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London Assurance Corporation FIRE.  
Lloyd's Plate Glass Ins. Co. of New York.  
Risks Accepted at Current Rates.  
EDWARD L. BOND, 30 St. Francois Xavier St.

British & Foreign Marine Ins. Co. of Liverpool.  
Reliance Marine Ins. Co.  
Open Policies granted to Importers & Exporters.  
EDWARD L. BOND, General Agent for Canada.  
MONTREAL.

# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 17.  
NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 22, 1895.

M. S. FOLEY,  
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

**McINTYRE, SON & CO.,**  
MANUFACTURERS' AGENTS  
— AND —  
IMPORTERS  
— OF —  
**DRY \* GOODS**  
SPECIALTIES:  
LINENS, DRESS GOODS, KID  
GLOVES AND SMALLWARES  
— \* —  
**VICTORIA SQUARE,**  
MONTREAL.

**GRANITE \* MILLS,**  
ST. HYACINTHE, P.Q.,  
Manufacturers of  
Flannels, Etoffes,  
Tweeds & Dress Goods,  
Hosiery & Underwear,  
Lumbermen's  
Knitted Boots.

**MONTREAL FELT HAT WORKS**  
1878— PARIS EXHIBITION— 1878.  
Prize Medal Awarded for our manufacture of Felt Hats.  
We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.  
**FUR GOODS** Of Our Own Manufacture  
PLUSH CLOTH AND SCOTCH CAPS, GLOVES AND MITTS of English and Domestic Manufacture.  
Moccasins, Snowshoes, Fancy Sleigh Robes, Buffalo, &c.  
To Manufacturers.—We have a large stock of Seal Berslan Lamb and other skino Trimmings &c., &c.  
**JAMES CORISTINE & CO.**  
Warehouse: 471 to 477 St. Paul St.,  
MONTREAL.

Leading Wholesale Houses.

**John \* Macdonald \* & Co.**  
TO THE TRADE.  
Christmas 1895.  
To give you a list in detail of the goods we are showing for the Christmas Trade in our Men's Furnishings and Fancy Goods Department through a newspaper advertisement is impossible, as it would take a book to contain it. We ask you to call and see our stock. If you cannot call, we shall be happy to receive from you a trial order, or we will forward quotations on application for lines you may require. Filling Letter Orders a Specialty.  
MONTREAL OFFICE: - - 207 ST. JAMES ST.  
H. PINET, Agent.  
**JOHN MACDONALD & CO.**  
Wellington and Front Streets East, TORONTO.

✕ The following Brands Manufactured by ✕  
→ **THE AMERICAN TOBACCO CO.** ←  
OF CANADA, Limited,  
Are sold by all the  
Leading Wholesale Houses.  
PLUG SMOKING:  
→ **DERBY** ←  
12's, 7's, and 3's.  
**Old Virginia Twist,** 3's.  
BRIGHT PLUG CHEWING:  
**OLD CHUM,** 8's.  
✕ ✕

**MARK \* FISHER, \* SONS**  
AND COMPANY,  
Merchant Tailors and Woollen Buyers  
will find our Stock replete with all the Latest Novelties selected in the Home and Foreign Markets.  
We have never shown a more extensive line of  
**STAPLE WOOLLENS**  
than we are doing at present.  
**Our Tailors' Trimming Dept.**  
is also more than usually complete.  
**Mark Fisher, Sons & Co.,**  
VICTORIA SQUARE, MONTREAL.

Leading Wholesale Houses.

**S. GREENSHIELDS, SON & CO.**  
MONTREAL and VANCOUVER, B. C.  
We are offering for SPRING DELIVERY the following special lines:  
**CRUMS' PRINTS,**  
**TOKIO PONGEES,**  
**PRIESTLEY'S**  
Waterwitch Serges, Cravenettes, Couilles, Lustres and other Mohair Effects.  
**HARRISON'S BRUSSEL'S CARPETS.**  
Also a very large range of Canadian Cotton Goods.

**FALL GOODS.**  
Our Stock of **Fancy Goods, Dolls, Toys, &c.**  
is now complete and is larger and more complete than ever.  
**H. A. NELSON & SONS,**  
59 to 63 St. Peter St., MONTREAL.  
TORONTO HOUSE:  
56 & 58 Front St. West.

**SPECIAL**  
Large Line of  
**Venetian Worsted**  
In Stock Bought at Old Prices.  
SAMPLES ON APPLICATION.  
**JOHN FISHER, SON & CO'Y,**  
442 & 444 ST. JAMES STREET,  
MONTREAL.

The Chartered Banks.

**BANK OF MONTREAL.**

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

E. S. CLOUSTON,  
General Manager.

Montreal, 22nd October, 1895.

The Chartered Banks.

**THE BANK OF BRITISH NORTH AMERICA.**

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

London Office, 2 Clement's Lane, Lombard St., E.C.

COURT OF DIRECTORS:

J. H. Brodie. Ed. Arthur Hoare.  
John James Cater] H. J. B. Kendall.  
Gaspard Farrer. J. J. Kingsford.  
Henry R. Farrer. Frederick Lubbock.  
Richard H. Glyn. George D. Whatman.

Secretary, A. G. Wallis.

Head Office in Canada - St. James St. Montreal.  
H. STIKEMAN, General Manager.

E. STANGER, Inspector.

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

Agents in the United States:

New York, (52 Wall St.) W. Lawson and F. Brownfield.

SAN FRANCISCO, (124 Sansom 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. Marcuard, Krauss & Co. Lyons—Credit Lyonnais.

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

**THE MOLSONS BANK**

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, \$2,000,000  
Reserve Fund, 1,375,000

BOARD OF DIRECTORS:

JOHN H. R. MOLSON, President.  
S. H. EWING, Vice-President.  
W. M. Ramsay.  
Henry Archibald, Sam'l Finlay.  
W. M. Macpherson, J. P. Cleghorn.  
F. WOLFFERSTAN THOMAS, Gen. Manager.  
A. D. DURNFORD, Inspector.  
H. LOCKWOOD, Assistant Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P.Q. St. Thomas, Ont.  
St. Catherine St. Branch.  
Brockville, " Morrisburg, Ont. Toronto, " 7  
Calgary, " Norwich, " Toronto Jc. " 7  
Clinton, " Ottawa, " Trenton, "  
Exeter, " Owen Sound, " Waterloo, "  
Hamilton, " Ridgetown, " Winnipeg, Man.  
London, " Smiths Falls " Woodstock, Ont.  
Meaford, " Soré, P.Q.

AGENTS IN CANADA:

Quebec—Eastern Townships Bank.  
Ontario—Dominion Bank, Imperial Bank of Canada, and Canadian Bank of Commerce.  
New Brunswick—Bank of New Brunswick.  
Nova Scotia—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—Bank of Nova Scotia, St. John's.

IN EUROPE

London—Pariss 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  
Berlin—Deutsche Bank.  
Antwerp, Belgium—La Banque d'Anvers.  
Hamburg—Hesse, Newman & Co.

UNITED STATES:

New York—Mechanics' National Bank; National City Bank; Messrs. W. Watson, R. Y. Hedden, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—The State National Bank. Portland—Cascos 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. Commercial Letters of Credit and Travellers Circular letters issued available in all parts of the world.

**QUEBEC BANK.**

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 18th to the 30th November, both days inclusive.  
By order of the Board,

THOMAS McDUGALL,  
General Manager  
Quebec, Oct. 22, 1895.

The Chartered Banks.

**The Merchants Bank of Canada.**

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

G. HAGUE,  
General Manager.

Montreal, October 22nd, 1895.

**LA BANQUE DU PEUPLE.**

ESTABLISHED IN 1835.

Capital Paid-up - \$1,200,000  
Reserve, 800,000

HEAD OFFICE, MONTREAL.

Board of Directors:

JACQUES GRENIER, Esq. President.  
GEORGE BRUSH, Esq. Vice-President.  
CHS. LACAILLE, Esq. WM. FRANCIS, Esq.  
A. PREVOST, Esq. ALPH. LECLAIRE, Esq.  
T. PREFONTAINE, Esq.  
J. S. BOUSQUET, Cashier  
WM. RICHER, Assistant-Cashier  
ARTHUR GAGNON, Inspector

Branches:

Notre Dame St. West—J. A. Blean, 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, Que. C. Béard,  
St. Jérôme, Que. J. A. Thérage, Manager.  
St. Hyacinthe, Que., 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 Revere Bank.  
New York—National Bank of the Republic.

Foreign Agents:

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

**The Imperial Bank of Canada.**

DIVIDEND No. 41.

Notice is hereby given that a dividend of FOUR per cent. upon the capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the bank and at its branches on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

D. R. WILKIE, Cashier  
Toronto, October 24th, 1895.

**The Bank of Toronto.**

DIVIDEND No. 79.

Notice is hereby given that a Dividend of Five Per Cent. for the current half-year, being at the rate of Ten Per Cent. per annum, upon the paid up capital of the Bank has this day been declared, and that the same will be payable at the Bank and its branches, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

D. COULSON,  
General Manager.

Bank of Toronto, Toronto, 23rd October, 1895.

**La Banque Ville Marié.**

Notice is hereby given that a Dividend of Three Per Cent. (3 per cent.) upon the Capital Stock of this Bank, for the six months ending the 30th November next, has this day been declared, and will be payable at the Head Office of the Bank, in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER, 1895.

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

W. WEIR,  
President.

Montreal, 22nd October, 1895.

The Chartered Banks.

The Canadian Bank of Commerce.

DIVIDEND No. 57.

Notice is hereby given that a Dividend of Three and One-Half Per Cent. upon the capital stock of this institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after

MONDAY, THE SECOND 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, October 22nd, 1895.

The Chartered Banks.

Bank of Hamilton.

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

DECEMBER 2ND.

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

By order of the Board,

J. TURNBULL, Cashier.

Hamilton, October 23rd, 1895.

THE DOMINION BANK.

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

DIRECTORS: JAS. AUSTIN, President. Sir. FRANK SMITH, Vice-President. Wm. Ince, Edward Lendley, E. B. Osler, James Scott, Wilnot D. Matthews.

HEAD OFFICE, TORONTO. Agencies—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Eather; Dundas St., cor. Queen; Spadina Ave., No. 366; 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.

R. D. GAMBLE, Gen. Manager.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-Up, \$1,100,000 Reserve Fund, 680,000

BOARD OF DIRECTORS: THOS. E. KENNY, M.P., President. THOMAS RICHIE, Vice-President. M. Dwyer, Wiley Smith, Henry G. Bauld, Hon. H. H. Fuller, M.L.C.

HEAD OFFICE, Halifax, N.S. D. H. Duncan, Cashier. W. B. Torrance, Asst. Cashier.

Agencies in Province of Quebec: Montreal, E. L. Pease, Manager. " West End, Notre Dame St. West. " Cote St. Antoine, Green Avenue.

In Maritime Provinces: Antigonish, N. S. Moncton, N. B. Bathurst, N. B. Newcastle, N. B. Bridgewater, N. S. Pictou, N. S. Charlottetown, P.E.I. Port Hawkesbury, C. B. Dorchester, N. B. Sackville, N. B. Fredericton, N. B. St. John's N.F.D. Guysboro, N. S. Summerside, P.E.I. Kingston, N. B. Sydney, N. S. Londonderry, N. S. Truro, N. S. Lunenburg, N. S. Weymouth, N. S. Mattitand, N. S. Woodstock, N. B.

Correspondents:

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

La Banque Jacques Cartier.

DIVIDEND No. 60.

