annealed, No. 7,	2 65 0 00	" "	0 12 0 14
3d.		Queen's Head, or equal.	4 75 0 06	" oiled	2 70 0 00	Leather Board, Canada.	3 06 0 10
3d.		Common	0 04 0 04	Galvd. No. 7	3 25 0 00	Enameled Cow, per ft.	0 15 0 17
3d.		Pig Iron: Siemens No. 1.	17 50 18 00	Barbed Wire		Pebble Grain	0 10 0 14
3d.		Coltness.	19 00 19 00	2 & 4 barbs	4 50 0 00	Glove Grain	0 09 0 13
3d.		Calder	18 75 19 00	Plain Twist, 2 & 2 wrs	4 25 0 00	B. Calf	0 12 0 13
3d.		Langlois	19 00 19 50	Ribbon	4 75 0 00	Brush (Cow) Kid	0 09 0 12
3d.		Shotts	19 00 19 50	Staples	4 25 0 00	Buff	0 11 0 14
3d.		Summerlee	18 75 19 00	Wire Nails—75 p.c. off the		Russets, Light	0 35 0 40
3d.		Gartsherrie	18 25 18 50	list.		Russets, Heavy	0 26 0 30
3d.		Carnbroe	17 00 17 50			No. 2	0 20 0 26
3d.		Wgilton	18 00 18 00			Saddlers'	8 00 9 00
3d.		L. F. T. Riv. Charcoal Iron	35 50 38 00			Int. Fr. Calf	0 65 0 75
3d.		No. 1 Barzona	17 50 18 00			English Oak	0 28 0 42
3d.		or Iron, per 100 lbs				Rough	0 15 0 21
3d.		Ord. Crown	0 08 1 95			Dongola, extra.	0 30 0 32
3d.		Best Refined	0 00 2 20			No. 1	0 20 0 25
3d.		Swedes	2 40 3 40			ordinary	0 15 0 20
3d.		Sheet Iron 20 G & heavier	2 40 3 50			Colored Pebbles	0 18 0 15
3d.		21, 23 G	2 35 2 50			" Calf	0 20 0 25
3d.		Boiler Plates steel 1/2 in.	0 10 2 00				
3d.		3/16 in	0 00 2 00				
3d.		Boiler Heads, Steel	0 30 0 00				
3d.		Hoops and Bands	2 35 0 00				
3d.		Canada Plates:					
3d.		Good Brands	2 50 0 00				
3d.		Wrot Iron pipe, 1 to 2 in	0 00 0 00				
3d.		3/4 p.c. over 2 in. 62 1/2 p.c.	0 00 0 00				
3d.		Steel, cast per lb.	0 11 0 12				
3d.		" Spring, 100 lb.	3 00 0 00				
3d.		" Tire " lb.	3 50 0 00				
3d.		" Sleigh Shoe, lb.	2 25 2 50				
3d.		" Machinery	3 00 0 00				
3d.		Tin Plate:					
3d.		10 Coke	3 20 3 35				
3d.		10 Charcoal	3 75 4 25				
3d.		IX "					
3d.		IXX "					
3d.		DX "					
3d.		DXK "					
3d.		Terne Plate 10, 20 x 28.	7 00 7 25				
3d.		Russ. Sheet Iron	10 50 11 00				
3d.		Anchors, per lb.	4 75 5 50				
3d.		Lion & Crown, Tin'd Sht's					
3d.		24 gauge	6 00 6 25				
3d.		Lead: Plg, per 100 lbs.	2 80 3 00				
3d.		Sheet	4 00 4 25				

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

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

Terms for Cut Casings, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 5 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 20 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.

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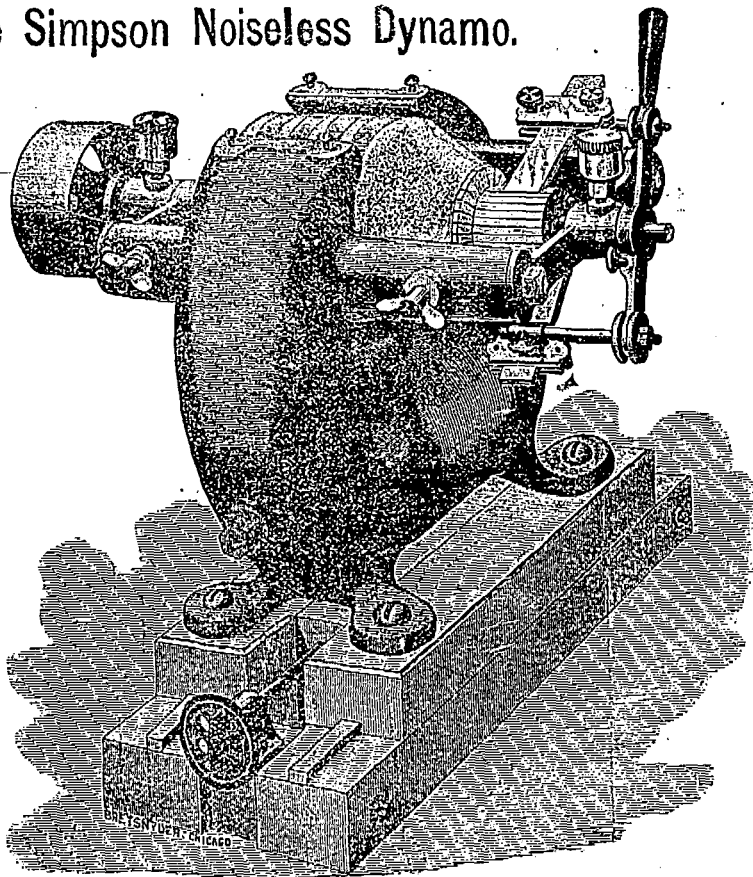
30 St. John Street, Montreal

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 30, 1893

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:		No. 1 Furnit's Vrn'h, D. & G.	\$ 60 0 65	Wines, Liquors, etc.	\$ c. \$ c.	Scotch Whiskies—	\$ c. \$ c.
Car Lots Store, (P. & O.)	0 11 0 00	Exira	0 75 1 00	<i>Als-Bass's</i>	2 50 2 55	Mackie's R. O. Special	10 00 10 5
Broken lots	0 12 0 13	Brown Japan	0 55 1 20	.....pts	1 62 1 67	Lily Blend	8 00 8 25
Am. in car lots	0 16 0 00	Black	0 50 1 00	Porter—Guinness & Sons		Sheriffs	8 90 4 00
" 10 bbls	0 17 0 0	Orange Shellac, No. 1	1 80 2 00	Dublin Stout	2 40 2 45	.....cases	9 75 0 00
" 5 bbls	0 17 0 0	Pure	2 00 2 25	.....pts	1 57 1 62	Hay, Fairman & Co.	0 00 0 00
" single bbls	0 17 0 0			Spirits Canadian—per gal.		.....cases	0 00 0 00
Benzine car lots	0 12 0 13			Alcohol	0 00 0 00	Claymore	9 50 9 75
broken	0 14 0 15			.....85 O. P.	0 00 0 00	Glenfalloch, High'd.	8 40 8 55
				.....50 O. P.	0 00 0 00	.....cases	8 50 8 75
				.....25 U.P.	0 00 0 00	Gin—	
				Rye Whisky	0 00 0 00	Jno. De Kuyper	2 85 2 90
				Imperial, 5 yrs. old	0 00 0 00	.....cs. red	10 50 10 70
				" 1887 in cases, qts.	0 00 0 00	" " cs. green	5 50 5 70
				" 1887 " flasks	0 00 0 00	A. C. A. Nolet	0 00 0 00
				" 1887 " do	0 00 0 00	.....cs. red	0 00 0 00
				Club, 1887 " qts.	0 00 0 00	.....cs. green	0 00 0 00
				" 1887 " flasks	0 00 0 00	Irish Whiskey—	
				" 1887 " do	0 00 0 00	Bushmills	18 00 0 00
				Club rre, in bris., 1886, p.e.	0 00 0 00	Jno. Jameson & Sons, 1 star	0 00 0 00
				Peris—		" " two stars	0 00 0 00
				McKensie, Driscoll & Co.	2 40 8 00	" " three stars	0 00 0 00
				T. G. Sandeman & Sons	0 00 0 00	Geo. Roe & Co, one star, qts	9 25 0 00
				Glod & Baker	2 10 4 00	" " two stars, qts	9 25 18 25
				Tarragona	1 10 1 50	Dunville & Co.	7 50 7 75
				Sherries—Pedro Domeca	0 00 0 00	Wisdom & Warter's Sher-	
				Pemartin	2 00 5 50	ries	2 00 8 50
				Misa	2 10 8 00	Warter & May's Ports	2 10 6 50
				Claret—		Geo. Sayer & Co's	
				Barton & Guestier	7 00 26 00	Brandy	4 50 6 50
				Calvet & Co. vintage wines	0 00 0 00	" " cases, 1 star	11 50 12 00
				Nat. Johnston & Sons	7 00 28 00	" " V.S.O.P.	16 50 17 00
				Champagne—		Ind Coops & Co, Rom-1 qts	2 10 0 00
				Pommery, Fils & Co	31 00 33 00	ford, Ales	45 0 00
				G. H. Mumm & Co, ex. dry	30 00 30 00	Angostura Bitters, per	
				Piper Heidsieck	28 00 30 00	case of 2 doz	14 00 15 00
				Perrier, Jouet & Co	31 00 33 00	Banagher Irish Whisky, qts	9 50 10 00
				Gold Lask	28 00 30 00	per gal	8 75 4 00
				Louis Duvan	15 00 16 50	Nerea Raphael, Spark-	
				Louis Roederer	29 00 31 00	ling Saumur	14 00 15 00
				Brandis—Hennessey	6 50 8 00	Per case, pts	15 00 16 00
				1 Star	12 00 0 00	Jas. Watson & Co, Dundee,	
				V. O.	16 00 0 00	1 Star Glenlivet, per case	9 75 10 00
				Martell	6 00 0 00	" " 3 Star	8 75 9 00
				Cases (one star)	11 60 0 00	Old Glenlivet	4 00 6 00
				Barnett & Fils, one star	0 00 0 00	Watson's Old Scotch, qt, cs	7 00 8 00
				V. S. O. P.	14 75 15 00	pts, per cs	8 00 9 00
				Bisquit Dubonche	9 50 0 00	Watson's Old Irish, qts, pr cs	7 00 8 00
				Renault & Co	15 00 0 00	pts, per as	8 00 0 00