Notice is hereby given that a Dividend of Three and a half [3½] per cent. for the current half-year, upon the paid-up Capital Stock of this institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER, 1895.

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

By order of the Board,

A. DE MARTIGNY, Managing Director.

The Chartered Banks.

Union Bank of Canada.

DIVIDEND No. 58.

Notice is hereby given that a Dividend of Three Per Cent. upon the paid-up Capital Stock of this institution, has been declared for the current half-year, and that the same will be payable at its Banking House, in this city, and at its branches, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board. E. E. WEBB, General Manager.

Quebec, October 25th, 1895.

The Standard Bank of Canada.

Capital Paid-up, \$1,000,000 Reserve Fund, 600,000

HEAD OFFICE, TORONTO.

DIRECTORS: W. F. COWAN, President. JOHN BURNS, Vice-President. W. F. Allan, Fred. Wyld, T. R. Wood, A. J. Somerville, Jas. Scott.

AGENCIES: Rowmanville, Cannington, Kingston, Bradford, Chatham, Markham, Durham, Colborne, Newcastle, Brantford, Parkdale, Toronto, Brussels, Forest, Picton, Campbellford, Harleton, Stouffville.

BANKERS.

New York—Importers and Traders National Bank. Montreal—Can. Bank of Commerce. London, England—National Bank of Scotland. All banking business promptly attended to. Correspondence solicited. GEO. P. REID, General Manager.

Eastern Townships Bank.

Authorized Capital, \$1,500,000 Capital Paid-Up, 1,500,000 Reserve Fund, 720,000

BOARD OF DIRECTORS:

R. W. HENEKER, President. Hon. M. H. COCHRANE, Vice-President. Israel Wood, J. N. Galer, Thomas Hart, N. W. Thomas, T. J. Tuck, G. Stevens, John G. Foster.

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

Branches—Waterloo, Richmond, Coaticook, Stanstead, St. Hyacinthe, Cowansville, Granby, Bedford, Huntingdon, Magog.

Correspondents:

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

Capital Authorized, \$1,000,000 Capital Subscribed, 500,000 Capital Paid-Up, 372,400 Reserve, 100,000

BOARD OF DIRECTORS:

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

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

The Ontario Bank.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

C. McGILL, General Manager.

Toronto, Oct. 25th, 1895.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.

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

DIRECTORS:

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

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

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS:

R. AUDETTE, Esq., President. A. B. DUPUIS, Esq., Vice-President. Hon. Judge Chauveau, V. Chateaufort, Esq., M.P.P. N. Roux, Esq., V. Fortier, Esq. J. O. Villeneuve, Esq., M.P.P.

GEORGE CREBASSA, General Manager. P. LAFRANCE, Manager, Quebec Office. Inspector.

Branches:

P.Q.—Quebec, St. John's Suburb, St. Roch's, Montreal, Sherbrooke, St. Francois, N. E. Beauce, St. Marie, Beauce, Chicoutimi, Roberval, Ottawa, Ont., Winnipeg, Man.

Agents—England—The National Bank of Scotland, London. France—Credit Lyonnais, Paris, and Branches, Messrs. Grunbaum, Freres & Co., Paris. United States—The National Bank of the Republic, New York; National Reserve Bank, Boston, Mass. Prompt attention given to collections. Correspondence respectfully solicited.



**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. GRANT, .. Cashier.

**AGENTS.**

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

**Banque d'Hochelega.**

Notice is hereby given that a dividend of three and one half per cent. (3½) for the current half year, equal to seven per cent. per annum, on the paid-up capital stock of this institution, has been declared and that the same will be payable at the Head Office or at its branches, on and after

MONDAY, THE SECOND DAY OF  
DECEMBER NEXT.

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

By order of the Board.

M. J. A. PRENDERGAST, General Manager.

**Traders Bank of Canada**

(Incorporated by Act of Parliament 1885).

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

**Board of Directors:**

WM. Bell, Esq., of Guelph, .. President.  
C. D. Warren, Esq., .. Vice-President.  
W. J. GAGE, Esq., .. JOHN DRYNAN, Esq.,  
J. W. DOWD, Esq., .. ROBT. THOMSON, Esq.,  
of Hamilton.

Head Office, .. Toronto.

H. S. STRATHY, .. General Manager.  
J. A. M. ALLEY, .. Inspector.

**BRANCHES:**

Aylmer, Ont., .. Ingersoll, .. Ridgetown,  
Drayton, .. Leamington, .. Sarnia,  
Elmira, .. Norwich, .. Strathroy,  
Glencoe, .. North Bay, .. St. Mary's,  
Guelph, .. Orillia, .. Tilsonburg,  
Hamilton, .. Port Hope, .. Windsor.

**BANKERS:**

Great Britain—The National Bank of Scotland.  
New York—The American Exchange Nat. Bank.  
Montreal—The Quebec Bank.

**HALIFAX BANKING CO.**

Incorporated 1872.

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

HEAD OFFICE, .. HALIFAX, N.S.

**DIRECTORS:**

RONIE UNIACK, .. President.  
L. J. MORRIS, .. Vice-President.  
F. D. CORBETT, James Thomson, C. W. Anderson  
H. N. WALLACE, .. Cashier.  
A. ALLAN, .. Inspector.

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

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Capital Paid-Up, .. .. . 1,200,000 00  
Reserve Fund, .. .. . 315,000 00  
Contingent Fund .. .. . 30,134 71  
Total Assets, .. .. . 5,200,830 09

Debentures issued in currency or sterling payable in Canada or Great Britain. Money advanced on Real Estate. Mortgages and Municipal Debentures purchased.

Executors and Trustees are authorized by law to invest in the debentures of this Company.

FRED. G. COX, Manager. E. R. WOOD, Secretary

**The Dominion Savings & Investment Society**

London, .. .. Canada.

Capital Subscribed, .. .. . \$1,000,000 00  
" Paid-Up, .. .. . 932,474 97  
Total Assets, .. .. . 2,541,274 27

ROBERT REID, Collector of Customs, President.  
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Capital Subscribed, .. .. . \$1,500,000 00  
Capital Paid-Up, .. .. . 1,100,000 00  
Reserve and Surplus Profits, .. .. . 330,627 00  
Total Assets, .. .. . 2,730,627 85

Deposits received and interest allowed at the highest current rates.

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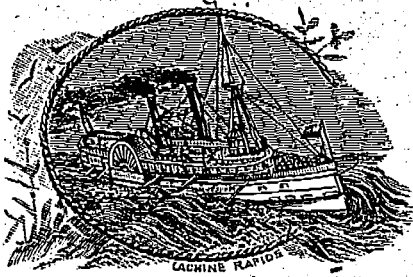
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Public notice is hereby given that application will be made to the Parliament of Canada at its next session, by La Banque du Peuple, having its principal place of business in Montreal, for certain amendments to its charter, amongst others to change the special dispositions thereof incompatible with the "Bank Act," so as to have the Directors elected by the Shareholders, who on their part, shall become responsible to the same degree as shareholders in other Banks; to define the actual value of the capital of the Bank and the reduction to be made in the amount of the shares of each shareholder, to reconstitute the capital of the Bank by means of the issuing of new shares, and generally to bring the said Bank within the scope of the "Bank Act" in the same manner as all other Banks of the Dominion.

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President.

Montreal, 30th October, 1895.



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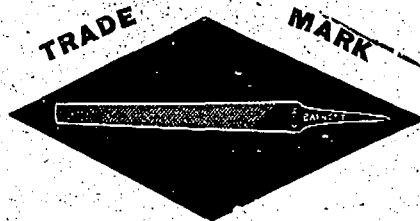
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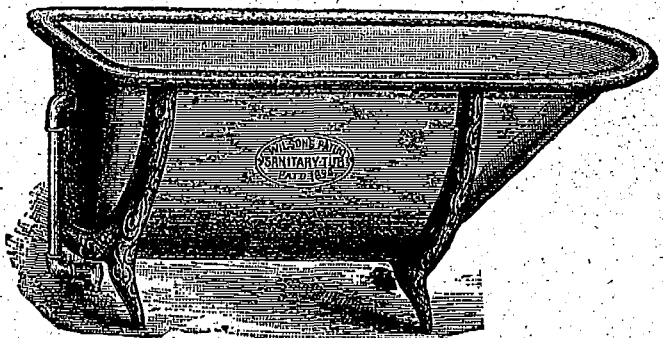
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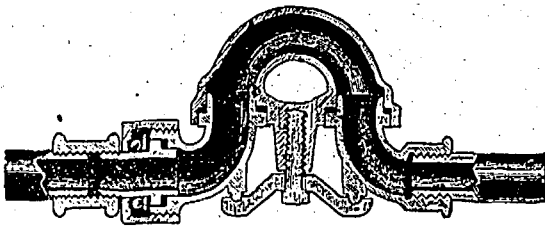
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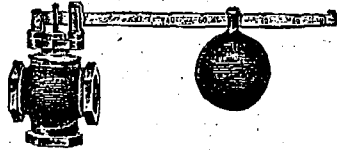
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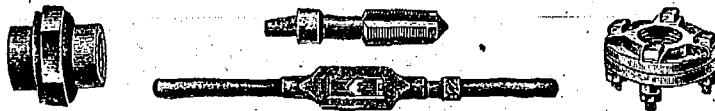
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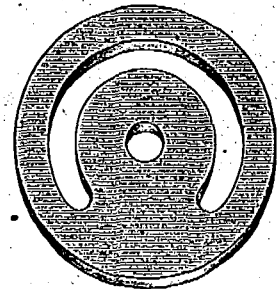
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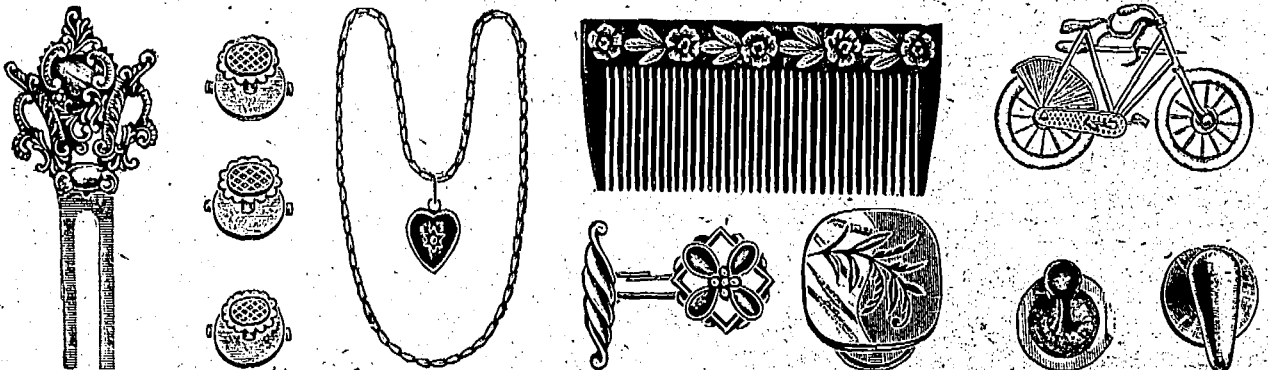
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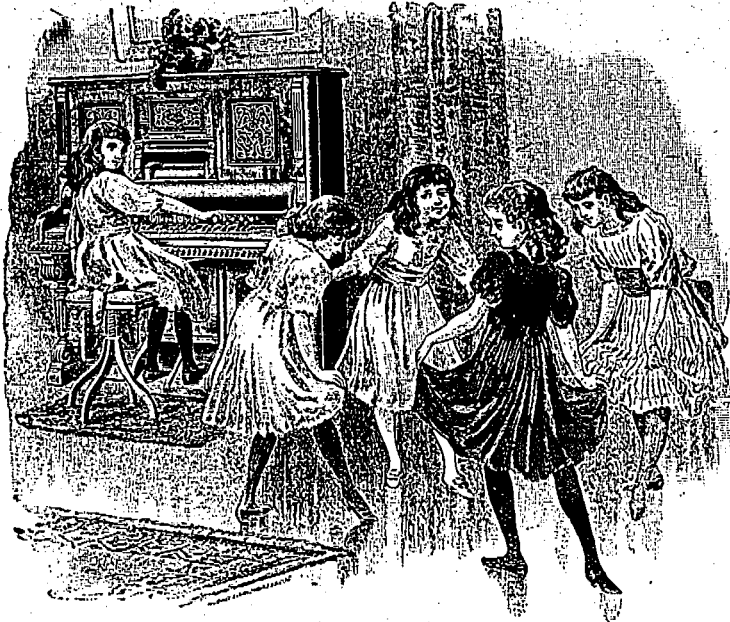
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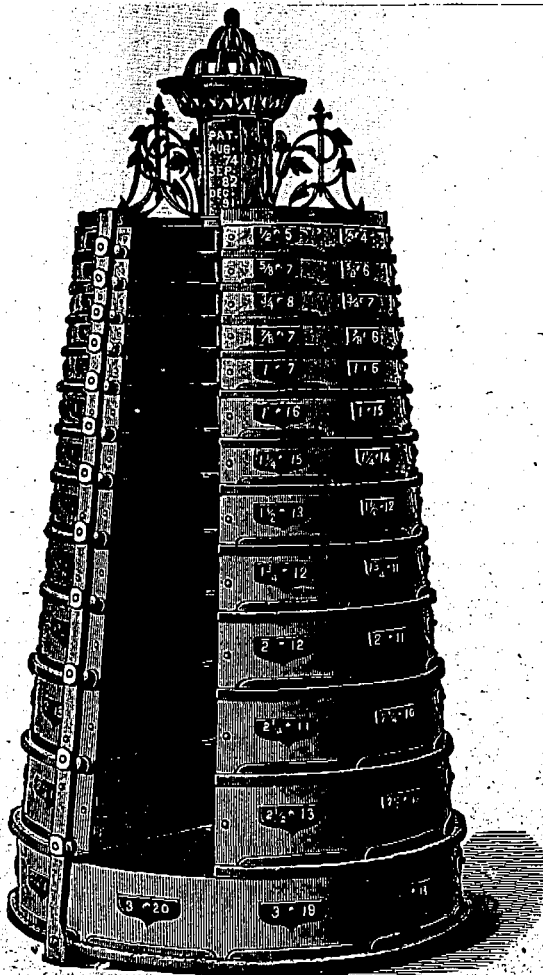
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Steel and Copperplate Engravings Duplicated.

**HOG PRODUCTS.**

The movement in Western hog products is not up to the usual November trade. There are large quantities of fresh meat in the market, and the weather is favorable to butchers. Pork packers are busy laying away supplies for another year. The receipts of hogs at Toronto are at present averaging heavier than those of a year ago, and the prospects point to large arrivals during the year. Hog cholera has caused some damage in Western Ontario. A Government Inspector has been sent to the district in which the disease is prevalent, and active measures are being taken to stamp it out. Packers believe that the prospects of trade with the lumber camps this year are good, and they report that the orders so far received from this quarter are fully up to last year's record.



**Leading Manufacturers &c.**

**D. MORRICE, SONS & CO.**  
MONTREAL and TORONTO.  
Manufacturers' Agents  
and General Merchants

The Dominion Cotton Mills Co., Montreal  
MILLS AT  
Bochelaga, Conlecooke, Chambly, Brantford, Kingston, Halifax, Moncton, Windsor, N. S., Magog. (Print Works).  
Grey Cottons, Bleached, Shirtings, Bleached and Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Crtones, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

The Canadian Colored Cotton Mills Co., Ltd., Montreal, Mills at  
Milltown, Cornwall, Hamilton, Merritton, Dundas, also A. Gibson & Sons, Marysville, N. B., and Hamilton Cotton Co., Hamilton.

Shirtings, Gingham, Oxford, Flannelettes, Tickings, Awnings, Sheetings, Yarns, Cottonades, etc., also

Twines—Fine, Medium and Coarse; Etoffes Blankets, Horse Blankets, Saddle-felt, Glove Linings.

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

Serges, Yarns.  
Knitted Underwear—Socks and Hosiery, in Men's, Ladies' and Children's.

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

Carpet Rugs.

The Wholesale Trade Only Supplied

**Leading Manufacturers, &c.**

**Jas. A. Cantlie & Co.**  
Montreal & Toronto.  
General Merchants & Manufacturers' Agents

Canadian Tweeds, Flannels.  
Dress Goods,  
Knitted Underwear  
Blankets, Etc., Etc.

REPRESENTING IN CANADA,

**F. P. SAVERY & CO.,**  
Huddersfield & Bradford, Eng.

**ALOYS KNOPS,**  
Aachen, Germany.

**I. CÜPPER SOHN,**  
Burtscheid, Germany.

WHOLESALE TRADE ONLY SUPPLIED.

THE  
**Paper Pencil**

**Something New!  
Something Good!**

Can be sharpened with any pointed instrument as a pin or penknife.  
A sample by mail for seven cents.

\* **MORTON, PHILLIPS & CO.,** \*  
Blank Book Makers, Stationers and Printers,  
1755 & 1757 Notre Dame St., Montreal.

**WANTED** a man of high attainments good presence and energy to earn not less than \$2,000 a year. No cheap man need apply.

Address giving particulars.—  
**Economist,**  
P. O. Box 576, MONTREAL.

**W. C. Johnson, M. Am. Soc. C. E.,**  
Civil and Hydraulic Engineer,  
NIAGARA FALLS, N. Y.  
Water Power Development a Specialty.

**Leading Manufacturers, &c.**

**AUSTIN & ROBERTSON,**  
Wholesale Stationers,  
MONTREAL.

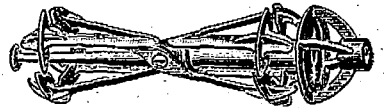
All kinds of Printing and Writing Papers and Book-Binders' Supplies.  
Get our Samples and Quotations.

— THE —  
**Dominion Cotton Mills Company.**

**MACOG PRINTS.**

A Full Range of Pure INDIGO PRINTS is now being shown to the trade.  
Ask Wholesale Houses for Samples.  
All goods GUARANTEED and stamped  
"WARRANTED INDIGO BLUE."

**D. MORRICE, SONS & CO.,**  
MONTREAL & TORONTO.  
Selling Agents.



Above is a Cut of our  
**PATENT LEVER FLUE CLEANER,**

Which for simplicity, durability and effectiveness is not equalled by any Scraper in the market. Although a new comer in the Dominion, we assure our customers that we are able to give them a first-class article at a very liberal discount, and would be pleased to quote prices on application.

Box 155. **Frontier Mfg. Co.,** BUFFALO, N. Y.

**Hamilton Cotton Co'y**  
HAMILTON, ONT.  
Manufacturers of  
Cottonades, Denims,  
Warps and Yarns, Lamp Wicks,  
Twines, Webblings, &c.

**W. & F. P. CURRIE & CO.**  
100 Grey Nun St., MONTREAL,  
MANUFACTURERS OF  
Sofa, Chair and Bed Springs,  
A Large Stock always on Hand.

**Roman Cement, Portland Cement,  
Water Lime.**  
Drain Pipes, Vent Linings,  
Fire Covers, Fire Bricks, Fire Clay  
Whiting, Plaster of Paris,  
Borax, China, Clay, etc.

THE  
**Ward Commercial Agency**  
Mercantile Reports. Collections.  
Personal Attention. Prompt Returns  
ROOM 10, BARRON BLOCK,  
162 St. James Street, MONTREAL  
Attention Given to Special Reporting.

STEAM and POWER

FOR ALL DUTIES.



**NORTHEY CO.**  
LIMITED.  
TORONTO,  
ONT.

Agents for the Province of Quebec,  
**THE LAURIE ENGINE CO.,**  
St. Catherine Street, MONTREAL.

**The Canadian Colored Cotton Mills Co.**

**FALL 1895.**

GINGHAMS, ZEPHYRS, FLANNELLES, DRESS GOODS, SKIRTINGS, OXFORDS, COTTONADES, AWNINGS, TICKINGS, ETC.—NOW READY.

See Samples in Wholesale Houses.

**D. MORRICE, SONS & CO.,**  
AGENTS,  
Montreal & Toronto.

E. P. BUCK, President. R. H. POPE, Gen. Manager.  
F. THOMPSON, Sec'y & Treas.

**Royal Paper Mills Co.**

Fine News, Book, Lithographic, Writing and Colored Papers, and Chemical Wood Fibre Manufacturers.

STORE, 15 Victoria Square, MONTREAL  
Works and Head Office, EAST ANGLUS, P.Q.

**Dominion Blanket & Fibre Co., Ltd.**

MANUFACTURERS,  
Horse Clothing, Blankets, Woolens, Rugs, &c.

7 St. Helen St., - Montreal, Que.

**J. J. MILLOY,**

**Merchant Tailor,**

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

**MONTREAL.**

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

**Commercial Summary.**

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

**E. A. SMALL & CO.**

MONTREAL.

→ Manufacturers of Clothing ←

SPRING TRADE 1896.

WHOLESALE.

OUR TRAVELLERS ARE NOW ON THE ROAD.

→ Samples FOR Spring ←

Are now being shown by our travellers.

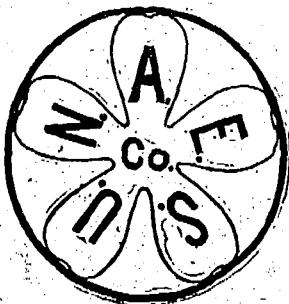
**FOR STYLE, FIT and FINISH,** we are fast getting to the → front. ←

We fit every man who wears Clothing and guarantee satisfaction.

**McMARTIN, CAMPBELL & CO.,**

WHOLESALE CLOTHIERS,

256 St. James Street, - - MONTREAL.



TRADE MARK.

**North American Electric Seal Unhairing Co.**

241 to 249 CENTRE STREET,  
NEW YORK.

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

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

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

ALL ORDERS PROMPTLY ATTENDED TO.

REID'S PATENT.

**Bent Rim Wood Split Pulleys.**

No Glue in Rim like Segment Rim Pulleys, to be affected by Steam, Dampness or Moist Temperature.

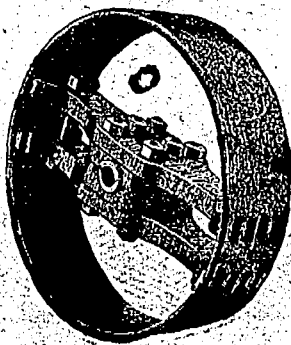
**THE REID BROS. MFG. CO., LTD.,**

106 Adelaide St., West,

TORONTO, Ont.

**R. H. BUCHANAN,**

Agent, - MONTREAL.



—THE newest market novelty is the tomato sausage. It is a delicate pinkish white and tastes of sage and ripe tomatoes.

—A DEPUTATION headed by Sir William Van Horne and Judge Clarke waited upon the Ontario Government with reference to an extension of the Montreal and Ottawa Railway subsidy.