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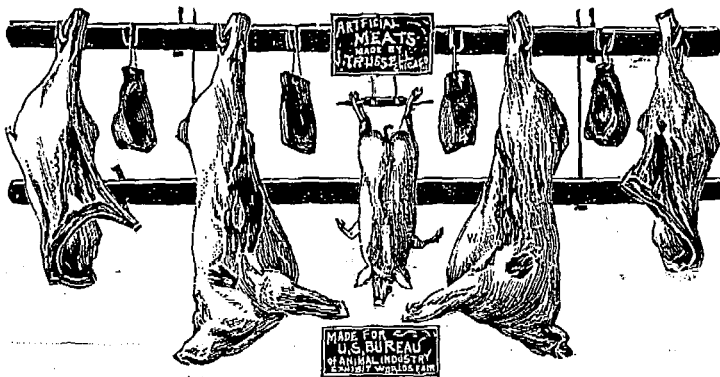
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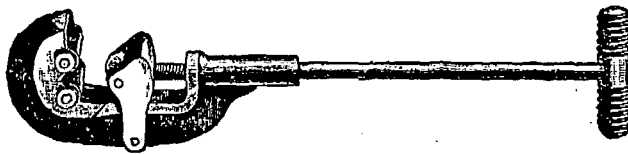
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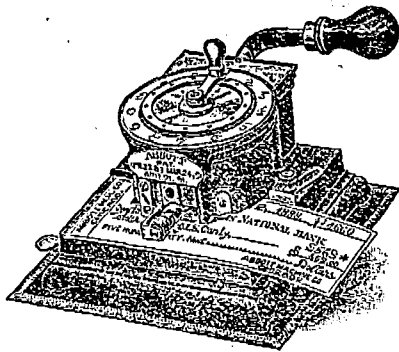
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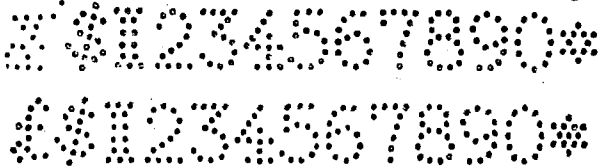


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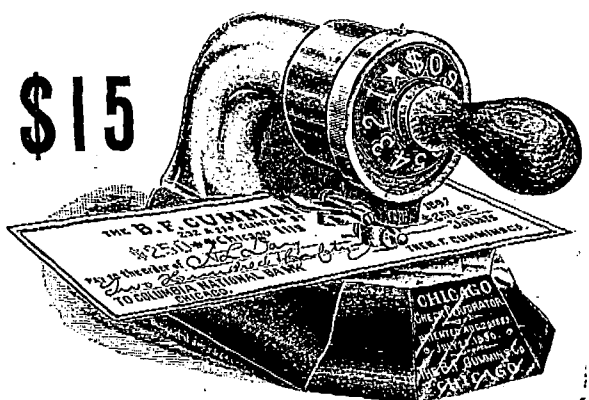
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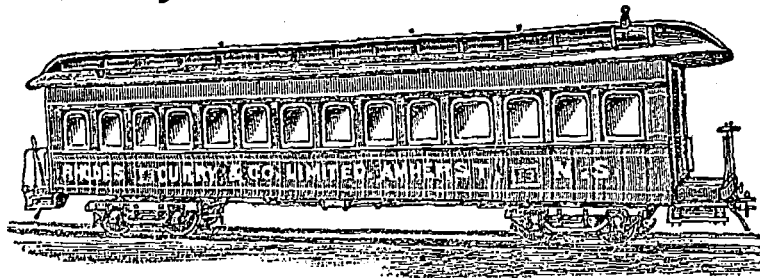
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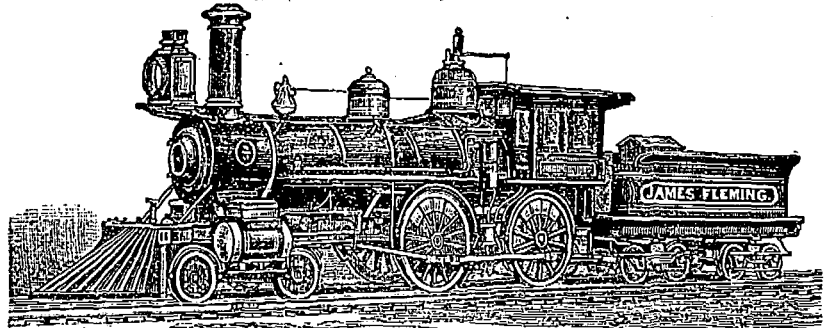
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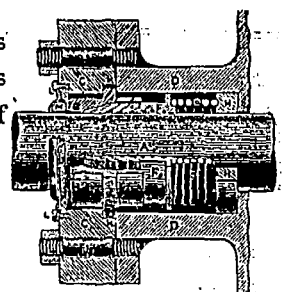
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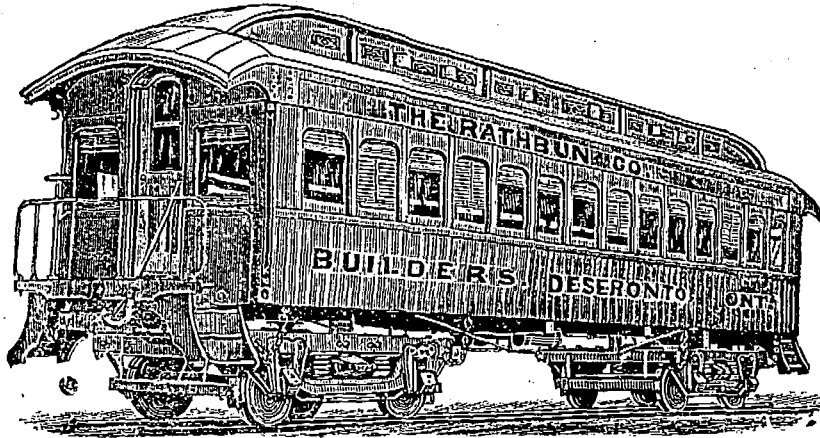