—FIFTEEN cents apiece is all that the plumpest partridges are worth, delivered at the hotels, in many parts of Maine, in this exceptional year for game in that State.

—BEAR oil sells at \$4 a gallon this year and the bears are fat enough and there are enough of them to make bear hunting the most profitable business for the trappers this season.

—THE Russian Government intends to coin next year one hundred million roubles in gold, and twenty-five million roubles in silver.

—THE October exports from England to Canada increased sixteen per cent, and the imports from Canada decreased four per cent, as compared with the corresponding period last year.

—THE report comes from Rainy Lake that an old Australian miner named Stone made a rich find on Little Turtle lake, the vein being forty feet wide and very rich in gold.

To the Trade

Just Purchased.

**60 Barrels  
Cod Liver Oil,**

**10 Tons  
\* Glycerine \***

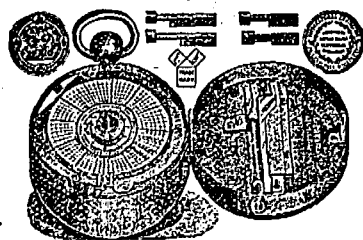
And can offer special quotations for present and forward delivery.

**EVANS & SONS, [Limited]**

Wholesale Druggists, etc., Montreal & Toronto.

### Watchman's Improved Time Detector,

12 and 24 Different Keys with Safety Lock Attachments.



U. S. Patents: Nov. 30, 1876; Jan. 25, 1876; Dec. 5, 1876; June 26, 1877; Reissued Sept. 28, 1880; Trade Marks, Aug. 30, 1881; March 18, '82.

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

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

—NAPOLÉON Coulombe, trader of St. Rosaire, has assigned with liabilities of \$975. He was only in a very limited way.

—THE Imperial Privy Council on Saturday handed down a decision in the matter of the appeal of the city of Toronto against the peddlers, dismissing the appeal with costs to the appellant.

—Mr. R. LaTouche Tupper thinks that the Selkirk hatchery will be kept in operation all winter, notwithstanding that the number of eggs is not so great as last year.

—A GENTLEMAN who has travelled recently through all parts of Southern Manitoba, estimates there are 200,000 bushels of wheat still in stock. The number of stacks in every district is large.

—It is reported, and generally credited, in official circles, that the Imperial Government has decided to join in the establishment of a fast trans-Atlantic service.

—A VERDICT in favor of the plaintiff was rendered yesterday in London in the suit brought by Dr. Conyers Herring, of New York, for the recovery of insurance money on his yacht Mohican. The jury awarded him \$15,000.

—C. M. LAMPSON & Co., and the Hudson's Bay Company, will hold their seal skin sales in London this year on Dec. 3rd and 4th respectively. Formerly the sales were held in October, but the new regulations have made the seasons later.

—A WINDING up order has been granted for the Montreal Stave & Barrel Co., which was started in this city in February 1893. They do not seem to have been able to secure sufficient grade to make it pay.

—JOSEPH FRYE, general storekeeper of Midland, Ont. has assigned. He was formerly at Barrie where he was unsuccessful in '93 and finally effected a settlement. He has since had uphill work in face of dull trade.

—TWENTY St. John Street Railway bonds, per value \$100 each, were sold at auction for eighty per cent. The incorporators are Montreal men and a dividend of from 2 to 2½ per cent. is guaranteed.

### ALWAYS THE BEST

Softer and Cleaner Batting.

**NORTH STAR,  
CRESCENT,  
PEARL,  
PATENT ROLL COT-  
TON BATTING.**

A marked improvement in the quality of

Will make these goods sell unusually well in 1895-96.

Baled or Cased in 4, 6, 8, 12 or 16 oz. Rolls.

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

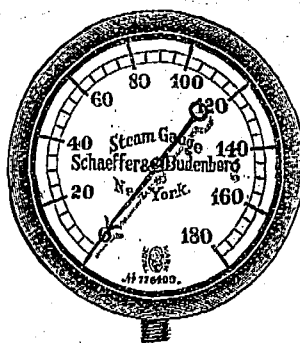
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.



### Schaffer & Budenberg.

Manufacturers of

Pressure Gauges for all purposes, Injectors and Ejectors, Thermometers and Pyrometers, Tachometers and Speed Indicators, Burk's Control Watches, etc.

Works & General Offices:

BROOKLYN, N. Y.

Offices & Salesrooms:

No. 66 John St., No. 22 W. Lake St.,  
NEW YORK. CHICAGO.

### William A. Rosenbaum,

ELECTRICAL EXPERT and  
PATENT SOLICITOR.

177 Times Building, - - - NEW YORK CITY.

—WATER in the St. John River continues to rise rapidly, and it is now thought that all of the 25,000,000 feet of stranded logs will reach the booms before the close of navigation.

—THE liquidators of the Montreal Paper Mills Co., limited, have declared a second dividend of 5 cents in the dollar, open to objection until the 2nd December next after which it will be paid.

—MESSRS. W. Hogg, James Dickson, W. T. Goff, J. W. Michaud, and Frederic Godwin, all of Montreal, apply for the incorporation of the A. M. C. Medicine Company, with capital \$45,000, in 200 shares.

—THE Sherbrooke Telephone Association are applying to amend their letters patent, for the purpose of increasing their capital stock, issuing bonds, changing their name to that of the Eastern Township Telephone Company.

—MR. G. H. BRADBURY, the independent candidate for Selkirk, Manitoba, says that two thousand five hundred tons of whitefish are sold annually, principally in the United States. He complains that the catch is controlled by American fishermen.

—THE International Radial Company gives notice in the Canada Gazette that it will apply for an act to extend the Guelph branch to a point on the Georgian Bay through Wellington, Dufferin and Grey and the Waterloo branch to Goderich.

—It is reported that the low prices recently accepted for American sardines does not represent the actual market. The sales made were of stock of inferior quality or faulty packing. The

Our last import of **RAISINS** is about all sold

We have ordered another consignment which we expect by December.

We are now taking orders for Raisins of all kinds, to arrive by 10th or 11th December, at exceedingly low prices.

Write for quotations before you order elsewhere.

### LAPORTE, MARTIN & CIE,

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

### Mohawk Valley Cap Factory,

Manufacturers of

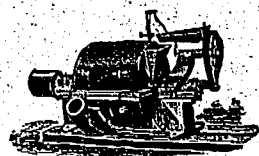
Scotch Knitted Caps,  
Tam O'Shanter,  
Toques, Cloth Caps,  
All Styles Sweaters  
for Men, Women  
and Children, &

Specialties in Knit Goods.

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

— UTICA, N. Y., U.S.

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



THE  
**Woodburn**  
 IMPROVED  
 Pulverizer.

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

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

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



Best in the market, sells at sight. Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one sending fifty cents gets four samples and the exclusive agency for one city. Agents wanted in every city. Will pay large commission. Address  
**PHILIP KRON,**  
 Beehive Building, Rochester, N. Y.

announcement of the shutting down of the Eastport and Lubeck factories has strengthened the market.

—The financial community were surprised to learn of the suspension of the banking firm of Farquhar, Forrest & Co., of Halifax, N.S. No particulars were given, beyond the bare fact of the suspension. It is understood a statement is being prepared.

—McCracken, Boyle & Co., lumber, East Templeton, Que., already noted, are now offering 40 cents in the dollar—Wallace Campbell, contractor, Kingston, Ont., has assigned. He was previously a carpenter. He had very little capital and probably attempted too much.

—The preliminary investigation into the charge of conspiracy to defraud laid against George Elisha Alger, in connection with the Equitable Life Insurance case, was concluded at Whitby on Saturday. Alger was committed for trial. The second case, against Alger and others, was also concluded, and judgment reserved.

—LETTERS patent have been issued incorporating Messrs. A. & J. de Lorimier, of Caughnawaga; Stephen A. de Lorimier, Albert E. de Lorimier, and Eugene H. Godin, of Montreal, under

the name of "The Northern Lumber Company," with a total capital stock of \$20,000, divided into 200 shares of \$100 each.

—An action has been instituted for \$10,000, against the Perreault Printing Company, for balance of salary and damages, for breach of contract with Mr. A. B. Chaffee, their managing director, against whom the company took an action in July, 1894, which was dismissed, with costs, by Mr. Justice Davidson.

—Our correspondent at Kingsville, Ont., writes that Thomas Johnston whose foundry was lately burned, no insurance has been again rebuilt and now in operation. A number of new businesses have been opened up lately. S. H. Guest has opened up a boot and shoe business. Theron Barnes has started a drug business, E. T. B. Cornell has opened a new grocery store.

—Mrs. E. MORRIS, general store, Burin, Nfld., has had an insolvency declaration applied for. Her liabilities are \$5,900. She was reported to be in comfortable circumstances, but the general depression no doubt affected her.—Chas. Butler, grocer, Harbor Grace, Nfld., is endeavoring to effect a compromise. He started in the fall of '92, but did only in a small trade.

# PURE OAK BELTING

The J. C. McLaren Belting Co.,  
 Montreal and Toronto

Tel. No. 363.

Tel. No. 475

## ROBERT LINTON & CO.

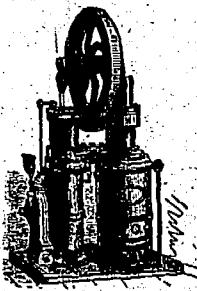
IMPORTERS OF

### British and Foreign Dry Goods

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

No. 2 St. Helen St. MONTREAL

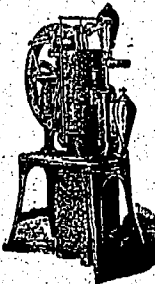
Do You Use Water  
 Do You Want it Every Day?



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

### Rider and Ericsson Hot-Air Pumps

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



**Rider  
 Engine Co.**

86 Lake Street, CHICAGO  
 37 Dey Street, NEW YORK

FOR—  
**PHOTOGRAPHS**  
 Of the Highest Finish  
**PORTRAITS**  
 In the Newest Approved Styles  
 and Reproductions

Go to the New Parlours  
 and Studios of!

**Wm. Notman & Son,**

Birks' New Building, Phillips Sq.,  
 Opposite the Cathedral.

**MONTREAL.**

FALL 1895.

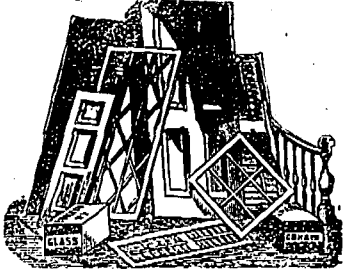
**SPECIALS**

Dress Goods, Ribbons, Gloves,  
Hosiery, Linens, Cashmerés,  
Novelties, Smallwares.

**Lonsdale, Reid & Co.,**  
DRY GOODS IMPORTERS,  
MONTREAL.

Agents for Crompton's Corsets.

**RHODES, CURRY & CO.**



All kinds of Building Materials, Fittings for  
Banks, Stores, etc., a Specialty.  
AMHERST, N. S.

**McArthur, Corneille & Co.**

Importers and Dealers in

**WHITE LEAD AND COLORS,**

DRY AND GROUND IN OIL.

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

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

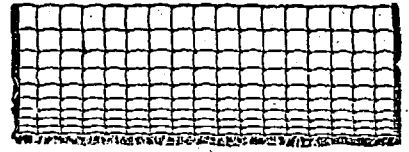
147, 149 & 151 Commissioners St.

**MONTREAL.**

**Curtain Stretchers!!**

WHOLESALE & RETAIL.

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



**THAT FARM OF YOURS**

needs a good fence and the neatest and best fence  
is the **PAGE**. Used by all the leading railroads  
and by farmers everywhere. Send for circulars and  
our illustrated monthly paper.

The Page Wire Fence Co. of Ontario Ltd.  
WALKERVILLE, Ont.

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

—THE current year has proved disastrous to companies trans-  
acting hull insurance in France, and the shares of the two lead-  
ing offices have fallen very considerably from the high level they  
attained a year ago. In 1894 a very large profit was realized,  
and 1893 was also favorable, but the past season shows that the  
results from this branch of insurance business are most uncer-  
tain.

—A COMPANY has been formed in Japan with the object of es-  
tablishing a regular line of steamers between Kobe and Yoko-  
hama and Mexico, in connection with the Tehuantepec Railway,  
which will bring down cotton from the Gulf and the States. The  
Osaka Cotton Spinning Company is said to be at the head of the  
enterprise, for which a subsidy has been promised by the Japa-  
nese Government.

—MRS. LOUIS TOURVILLE, Horace Archambault, Ald. Pre-  
fontaine, E. N. St. Jean, J. C. Robert, and M. E. Dansereau, ask  
to be incorporated under the name of "The Dominion Publishing  
Company." The object of the company is the publication of  
newspapers, fashions, engravings, general printing, and publish-  
ing, etc. The principal place of business of the company will be  
in Montreal. Its capital will be \$10,000, divided into 100 shares.

—NOTICE appears in this week's Ontario Gazette of the Ottawa  
Novelty Co., Limited, with a total capital stock of \$10,000, to

manufacture and deal in lamps, lamp brackets, electroliers,  
general fancy goods, etc.; the members of the company being  
L. K. McLaurin of East Templeton, and A. E. Schyer, W. B.  
Hitchcock, M. J. Hitchcock and H. T. Sayers, Ottawa.

—IT is generally remarked that the Canadian Pacific railway  
is proving equal to the occasion in moving the vast amount of  
wheat that is being sent out from Manitoba. No delays of any  
consequence are being experienced and the movement of wheat  
is still heavy. Over 4,500,000 bushels have been sent out of Fort  
William this season, and nearly 8,000,000 bushels have been  
taken from the farmers' hands.

—THE Chicago & Lake Superior Railroad Company, behind  
which the Canadian Pacific is said to be working, is building a  
new line into Chicago to connect with the Soo line at Lake  
Superior. This will give Chicago another route to the Pacific  
coast. The construction of the new branch has already begun.  
It is said that sufficient bonds to prosecute this end of the work  
have been issued and taken up. The bonds are in denominations  
of \$100, \$300 and \$500.

—THE October statement of railroad gross earnings is by far  
the best in the present upward movement, and reflects the im-  
provement in conditions—the large crops, the revival of business  
activity and the heavy grain movement. The statement is very

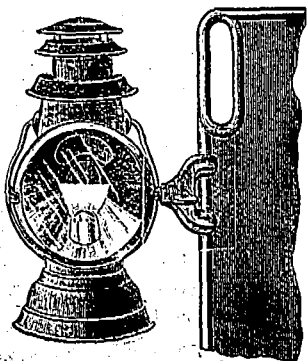
**LENOX SCOTCH CAP CO.,**

MANUFACTURERS OF

**FINE SCOTCH CAPS.**

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

—UTICA, N. Y.—



**"Dietz"**

**Tubular Driving Lamp.**

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

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

**STORAGE**

(FREE OR IN BOND)

**FINLAYSON & GRANT,**

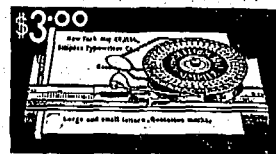
CUSTOMS BROKERS,

413 to 417 St. Paul Street, Montreal.

Bell Telephone 9057.

P. O. Box 684.

**The Improved Simplex Typewriter,**



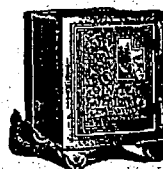
Having 84 char-  
acters, rapid  
and easy to  
operate, and  
quality of work  
equal to the best.  
sent by mail or  
express prepaid  
on receipt of  
\$3.25. In hand-

some hardwood case, 60cts extra. Address

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**Asbestos**

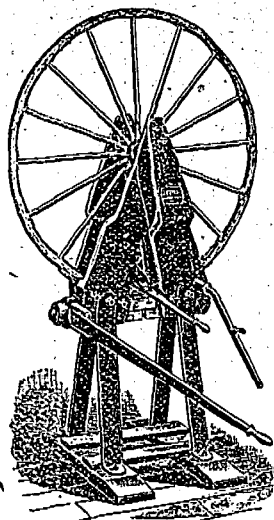
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## West's Hand Tire Setter.

A truly wonderful and efficient machine for setting tires "cold BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1 1/4 x 3/4, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine. If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty five years' experience in the business of Setting them Cold. If you have heavier tires to set, get on of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish. Mail address, 105 Meigs Street.

**J. B. WEST,**  
Factory, Eagle Foundry,  
Brown's Race, Rochester, N.Y

## THE BEST IN THE MARKET.

Ask your Wholesale Grocer  
for it



The Foam Yeast Co., Ltd.,  
1. TORONTO, Ont.  
79 Esplanade.

comprehensive, and embraces 139 roads operating 104,008 miles of line. On these the gain is over 3 1/2 millions dollars (\$3,524,772), or 6.59 per cent. Out of the whole 139 roads, only 37 have fallen behind in their earnings, but among these there are a number where the decrease is very heavy.

—THE lumber cut on the Restigouche this year will, it is expected, be slightly short of last year, which was between twelve million and fourteen million. There were some logs hung up in the smaller streams last year, and if these come down next spring with the cut of the fall and winter, the numbers of logs available will probably be thirteen million feet. It is thought that the Muskoka Company will not operate on the Restigouche this winter, and that, perhaps, they will do something on Green River. In that event, their cut will come down the St. John.

—UNLESS all signs to the contrary fall, there promises to be a lively mercantile war between the large cigarette manufacturers. This is brought about by the fact that the National Tobacco Company, which is a New York concern, and the second largest in the United States, is talking seriously of establishing a business in Montreal.—It is said that if the National Tobacco Company does not open a factory here, as they now anticipate, Mr. W. C. McDonald will go into the cigarette manufacturing business extensively.

—THE creditors of the estate of the late Francis Pelchat, general storekeeper of St. Alexandre, are likely to accept an offer of 50 cents in the dollar made on behalf of his nephew L. J. Parent who is to continue the business. They consider it more advantageous than a liquidation. Pelchat's liabilities are \$13,584, of which \$1,561 is privileged, \$2,276 for money loaned, and \$6,646 due to ordinary creditors. The estate shows a nominal surplus of \$4,379; but this includes bad and doubtful debts

amounting to \$5,755, and only \$2,513 is in stock and fittings. The remainder is in real estate, etc., which it is doubtful if it would fetch anything like its stated value.

—A SPECIAL general meeting of the shareholders of the Dominion Cotton Mills Company was held at which was confirmed the by-law, recently adopted by the directors, authorizing the issue of \$1,500,000 twenty-year debentures at 4 1/2 per cent. The debentures will be issued in Montreal and London simultaneously at par value. In the report the directors say that their production and delivery of printed goods alone have increased from 87,000 pieces per annum in 1890 to over 400,000 pieces in 1894; that a further increase in these goods of from 60,000 to 70,000 pieces will be required for the spring trade of 1896. In addition to the home trade they have been shipping to China for some years past. The different mills represent 194,014 spindles and 4,394 looms.

—JAMES BOWLES, trader, of Windsor Mills, has made an assignment at the demand of Messrs. Hodgson, Sumner & Co., of Montreal, the liabilities will amount to over \$12,500. The principal creditors are: Eastern Townships Bank, \$1,500; La Banque Nationale, \$2,200; Hodgson, Sumner & Co., \$619; Canadian Underwear Co., \$50; Alfred Small & Co., \$776; Kyle, Cheesborough & Co., \$512; James Coristine & Co., \$305; Liddell, Lesperance & Co., \$389; Jas. Witham & Co., \$386; Greene & Sons Co., \$278; Gault Bros. A Co., \$385; Ames Holden & Co., \$138. Mr. Bowles was for many years a member of the firm of Bowles Bros., general merchants at Windsor Mills. When that firm was dissolved a year or so ago he continued alone in the drygoods line. He attributes his misfortune to heavy losses through the failure of two local mill-owners; over competition, cutting of prices and long credits. Nominal assets about \$16,000.

## M. & L. Samuel, Benjamin & Co.

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

### SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,  
Tinnors' Plumbers' & Steam Fitters' Supplies  
Gas Fixtures,  
LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

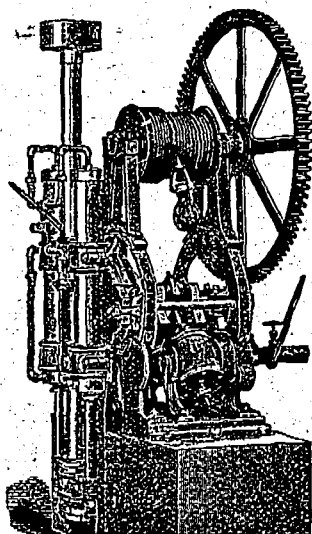
**SAMUEL, SONS & BENJAMIN,**  
164 Fenchurch St., London, E. C.

Shipping Office: 1 Ramford Place Liverpool Eng



## MENEELY BELL CO'Y.,

Troy, N.Y. & New York City.  
Manufacture Superior  
Church, Chime and Peal Bells.



## Diamond Pointed Core Drills

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

A Large Stock of Machines and Supplies  
constantly on hand.

Diamonds, Carbon & Bort a Specialty.

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



**LYMAN'S  
FLUID  
COFFEE**

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

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

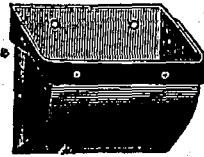
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1866.

**CHAPUT FRERES,  
COMMERCIAL \* AGENCY,  
10 Place d'Armes,  
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**ELEVATOR BUCKETS  
OF ALL SIZES.**

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

Get your Catalogues  
printed at the  
**Journal of Commerce.**



**Chas. W.  
Murphy & Co.,**

(Successors to  
Jas. Guest & Co.)

**Commission  
Merchants,  
27 & 29  
St. Sacrament Street,  
MONTREAL.**

General Agents for  
Canada of the Superior  
and Popular Brand of

**Scotch  
Whiskey**

indicated in the engraving  
herewith, and of  
other first-class brands  
of Liqueurs,

**Wines, Ales, Beer,  
Bitters, Mineral  
Waters, etc.**

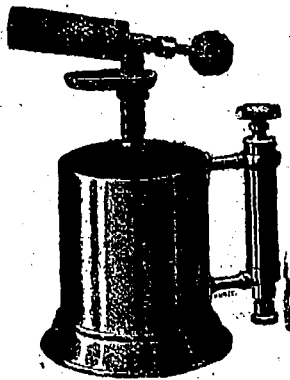
—A DESTRUCTIVE fire occurred at Oil Springs on Friday the 8th inst., in a row of buildings owned by Mr. A. Wilson and occupied by J. Askew, merchant tailor; Hitchcock Bros., jewellers; S. Martin, boots and shoes; C. Pennington, merchant tailor; and by Mr. Wilson as a store room for flour and feed. The only tenant whose loss was at all serious was Mr. Pennington who lost his complete stock without any insurance. The building itself was fully covered by insurance which has been adjusted.—Mr. R. B. Smith, late cutter for Currie & Co. of Sarnia has opened up a gents' furnishings and merchant tailoring store here. Two handsome new brick hotels are under way.