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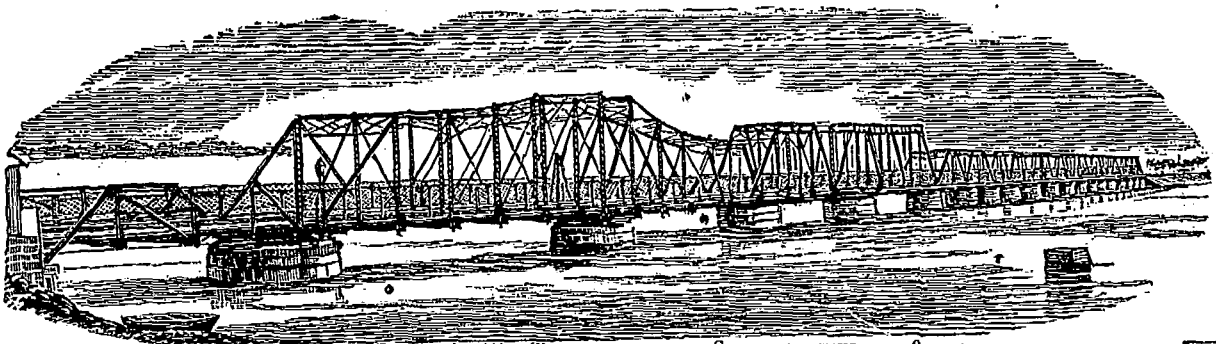
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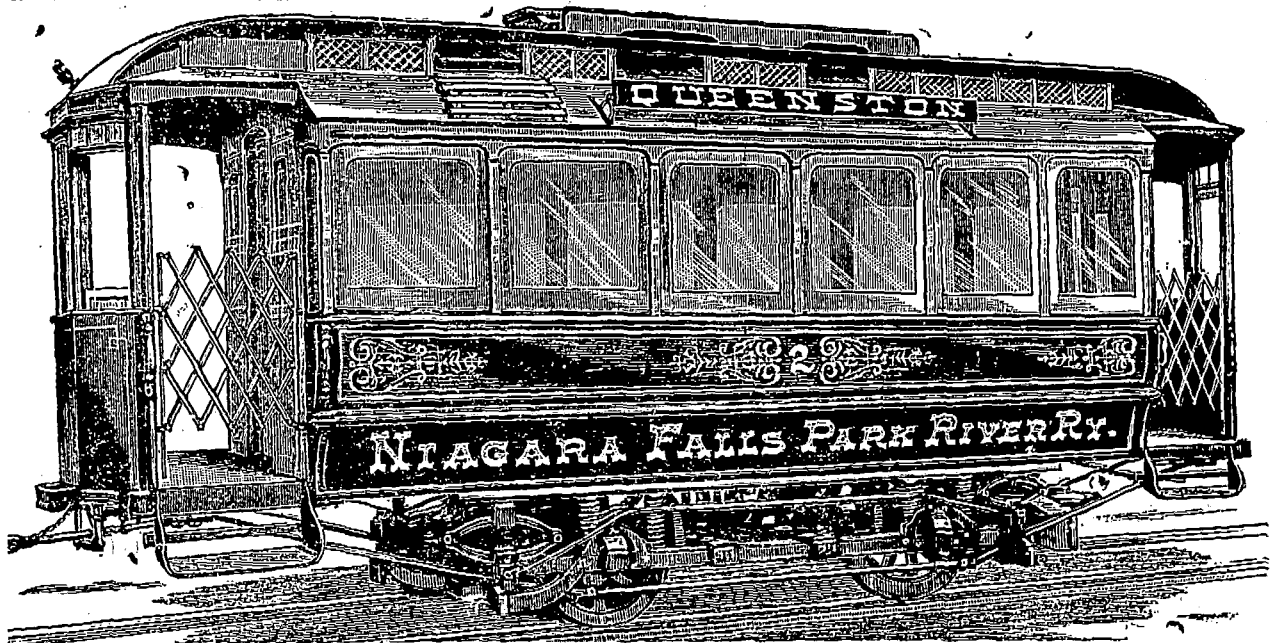
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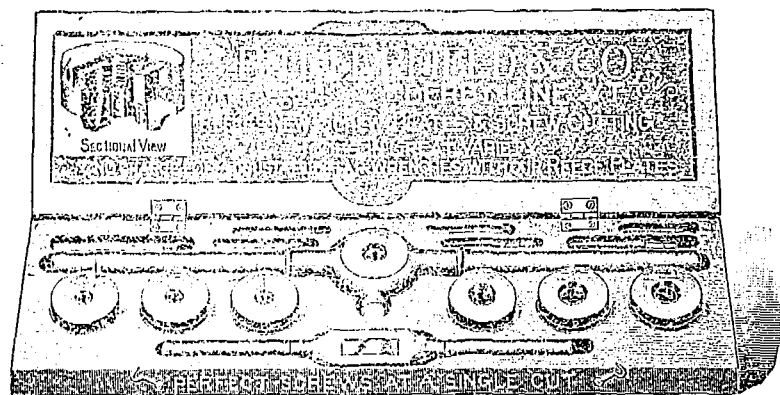
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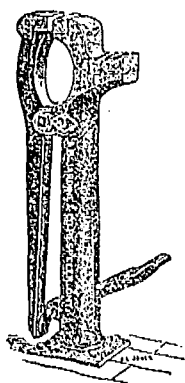
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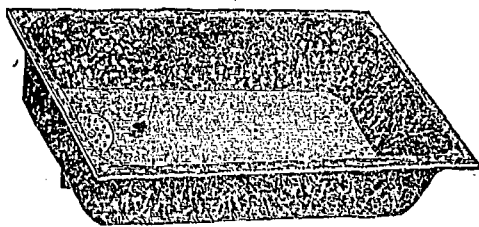
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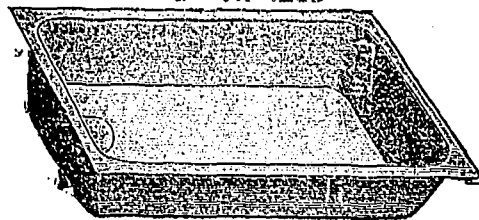