—OPERATIONS at the Clendinning foundry, St. Henri suburbs, were practically suspended at the close of last week. As nearly 300 hands had been employed during normal working times, the closing-down cannot fail to bear hardly upon a large number of families the coming winter. The 75 to 100 hands employed latterly—during the superintendency of Mr. John Livingstone, accountant, acting for the People's Bank—were duly notified of the stoppage last week, and there are now only some twenty hands in the premises. The agreement with the corporation of St. Henri, covering a nominal bonus value of \$33,000, already referred to in these columns, has consequently become a liability of the estate. It is to be regretted that some means had not

been devised by which the foundry could be kept alive—a running concern.

—MR. C. C. JAMES, Secretary of the Ontario Department of Agriculture, has issued a bulletin giving the final estimate of yields of crops in Ontario for the year 1894, which are based on actual threshing returns reported to the Bureau of Industries by correspondents. Briefly summarized the report is as follows:—The poor hay crop of 1895 is the most important item in farm production. There was a dropping off from 1894 of over 1,700,000 tons. This deficiency represents a loss greater than the value of the entire wheat crop of the province. There has been a shortage of straw also. The corn crop, however, has been extraordinarily large, and in many cases will help to make up for the loss of coarser fodder. The grain crops have turned out better than was at one time anticipated, all being well up to the average. Fall wheat has turned out fair, spring wheat about the average, corn away above the average, barley fair in quantity, oats an extraordinary crop, peas fair, potatoes an exceptionally large crop, roots fair, clover seed almost a failure, buckwheat over the average and beans very good.

—CALIFORNIA London layer raisins, having been packed more largely this year than formerly, have been and still are in liberal supply. Large shipments were made to Eastern markets long



**"Imperial" Hot Blast Blow Pipe**

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to  
30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

**White Manufacturing Co.,  
40-42 State St., Chicago, Ill.**

WE OFFER A LARGE LOT OF  
FRESHLY CUT . . . . .

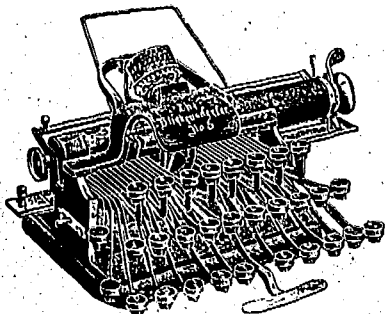
**Figured Walnut Veneers.**

Correspondence Invited.

**WM. E. UPTEGROVE & BRO.**

Veneer and Lumber Merchants,  
FOOT EAST 10th ST.,

**New York.**



**Blickensderfer**

— No. 5 —

**Wonderful Typewriter.**

31 Letters and Characters. Weight, Six Pounds.

PRICE, \$35.00. FULL KEYBOARD.

Equals any of the high-priced Machines in Capacity and Quality of work and excels them all in convenience.

**OREELMAN BROS., Agents,  
Georgetown, Ont., Canada.**

**HENRY PORTER,**

Tanner and Manufacturer of

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

Moccasin, Lace, Russet and

**Oak Sole Leather**

Office and Manufactory :

**436, Visitation St., - MONTREAL**

SPECIALTY IN  
**Men's Goods**

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

Representatives in all Provinces.

**Glover & Brals**

184 MCGILL STREET,

**Montreal, Canada**

Established in 1877.

**Sanitary Soap Vase**



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

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

**SANITARY SOAP VASE CO.,**

Aqueduct Bldg.. ROCHESTER, N.Y.

**To Architects, Builders and Owners.**

Attention is called to Fire-Proof and Vermin-Proof

**Mineral Wool,**

As a Lining in Walls and Floors for preventing the ESCAPE OF WARMTH AND THE DEADENING OF SOUND.

Sample & Circulars Free.

U.S. Mineral Wool Co., 2 Cortlandt St., N.Y. Western Mineral Wool Co., Cleveland, O. & Chicago.

before the time when demand from consumers could be expected, and urgent efforts to sell have resulted in a steady depreciation of values, until at the present the stock can be bought in New York delivered as low as the f.o.b. price in California. Last year there were no California London layers to speak of, and the demand for them was active. This season, in anticipation of a demand, the output was large, but the quality was not carefully looked after, and as a result there has been placed upon the market a good deal of trash, efforts to sell which drags down the price of good stock, which is in comparatively small supply.

—Our Bridgeport correspondent writes as follows:—"There are a very few business changes to report in this locality, and no losses by fire to amount to anything. We have been exceptionally fortunate in that respect. There has been very few failures in business the past year in this vicinity in fact only one that we can at present call to mind and that is B. E. Cheese, general trader. He skipped out some time ago leaving a host of mourning creditors. He is in the United States somewhere.—N. J. Munroe sold out his meat business to T. A. Fodder, who is now running that in addition to his general store.—R. S. McCormick is also running a meat business in connection with his store in charge of Alfred Viaito who was formerly engaged in the same business here. David Palfrey is dead and his business is run by his son.

—W. J. GILLIES, drygoods, St. Mary, Ont., has assigned with liabilities of about \$20,000. He commenced in July 1888 with a moderate capital but carried too large a stock and so became hard up until he finally had to assign—Ulric Vigneault, logs, of

Brompton Falls, is effecting a settlement at 25 cents on the dollar with creditors.—Nap. Toupin, general store, Fecteau's Mills, Que., already noted, is now offering 50 cents on the dollar at 3, 6, 9 and 12 months secured or 40 cents in the dollar cash.—Henry Foulger, grocer, Brantford, already noted, is now offering 25 cents on the dollar.—T. A. Baker, tailor, Coldwater, has assigned. He only started recently, coming from Midland where he had been since spring and prior to that at Flesherton. He was always in a very small way and moving about does not seem to have improved his position.—A. H. Brown, shoes, Toronto, has assigned. He has been in business since the summer of '94 but only in a small way. He had very limited means and competition and dull trade proved too much for him.—The Bon Ton Clothing Co., tailors of Truro N.S., have assigned. Liabilities are between \$6,000 and \$7,000. Mrs. Janet McMiun has been doing business as above since last summer. The business being managed by husband, who however was unsuccessful once on his own account and does not seem to have done any better on hers. They had very little capital of their own.

**GRAND TRUNK RAILWAY COMPANY.**

Return of traffic week ending Nov. 16, 1895:

|                               | 1895.     | 1894.     |
|-------------------------------|-----------|-----------|
| Passenger Train Earnings..... | 107,272   | 108,101   |
| Freight do. do. ....          | 284,952   | 295,184   |
| Total do. do. ....            | \$392,224 | \$403,285 |
| Decrease 1895, \$11,101.      |           |           |

China Vespiders, Tea Sets,  
Toilet Ware, Fruit Jars.

Metal, Bronze, Piano and Table  
Lamps, Cullery, Plated Goods.

**JOHN L. CASSIDY & CO.,**

... IMPORTERS OF ...

**China, Crockery and Glassware.**

... ALWAYS IN STOCK ...

\* Street Lamps, Lanterns, Station Lamps, Headlights, &c. \*

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Offices and Sample Rooms, 339 and 341 ST. PAUL STREET, MONTREAL

BRANCHES: Princess St. Winnipeg, Man.  
Government St., Victoria, B.C.

IMPORT ORDERS A SPECIALTY.

**THE CANADA ACCIDENT INSURANCE CO'Y**

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

... REINSURERS OF ...

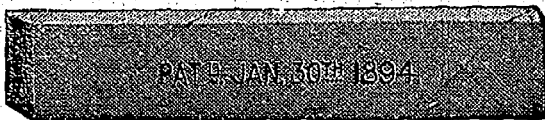
The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)

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

ACCIDENT - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents  
and get good contracts.

**LYNN T. LEET**  
Manager for Canada



**THE Fleming Woven Wire  
Dynamo Brush. \***

Send for Descriptive Circular.

**WILFRID H. FLEMING,**

Patentee and Sole Manufacturer.

No. 393 Pearl Street, NEW YORK.

One of the largest Electrical Supply Houses writes as follows:—  
Your brushes have given the best of satisfaction."

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General Merchant and Ship Agent,

41 & 42 FRONT STREET,  
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Agent for Rickford & Black's "Canadian and West Indian" Steamship Lines, Henry Langridge & Co's "Direct" London & Bermuda Line.

Representative of The Bond of Underwriters of New York; The Board of Marine Underwriters of Boston.

D. A. McCaskill, James S. N. Dougal

**McCASKILL, DOUGALL & CO.**

(Successors to D. A. McCaskill & Co.)

Manufacturers of Fine

Varnishes, \* Japans and Colors

MONTREAL.

Suppliers to every Railroad Company and Car Shop in the Dominion.

**It Leads all Home Companies**

**IT LEADS**

In Age  
In Size  
In Popularity  
In Actual Results

**CANADA LIFE ASSURANCE CO.**

HAMILTON, Ont.

A. G. RAMSAY, *President.*  
R. HILLS, *Secretary.*  
W. T. RAMSAY, *Superintendent.*

**J. W. MARLING,**  
Manager, Prov. Que, Montreal.

**THE STANDARD ASSURANCE CO.** ESTABLISHED 1825.  
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$40,000,000  
Investments in Canada, 12,000,000

[WORLD WIDE POLICIES.]

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

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

**UNION ASSURANCE SOCIETY**

OF LONDON, G. B.

Established A. D. 1714.

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

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

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion.

T. L. MORRISEY, Resident Manager.

**NORTHERN ASSURANCE COM'Y.**

INCOME AND FUND (1892)

Capital and Accumulated Funds, \$36,465,000

Annual Revenue from Fire Premiums.....

Annual Revenue from Life Premiums..... 5,545,000

Annual Revenue from Interest upon Invested Funds.....

Deposited with Dominion Government for the security of Canadian policy-holders 200,000

Head Offices—London and Aberdeen.

Branch Office for Canada, Montreal, 1724 Notre Dame St.

Manager for Canada, - ROBERT W. TYRE



**Insurance.**

**PHENIX**

**FIRE INSURANCE CO'Y.**

LONDON.

Established in 1783. Canadian Branch  
Established in 1861.

No. 35 St. Francois Xavier St.  
MONTREAL, P. Q.

**PATERSON & SON**

Agents for the Dominion,

RAYMOND & MONDOU,  
Agents French Department.

**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1 1/4 miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 8 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to M. S. FOLEY,

"Journal of Commerce," Montreal.

Municipal Debentures Government & Railway Bonds, Investment Securities,  
**BOUGHT and SOLD.**

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

R. WILSON SMITH,  
British Empire Building, MONTREAL.

**WHOLESALE MEN**

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

**JOURNAL OF COMMERCE,**

171 and 178 St. James Street, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824. CAPITAL, - \$10,000,000

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

JNO. W. MOLSON, Resident Manager, MONTREAL.

Note.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1893.

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,

General Insurance Agents and Brokers

ESTABLISHED 1865.

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Telephone 1277.

P. O. Box 2081.

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**THE COLONIAL**

Mutual Life Association.

HEAD OFFICE: Savings Bank Chambers,  
180 St. James Street, MONTREAL.

Incorporated by Special Act of the Dominion Parliament.  
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, \$100,000.

LT. COL. CHARLES KING, President. F. P. DUCK, Esq., 1st Vice President.  
HON. P. GARNEAU, 2nd Vice-President. J. F. MATHIESON, General Manager.  
THOMAS T. TURNBULL, Comptroller. E. A. BAYNES, B.C.L., Sec'y-tury. I. H. STEARNS, Treasurer.  
J. T. FINNIE, M.D., Medical Sup.

Compare our Rates with those of other Associations and old line Companies.

Active Agents Wanted.

THE CANADIAN

**Journal of Commerce.**

MONTREAL, FRIDAY, NOVEMBER 22ND, 1895.

**THE INFLUENCE OF DEPARTMENT STORES.**

The later years of this century have been characterised by, what in the language of the "street" are called, Combines, or, to use a scientific term, a centripetal movement. This has been shown in the most extended spheres of human activity, as seen in the unification of

| NOVEMBER. |     |     |     |     |     |     |
|-----------|-----|-----|-----|-----|-----|-----|
| SUN       | MON | TUE | WED | THU | FRI | SAT |
| ..        | ..  | ..  | ..  | ..  | 1   | 2   |
| 3         | 4   | 5   | 6   | 7   | 8   | 9   |
| 10        | 11  | 12  | 13  | 14  | 15  | 16  |
| 17        | 18  | 19  | 20  | 21  | 22  | 23  |
| 24        | 25  | 26  | 27  | 28  | 29  | 30  |

Italy and the founding of the German Empire (not forgetting our own Confederation) by which a number of petty States were effaced by being combined into a large political entity. The prodigious expenditures of life and treasure in the American Civil War were made to stop disunion. The efforts made some years ago to break off the colonies of Great Britain from their attachment to the mother land have only resulted in consolidating the British Empire. In the ecclesiastical world there is seen the working of the ferment of an universal desire for unity. International movements for the federation of labor, for the furtherance of science and other objects are fully organized.

In the sphere of commerce we have had great combinations of railways and vast aggregations of manufacturing and mercantile enterprises. The "combine" spirit is the spirit of the age. In a narrower sphere, but one of more importance to thousands because of its direct influence upon their fortunes, we have the same spirit of combination shown in the concentration of various trades in Departmental Stores. Just as in the larger spheres we have named, the modern tendency towards union is not an invention, not a novelty, but a renaissance; it is a return merely to more primitive usages, and conditions. The nations of Europe, large as they are, are still only fragments of the Roman Empire. The large emporiums alluded to are small editions of the vast Fairs which in olden times were held at Stourbridge and Oxford, where annually for a month, there were collected goods of every class, from every known clime, and where the vast bulk of the retail trade of England was done in booths that were the progenitors of the departmental stores of to-day, as well as of those international Fairs or Expositions in the great cities of Europe and America.

The general store in remote settlements is departmental. The division of the retail trade into branches in towns and cities became necessary as individual capital was not equal to undertaking such business, except in small establishments, and public convenience demanded the distribution of stores at a number of points. These two conditions no longer exist. Capital has been so accumulated by single merchants, they are now able to concentrate vast stocks of goods of various kinds under one roof, and the facilities of street transit are such as to bring all the retail buyers within easy reach of the stores where such large and varied stocks are held. The buyers can now purchase in one store what a few years ago required a visit to a dozen. By handling such a large trade merchants conducting this form of business are able to economise in "running expenses," to buy favorably, and to do a

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

## Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

Home Office, cor. Broadway and Duane St., New York.

**40 MILLION DOLLARS SAVED IN PREMIUMS : 40**

The total cost for the past 14 years for \$10,000 insurance in the Mutual Reserve amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

### 1881. THE ELOQUENCE OF RESULTS, 1895.

|  |             |
|--|-------------|
| No. of Policies in Force, over.....      | 100,000     |
| Interest Income, annually, exceeds.....  | \$ 185,000  |
| Bi-Monthly Income exceeds.....           | 800,000     |
| Reserve Emergency Fund, exceeds.....     | 3,693,000   |
| Death Claims Paid, over.....             | 28,000,000  |
| New Business received in 1894, over..... | 81,000,000  |
| Insurance in Force exceeds.....          | 300,000,000 |

F. A. BURNHAM, President.

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

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

AGENTS WANTED.

cash business by offering tempting prices to cash buyers. They also keep up a constant "sacrifice sale" of certain classes of goods, mostly those of ephemeral fashion—after their day has lapsed. This being an existing, and developing condition of the retail trade, it is now a very grave question as to the future of the smaller traders. Those in the country are being wiped out or distressed by competition in near cities, to which electric as well as steam conveyances afford easy access, and those in the city who sell only one class of goods, and those on a comparatively small scale, are finding the rivalry of the department stores disastrous. These emporiums do not utilize existing buildings; they require large, specially constructed ones. This is resulting here and in other cities, in the wholesale depreciation in value of the middle-size store properties. We have only to walk along Notre Dame, St. James, and some other streets, to see buildings either wholly deserted where not long ago a large retail business was done, or let for temporary purposes or manifestly running down in value. Owners of retail stores are unable to secure desirable tenants; indeed, even tenants not desirable are scarce, as the poorest have something to lose, and they fear to open out in face of the competition of their departmental rivals. These vast establishments are running down and crushing the life out of retailers like a commercial car of Juggernaut.

The ultimate effect of this movement upon civic finances has not yet been looked at. The city assessors have gone on blindly following precedents of days when such influences as now exist were not at work, and recording store property values wholly regardless of their depreciation in the last few years. We venture to say that, with some rare exceptions,—those most favorably situated—the saleable and renting values of the retail stores in this city have heavily declined in the last five years, and are certain to be on the down grade in the future as the business they might otherwise do becomes more and more monopolized by such vast establishments as now exist and are projected. We view them then with much anxiety as certain to seriously depress the value of city properties. They must also have a deplorable

effect upon those engaged in retail life, by annihilating opportunities for individual enterprise. The store clerks will have little to work for, or hope for, beyond a life-long grind as servants in a big establishment. Any system which closes the avenues of enterprise to individuals, who have the ability and character to conduct an independent business, is a source of weakness to the community, and a source of waste, and of latent power.

We have grave fears, too, of the concentration of business in a few hands' leading to very serious commercial troubles. The founders of these vast stores are men of exceptional force of character, executive ability and long experience, and where lacking adequate capital themselves can borrow at very low rates from or through wealthy houses across the ocean—in Glasgow and other cities. The chances are that they will not be succeeded by persons as well qualified for conducting the business; men so qualified are exceedingly rare. It is inevitable, we fear, that some of the department stores will come to grief in time from falling into incompetent hands. What a crash there will then be! To restrain such enterprises from cutting into a variety of trades we regard as beyond the function of law; and a war of reprisals is not very hopeful. But so far as they are affecting the values of store properties, we protest against the maintenance of assessments as though depreciation were not going on and values threatening to be further reduced as department stores increase.

We hear of the contemplation of departmental stores in some of the larger country towns and villages, really a return to the general store system which so many dealers have been abandoning for years past.

#### THE SALT FISH TRADE.

The salt fish trade, of course, felt the effects of the curtailment of consumption which took place in nearly every line of commerce during the summer months, as well as the drawback of the warm and unseasonable weather we have lately been experiencing. But now that colder weather is in sight the demand is picking up, prices are improving, and the outlook is certainly brighter for the dealers. Customers, however, make complaints of the curing, and it looks as if in some cases this had been carelessly performed, for in some instances the fish have evidently been imperfectly dried, and in others much over-salted.

Green cod is in fair demand with the market carrying only a moderate stock. The fish are of good quality, and the movement is quite up to the expectations of the dealers. No 1 cod bring \$4.25 to \$4.50 and No. 1 large \$4.50 to \$4.75. Draft cod sell at \$4.75 to \$5. The dry cod this season is of better quality than usual, with the exception of some lots which have been imperfectly dried. It sells at \$4.50 to \$4.75 per quintal of 112 pounds, and is still a staple article in the country general stores. For city consumption its place is taken by skinless and boneless cod. The former is put up in cases weighing 100 lbs. each and sells at \$4.50 per case. They are large selected fish, packed at full length, and beautifully put up. In cleanliness and delicacy they are far superior to the bundled cod, exposed to the dust and dirt of the warehouse and the ship, and in consequence have driven bundled fish out of the better class trade. Boneless cod are also daily

in greater favor. Only the backbone and a few of the larger bones are removed before the fish are cut up and packed into one and two pound bricks to suit customers, although they are called "boneless" cod; but the fish is so heavily salted in order that it may keep three or four months if necessary, that it is distasteful to many consumers. Another point is that unscrupulous dealers sell boneless fish which costs  $3\frac{1}{2}$  to 4c per pound instead of boneless cod which is worth 6 to  $6\frac{1}{2}$ c per pound and thus deceive the unwary customer. These two drawbacks have militated against the growth of boneless cod in popular estimation, but its cleanliness and convenience are so far superior to the old style bundled fish that it has evidently come into the market to stay.

Salt herrings are coming in freely. No. 1 shore herring bring \$3 to \$3.50 per barrel and Labrador \$4 to \$4.25. Cape Breton herring bring \$4 to \$4.50, the higher price being for large, bright, and well-cured fish. The supply of both Labrador and British Columbia salt salmon is short. Labrador of this season's pack sell at \$12 to \$12.50 per barrel, and British Columbia at \$12 for 1895 pack and \$11 for 1894. There are some barrels of 1893 pack in the market which are offered at \$10.50. But sellers do not guarantee the quality and the buyers must take their chances as to how the stock will turn out.

Smoked fish are moving freely, although there is complaint of inferior curing among handlers of finnan haddies. There is a legend that only one man in the world knew the proper way to cure a finnan haddie and that the secret died with him. This is possibly only a legend; but the fact remains that many grocers grumble at the quality, more especially as they are now bringing  $6\frac{1}{2}$  to 7 cents per pound in 30 lb. cases. Loch Fyne Scotch herring bring \$1 per keg, Nova Scotia Yarmouth bloaters \$1.25 per box, St. John, N.B., herring 90c to \$1, smoked herring 10 to 12c a box, and kippered herrings \$1.50 per 100, or \$1.25 in boxes of 60.

In fact the demand for all kinds of dried, smoked and salted fish is improving in spite of the number of substitutes now offered in the shape of fresh and frozen fish and fish products which are available in every city having ready communication with the seaboard, and it is evident that they still represent important adjuncts to the table, more especially at the country points to which so large a proportion of the output is sent. This year the enquiry is fully as large as it was last, and as the market is by no means overstocked, importers have no cause to complain of either the present or prospective demand for their fish.

The rough weather prevailing on the Atlantic Coast during the past week seems to have put an end to the hopes that there might yet be a fair catch of shore mackerel, and that the vessels at Block Island might take in some good fares. The prospects of a catch off Cape Cod, where the fish are expected to strike in about this time, have so far been disappointing owing to the weather. Of the vessels fishing in the North Bay only six remain on the grounds, the other twenty-four having come into Gloucester during the week with an aggregate of less than 2,000 barrels. There are ten vessels on the shore and about six in the neighborhood of Block Island. There have been comparatively few receipts of Irish mackerel in New York, but there is



said to be a considerable quantity on the way, which, however, may wind up the shipments from the other side, where it is reported little stock remains. The receipts of salt mackerel so far this season have been lighter than in many years. The New England catch has not been so small since 1890, when but 15,071 barrels were received from the beginning of the season to November 15. This year the catch to date falls nearly 18,000 barrels below that for the same period in 1894, is 18,150 barrels less than in 1893, and 26,234 barrels less than in 1892. For the past six years the imports of foreign mackerel have also been steadily diminishing, and, at Boston, this year were nearly 42,000 barrels, or 65 per cent. less than in 1890. The difference in other years is not so great, but is still wide. Last year there were nearly 10,000 barrels more imported than during the present.