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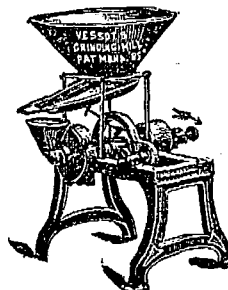
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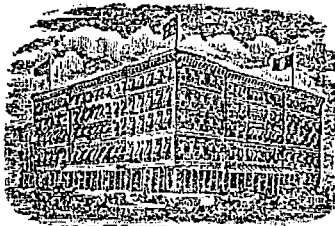
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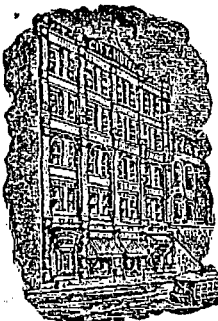
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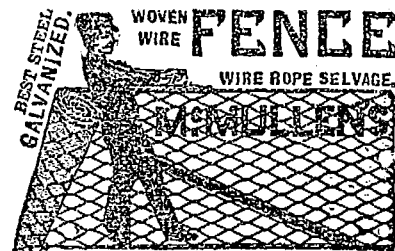
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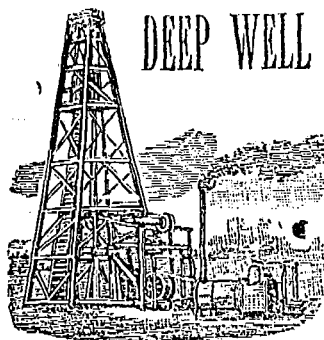
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British Columbia, 1877, 6 p.c.	1887, 4 1/2 p.c.	122	127
Canada, 4 p.c. loan, 1860	8 p.c. loan, 1888	108	110
	Debs. 1884, 3 1/2 p.c.	94 1/2	95 1/2
		103	105
Shs	Railway & other Stocks		Nov 16
	Quebec Province, 5 p.c., 1874	103	105
	Do do 1876, 5 pc	103	105
	Do do 1880, 4 1/2 pc	102	104
	Do do 1883, 5 pc	106	108
100	Atlantic & Nth Western 5 p.c. Guar.	114	116
100	1st M. Bds	123	124
100	Buffalo and Lake Huron \$10 sh.	136	138
300	Do 5 1/2 p.c. 1st Mort.	186	188
	Do 2nd Mort	185	188
	Can. Central 5 p.c. 1st M. Bds Int-guar. By Gov.	104	106
	Canadian Pacific \$100	74 1/2	74 1/2
100	Grand Trunk, Georg Bay, &c.	102	104
	1st M.		
100	Grand Trunk of Canada Ord. stock	63	7
100	2nd equir. mtg. bds, 6 p.c.	124	126
100	1st, pref. stock	46 1/2	47
100	2nd pref. stock	50	50 1/2
100	3rd pref. stock	107 1/2	117 1/2
100	5 p.c. perp. deb. stock	125	127
100	4 p.c. perp. deb. stock	93	94
100	Great Western shares, p.c.	120	122
100	Hamilton and N.W. p.c.	105	107
100	M. of Canada Stg. 1st prt. 5 p.c.	108	108
100	Montreal and Cham ain 5 p.c. 1st mtg Bds	102	104
100	Montreal and Sorel 1st mtg. 6 p.c.	104	106
	N. of Canada 1st M' 5 p.c.	96	98
	Northern Extension 6 p.c. pref.	101	103
00	Quebec Central, 5 p.c. 1st Inc. Bds.	20	23
	T. G. & B. 4 p.c. bonds 1st Mort.	101	103
00	Well, Grey & Bruce, 7 p.c. Bds	100	102
	1st Mort.	100	102
00	St. Law. and Ott. 6 p.c. Bds 4pc.	101	105
MUNICIPAL LOANS.			
100	City of London (Ont) 1st pref. 5 p.c.	99	101
100	City of Montreal stg 5 p.c.	102	104
	1874	102	104
100	City of Ottawa, 6 p.c. stg.	105	108
	redeem 1873	102	104
	1875	113	115
	1875	104	106
100	City of Quebec, 6 p.c. con. 1873.	101	103
	8 p.c. redeem 1875	112	114
	redeem 1875	113	115
100	City of Toronto, 6 p.c. stg. 1877	100	110
	5 p.c. stg. con. deb. 1874	103	120
	5 p.c. gen. con. deb. 1890	110	112
	4 p.c. stg. bonds, 1921-28	101	103
00	City of Winnipeg, deb., 1884, 5 p.c.	108	110
	deb. scrip. 1883, 6 p.c.	118	120
MISCELLANEOUS COMPANIES.			
100	Canada Company	82	86
100	Canada North-West Land Co.	23	34
100	Hudson Bay	131	131
*All the bonds have been sold to a Canadian Syndicate.			

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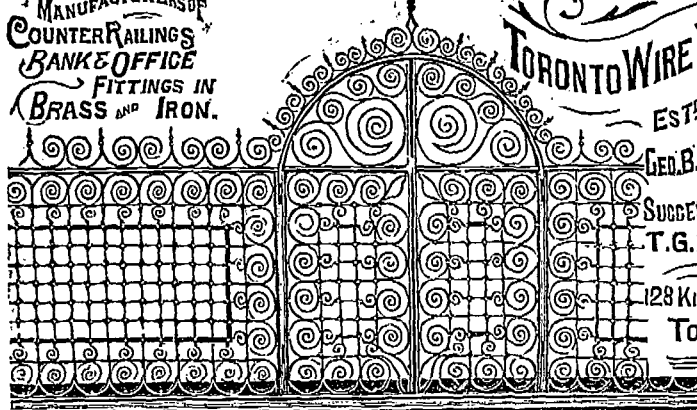
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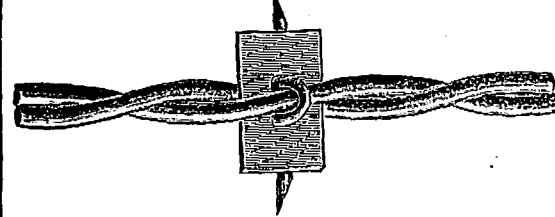
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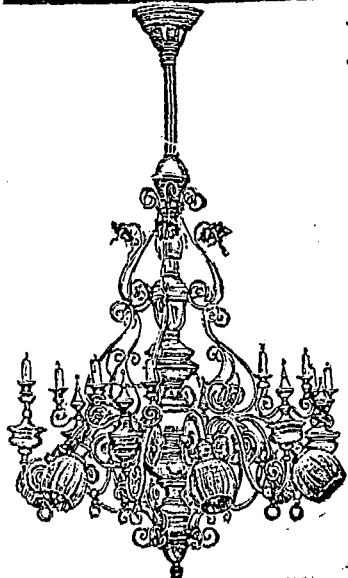
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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine...	10,000	8-6mos.	850	\$50	120
Canada Life.....	2,800	7-6mos.	400	50	.....
Confederation Life.....	5,000	8-6mos.	100	10	297
Western Assurance.....	25,000	4-6mos.	40	20	152
Royal Canadian Insurance.....	20,000	6-12mos.	25	20	185
Guarantee Co. of North America.....	13,372	6	50	10 50	109

BRITISH AND FOREIGN.—(Quotations on the London Market.) Nov 3, 1893. Market value p. p'd up sh.

Atlas	24,000	50	.....	6	£21	£22
British and Foreign Marine.....	50,000	50	20	4	£21	£22
Caledonian .....	.....	.....	.....	.....	.....	.....
Commercial U. Fire, Life and Marine	50,000	80	50	15	£28½	£29½
Edinburgh Life	5,000	10	100	5	.....	.....
Fire Insurance Association	100,000	5	£10	£2	.....	.....
Guardian Fire and Life	20,000	13	100	50	£ 8½	9
Imperial Fire	12,000	£7 p. sh.	100	25	26½	26½
Lancashire Fire	100,000	30	20	2	4½	5½
Life Association of Scotland	10,000	15	40	8½	.....	.....
London Assurance Corporation	35,802	48	25	12½	£54½	52½
London & Lancashire Fire	10,000	10	10	1 7-20	4½	4½
Liv. & Lon. & Globe Fire and Life.....	£33,175	70	20	2	4½	45
National	40,000	25	.....	2½	.....	.....
Northern Fire and Life.....	30,000	70	100	5	59	61
North Brit. & Merc. Fire and Life	40,000	66	50	6½	35	36
Phoenix Fire	6,722	.....	.....	.....	£235	£240
Queen Fire and Life.....	20,000	30	10	1	71-16	613-16
Royal Insurance Fire and Life.....	10,000	60	20	8	47½	48½
Scottish Imperial Life	50,000	6	10	1
Scottish Provincial Fire and Life.....	20,000	15	50	3

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Incorporated 1848. FRED. E. RICHARDS, President.
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For Forty-three years, the Union Mutual has been engaged in the business of Life Insurance. During that period it has issued more than One Hundred Thousand Policies, aggregating in insurance more than Two Hundred Millions of Dollars. It has paid to its Policy-holders and their beneficiaries more than Twenty-Six and a half Millions of Dollars. To-day it has more than Thirty-three Millions of Insurance in force upon its Books. It has an Annual Income of more than One Million Dollars and it possesses in safely invested Assets an accumulated fund for the security of its Policy-holders, representing more than six years' Income.

WALTER I. JOSEPH, Manager, - - MONTREAL
Office—162 St. James Street:

**MANUFACTURERS'
LIFE INSURANCE CO**
Head Office, TORONTO.
Authorized Capital, \$2,000,000.00

President—GEO. GOODERHAM, President Bank of Toronto.

The double maturity plan of the Manufacturers Life is a straight promise to pay. No restriction on residence, travel or occupation, indisputable after the first year. Matures in full at death, or age 65, or when reserve a surplus combined shall amount to the sum insured. The cheapest endowment policy possible.

JUNKIN & HOLT, Managers for Quebec,
162 St. James St., MONTREAL

INSURANCE

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HOMANS' PLAN** and the most perfect Endowment

Send now before the public.

Agents wanted in all unrepresented districts.

H. RUSSELL POPHAM, **DAVID DEXTER,**
General Agent, Montreal. Managing Director.

WORTH KNOWING

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

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

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

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

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

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

INSURANCE

BRITISH AMERICA ASSURANCE CO.

HEAD OFFICE, - - - - - TORONTO.

Incorporated 1882.

FIRE AND MARINE.

Cash Capital, - - - - - \$750,000.00

Total Assets over - - - - - \$1,265,570.70

Losses Paid since organization, - - - - - \$12,475,201.09

Geo. A. Cox, President. J. J. Kenny, Vice-Pros. P. H. Sims, Secretary
O. B. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

The United Fire Ins. Co. Ltd.,

OF MANCHESTER, ENGLAND.

This Company in addition to its own Funds has the security of those of THE PALATINE INSURANCE COMPANY OF ENGLAND, the Combined Assets being as follows:-

Capital Subscribed.....\$5,550,000
Capital Paid up in Cash.....1,250,000
Funds in hand exceed.....2,750,000
Deposit with Dominion Government for protection of Canadian Policy Holders.....204,100

Head office for Canada, 1740 Notre Dame Street, MONTREAL.

J. A. ROBERTSON, **T. H. HUDSON,**
Supt. of Agencies. Resident Manager.

NOVA SCOTIA BRANCH, NEW BRUNSWICK BRANCH, MANITOBA BRANCH,
Head Office: Head Office: Head Office:
HALIFAX, ST. JOHN, WINNIPEG,
Alfred Shortt, Gen. Agt. H. Chubb & Co., Gen. Agts. G. W. Girdlestone, Gen. Agt.

The "United" having acquired by purchase the business and good will of the "City of London Insurance Company," and assumed all the liabilities of that Company, is alone entitled to the benefit of the connection thus formed, the continuance of which it respectfully solicits.

Job Printing and Bookbinding of all kinds done at the JOURNAL OF COMMERCE.

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, \$308,279.00

CHARLES HENDRY, Esq., President; GEORGE RANDALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; John Killee, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMP'Y. WATERLOO, Ont.

Subscribed Capital.....\$200,000.00
Dom. Govt Deposits.....50,072.76
Losses Promptly Adjusted and Paid.

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

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

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

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARRS, Chairman;
EDWARD J. BARREAU, Esq.,
WENTWORTH J. BUCHANAN, Esq.,
G. F. O. SMITH, Resident Secretary.
Medical Referee—**D. C. MAGALEDIN, Esq., M.D.**
Standing Counsel—**GEO. B. CRAMP, Esq.**

HEAD OFFICE, CANADA BRANCH: MONTREAL.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.
President, - - - - - JOHN L. BLAIRIE, Esq.
Vice-Presidents, - - - - - HOM. G. W. ALLEN
- - - - - J. K. KERR, Esq., Q.C.
WILLIAM MCGUANE, F.I.A., Managing Director

The operations of the Company for the year ending 31st December, 1892, were the most successful in its history, as shown by the following figures:

Cash Income - - - - - \$ 446,474.40
Assets - - - - - 1,421,981.80
Reserve Fund, - - - - - 1,115,846.00
Net Surplus, - - - - - 226,635.80

CHARLES AULT, M.D., Manager Prov. Quebec
Montreal Office, - 69 St. James St.

DRUMMOND, McCALL Pipe Foundry Co. (LIMITED)

MANUFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING MONTREAL.

WORKS: - LACHINE, QUE.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1803

SUBSCRIBED CAPITAL \$6,000,000
PAID-UP CAPITAL \$1,500,000

TOTAL INVESTED FUNDS OVER \$8,000,000

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

E. D. LACY, RESIDENT MANAGER.

SUN FOUNDED A.D. 1710
INSURANCE FIRE OFFICE

HEAD OFFICE,

Threadneedle Street, London, Eng.

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

CANADIAN BRANCH,

15 Wellington Street, East. TORONTO, ONT.

H. M. BLACKBURN, - - - - - Manager
W. ROWLAND, - - - - - Inspector

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

ALLAN & WILLIAMS, **IRA CORNWALL,**
Gen. Agts. Winnipeg. Gen. Agt., St. John, N.B.

THE
ACCUMULATION POLICY
OF THE
NEW YORK LIFE

A Policy with no Restrictions
whatever
AND
BUT A SINGLE CONDITION
NAMELY,
The Payment of Premiums.

DAVID BURKE,
General Manager for Canada

BRITISH EMPIRE

Mutual Life
Assurance Co. of London, Eng.
ESTABLISHED 1847

CANADA BRANCH, MONTREAL,

Canadian Investments, nearly, - \$1,500,000
Accumulated Funds, - - - - - 8,200,000
Annual Income, over - - - - - 1,300,000
Assurance in Force, - - - - - 31,500,000
Total Claims Paid, - - - - - 10,000,000

Bonuses every 3 years. Free Policies
Special Advantages to Total Abstainers.

F. STANCLIFFE, General Manager.

J. E. & A. W. SMITH, Gen. Agents, Toronto
Wm. CLINT, Gen. Agent, P.Q., - - - - - Quebec

Conditionless
Offering six modes of settlement
Non-Forfeitable;
Extended insurance
Devoid of ambiguous phrases
Economical
Rates average, lowest in the market
Automatically, non-forfeitable after
Two years from date of issue
Immediate payment of claims
Outvying all others
Notification not required for extended insurance.

Life Association's New Policy.

Enquire for particulars from any of the agents, or from
H. J. JOHNSTON & SON, Managers, P.Q.,
207 St. James Street, MONTREAL

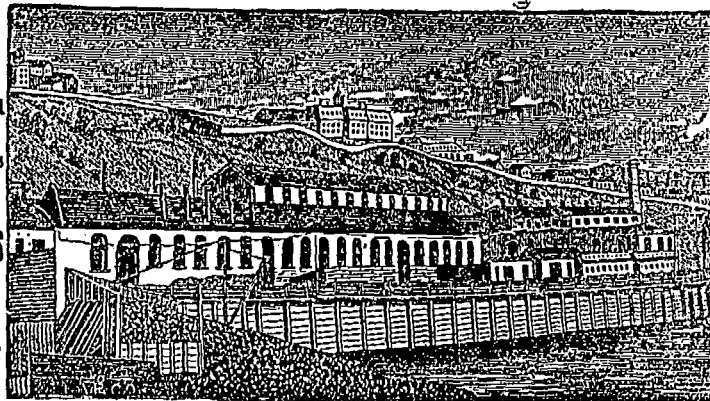
TELEPHONE 504.

ESTABLISHED

CARRIER, LAINÉ & CO.,

Stoves,
Stove Fittings,
Holloware,
Ploughs and
Plough Castings,
Builders' Castings

Founders, Machinists
AND
BOILER MAKERS,
Commercial Street
LEVIS, P.Q.



Marine Engines and
Bollers.
Stationary Engines &
Bollers.
Flour and Saw-Mill
Machinery.
House and Bridge
Girders;

Works & Office:
Commercial Street
LEVIS, P.Q.

WESTERN
Assurance Company,
FIRE AND MARINE. INCORPORATED 1851.

Assets, - - - - - \$1,566,885 18
Income for Year ending 31st Dec., 1891 - 1,800,000 00
Head Office: - - - - - Toronto, Ont.
J. J. KENNY, Managing Director.
A. M. SMITH, President. C. C. FOSTER, Secretary.
J. H. BOUTH & Son, Managers Montreal Branch,
190 ST. JAMES STREET.

ALBION FIRE
Insurance Association
(LIMITED),
OF LONDON, ENGLAND.

SIR DONALD A. SMITH, K.C.M.G., M.P., - - - - - Chairman
ROBERT BENNY, Esq., - - - - - } - - - - - Directors
SANDFORD FLEMING, Esq., C.M.G. - - - - - }
Chief Office for Canada: - - - - - MONTREAL
No. 47 St. Francois Xavier Street.
J. KENNEDY, Manager.

COMMERCIAL UNION

ASSURANCE CO., LTD.,
Of London, - - - - - England.
FIRE!! LIFE!! MARINE!!!
Total Invested Funds - - - - - \$12,500,000
Capital and Assets \$25,000,000
Life Fund (in special trust for life policy-holders).... 6,000,000
Total Net Annual Income..... 5,700,000
Deposited with Dominion Government..... 374,246
Agenies in all the principal Cities and Towns of the Dominion.
HEAD OFFICE, Canadian Branch, - - - - - MONTREAL
EVANS & MCGREGOR, Managers.
F. M. COLE, Special Life Agent. - - - - - N. PICARD, City Agent.

LONDON
Guarantee and Accioent Co.

Limited.
OF LONDON, - ENGLAND
CAPITAL, \$1,250,000.
Head Office for Canada: N. E. Cor, King & Yonge Sts., Toronto
BONDS OF SURETYSHIP
Issued for parties in position of trust where security is required.
General Accident and Employers' Liability Insurance on the most approved plans,
A. T. McCORD, Chief Agent for Canada. O. D. RICHARDSON, Asst. Chief Agent.
A. J. HUBBARD, General Agent, MONTREAL
The Directors are open to entertain applications for agents if any is not already efficiently represented.