#### THE EUROPEAN WAR CLOUD.

The war cloud in Europe does not appear to be in any way dissipated. The Russian government has issued an order for reorganizing and reinforcing the divisions of their Asiatic forces stationed on the frontier of China, and it has transpired that the Celestial Empire has only paid a part of the indemnity to Japan. The Mongolian has clearly outwitted the Muscovite. The proceeds of Russo-Chinese loan which was to be paid to Japan to induce her to evacuate the Liao-Tong peninsula were duly remitted from Paris to the Bank of England, to the credit of China, and every one believed they had been at once handed over to the Japanese government. It appears, however, that the Tsung-li-Yamen did nothing of the sort. They seem to have used the money for purposes of their own, and as Japan has not been paid she naturally declines to surrender her security. Some sharp dispatches have passed between St. Petersburg and Peking on the subject, China claiming that she has until the end of the present month to pay the Japanese indemnity, that she needed the money for internal purposes, and that there is plenty of time to raise the money before the limit of delay expires. Behind this is the thinly veiled threat that unless Russia aids her again she would just as soon see Japanese troops as Cossacks in Port Arthur.

These prospects of an anxious winter have naturally caused alarm in financial circles; although most of the larger operators are now well aware that the bellicose utterances of the Russian press were principally intended to break prices on the Continental bourses for the benefit of speculative politicians. Still there is an uneasiness in Threadneedle street, which has sources of diplomatic information that no cabinet can boast, and the market for foreign securities is distinctly weaker. It is true that for the next four or five months Russia will be locked up within her own icy borders, and that no hostile operations are possible for her before the spring. It is also true that the British are a purely commercial people, that their government is conducted for business ends and not for territorial conquest, and hence they will endure considerable irritation before resorting to the stern arbitrament of war. Hence a policy of exasperation can be pursued farther with Great Britain than with any other nation, as the fire eating senators across the line are perfectly well aware. But there is always danger that her assailants

may go so far that her national pride is aroused, and then war is inevitable. This is the danger that menaces Europe. Not that Russia is in herself a very formidable foe. The Russian army exists very largely on paper, as is always the case where the regiments are farmed out to the colonels for a fixed sum. It is naturally to their interest to have as few men with the colors as an easily hood-winked inspector will permit, and as the average Russian has all the Tartar instincts of peculation ingrained in him, it is only in the regiments of the guard that even one-fifth of the half-starved soldiery who are supposed to be on the strength really draw their half-a-cent a day. What men there are with the colors are usually hired out by the colonel to the factories and farmers instead of being drilled and exercised as they are supposed to be, and they are only too glad to be allowed to do so for the meagre percentage of their earnings which their commanding officer permits them to retain. Such an army is not as formidable in the present days of long distance warfare and weapons of precision as it was in years gone by, and hence when the severe test of war is applied to so insecure a framework a severe defeat might be among the immediate possibilities. But it is difficult to think of war breaking out between Russia and England without involving the other great powers. If France should rush at the bidding of a Chauvinistic press into the conflict, Austria, Germany, and Italy could hardly stand aloof. Japan might seize the opportunity to recover some of the advantages she has been deprived of, and thus a general conflict would be precipitated. Such a disturbance of commerce it is somewhat alarming to contemplate; but, fortunately, its immediate outbreak is not likely. It must be the spring before Russia is in any condition to move, and by that time the tension may be over. But it cannot be doubted that at the present the situation is grave, and that it would take only a very tiny spark to kindle a general conflagration.

#### THE SOAP TRADE.

Some little stir was caused in soap manufacturing circles by a report that Japanese imitations of English soaps were being smuggled into the British Columbia seaports. The rumor had behind it sufficient backing to render it credible. The Japanese are excellent soap makers, as their feather weight shaving soaps prove, and that they have deluged the East from India to Aden with imitations of Pear's, Cleaver's and other celebrated soaps, is well known. In fact it is not uncommon for buyers to prefer the Japanese imitation to the genuine article. But that it is being imported into this country is dubious, unless it is smuggled; for although we receive soaps from Australia and China there is no mention made in the customs returns of soaps from Japan, unless they masquerade under the name of English soaps imported by way of the land of the chrysanthemum, and this is hardly likely, for our total imports from Japan last year were valued at \$1,411,568 of which \$1,247,080 was represented by free goods, principally teas, and as the duties on soaps are 2 cents per lb. for Castile, 1 cent for cotton seed oil soap and 35 per cent. ad valorem for all other soaps (except harness soaps which are 25 per cent.) it is evident that only a very small proportion of the \$53,214 worth of duty levied on Japanese goods could possibly have applied to soaps. If any came in, therefore, they



must have been smuggled, and that smuggling of soap can be carried on to any great extent on the British Columbian coast is hardly likely in face of the activity of our customs officials. Soap is too bulky in proportion to its value to attract the attention of smugglers, and had any large quantity been brought in some of it would surely have made its appearance in the Eastern markets.

Canada makes most of the soaps in domestic use within her own borders, but that our factories cannot yet supply the whole demand is shown by the fact that during the past fiscal year we imported 2,160,535 pounds of soaps valued at \$164,061. Of course the leader was the common yellow or brown unperfumed soap, of which we received 873,819 pounds valued at \$45,757. Of this 645,413 pounds came Great Britain, and 135,955 pounds from the United States. Next in importance is castile soap which is imported principally from France. Of the 457,379 pounds of this soap landed at Canadian ports during the year 255,232 pounds came from France, 48,891 pounds from Great Britain, and 49,283 pounds from the United States. Our soap powders, pumice, and mineral soaps, come almost entirely from the United States. Out of the 743,670 pounds imported during 1894, no less than 676,231 pounds came from across the border, and only 53,432 pounds from across the Atlantic. Harness and soft soaps are also imported in small quantities, and last year we purchased abroad 138,353 pounds of perfumed toilet soap of which 71,923 pounds were from England and 52,459 pounds from the United States. We also buy abroad a large proportion of the ingredients for soap making. Thus the United States supplied us with 938,814 pounds of tallow and 663,664 gallons of refined cotton seed oil during the past fiscal year, while the necessary alkalis, perfumes, etc., come largely from European points. In fact the soap manufacturers of Canada contribute largely to the revenue, although owing to the low value of the products they import, the returns they make to the government are light in proportion to the mass of material they use.

At present Canadian soaps share in the general dullness of the market, and sales of late have been within narrow limits. Competition is also very keen. In fact there are not wanting those who say the business is overdone, despite the evidence of soap imports to the contrary. There are in Canada, according to the last census, 95 soap factories with a capital of \$1,027,529, paying out annually \$204,623 in wages and having an output valued at \$2,151,910. This is certainly a large number: but with the steady increase in population and the gradual return of prosperity resulting from a good harvest, it is hoped that the demand will improve until it not only overtakes production but exceeds it to a sufficient extent to warrant the maintenance of prices and abolish the present too prevalent practice of cutting, more especially as the quality of Canadian made soap, both laundry and toilet, is equal to that of any other soap in the world.

—Among the weeks changes in the Province of Ontario are the following: The stock of Griffin & Wright (drygoods, &c.) St. Thomas, is to be sold out on the 28th inst.—Grant & Labelle are opening a shoe store in Gananoque—Hurlburt & Co., (lumber &c.), Seguin Falls, have assigned to S. Armstrong—Wm. Wright's flour mill, Bradford, has been destroyed by fire; partially insured.

#### THE PRICES OF HORSE FEED.

When the trolley car and the bicycle came into popular use it was freely predicted that the day of the horse was over, and that from a commercial standpoint that useful animal would become as extinct as his ancestor, the eohippus. Yet we have now canal boats towed by the trolley system, as well as horseless carriages operated by storage batteries, or by petroleum engines, and yet the horse is as much in evidence as ever. Certainly for some of the classes the demand is not as heavy as it once was; but the universal ruin which was to fall upon the farmer through the loss of his market for hay and oats has not materialized. Indeed the prices for both of those commodities are as high to-day, when the use of electricity as a motive power is expanding with unexampled rapidity, as they were in the old days when it was looked upon in the light of merely a scientific toy.

There are perhaps special reasons for the high prices ruling this year. The hay crop was a failure in Western Ontario and in much of New York state, while it was plentiful in the Ottawa Valley and in Quebec. Nearly 4,000 tons were purchased in the Ottawa Valley on Western account by one house alone, at prices ruling from \$9 to \$10 delivered at the car side, and in this market prices are very firm under an export demand that would be larger were there cars available to move the hay. Sales of No. 1 hay have been made in this province at \$11.50 at country points, and holders are demanding \$12 f.o.b. cars, while in parts of the West the price has risen to \$14. Locally prices are \$12 to \$12.50 for No. 1 and \$11 to \$11.50 for No. 2 hay, and in Eastern Ontario sales have been made at \$11.50.

In the United States the market holds up firmly under heavy receipts. Good hay in large bales is scarce, and eagerly looked for. Clover is also strong in view of the fact that the canals are virtually closed to hay and clover at this season and because storms and poor roads may reduce the receipts of hay at country purchasing points. No. 1 Timothy is quoted at \$17, No. 2 at \$16, No. 3 \$14 to \$15, mixed clover \$14 to \$15, and clover at \$12 to \$14. As 65 per cent of the hay received in New York last week came from Canada, these prices are of interest to our farmers. In England the demand is also fair, although Dutch hay and French clover are steadily working out Canadian hay. The Dutch can place good hay on the English market at 55s to 67s 6d while for Canadian hay of fair average quality 70s is asked in London. French clover is also cheaper than our own and sells in the same market at 60s to 90s as to quality.

Oats are certainly a little cheaper this year. No. 2 oats rule at 30½ to 31c against 34½ to 35c at this time last year. But this is due simply to the large crop and heavy offerings and not to any falling off in the consumption. In fact it is evident that so far this city is concerned, as many horses are kept as ever; for the demand for all kinds of feed in brisk and prices firmly maintained. The use of electricity and the bicycle has apparently made no difference whatsoever in the market, and the farmer is receiving, proportionately, just as good prices for his hay and oats to-day as he was when the horse formed practically the sole motive power in city transportation.

#### LAST YEARS' TRADE.

The revised figures for last year's trade have been compiled, and show, as the monthly statements have already demonstrated, that Canada's trade, during the period of general depression, was better than any other year's business since Confederation, except 1892-3 and 1894. Only once before has the balance of trade been in our favor. In 1880 the exports of Canada exceeded the imports by about \$1,500,000; in 1895 the excess of exports over imports was nearly three million. Since Confederation we have spent in foreign markets five hundred millions more than we have received from them. This year the outside world bought from us goods to the value of \$113,638,803, and we bought abroad goods to the

value of \$110,781,682. The exports of 1894 were \$117,524,949, somewhat larger than those for the year just ended, but this is mainly, if not altogether, accounted for by the shrinkage of values in the world's markets. The most striking feature of our export trade was the increase in the shipments of animals, and their products. Under this head, we sent abroad in 1894, which was an exceptionally good year, \$33,040,407, while in 1895 we exported to the extent of \$35,656,394.

VISIBLE SUPPLY OF COTTON.

The visible supply of cotton in the world, as made up by telegraph and cable to midnight on the 9th inst. shows a considerable increase over last year and certainly accounts for the recent break in the speculative market. According to the figures of the *Chronicle* it is distributed as follows:—

|                                    | 1895.            | 1894.            | 1893.            |
|------------------------------------|------------------|------------------|------------------|
| Liverpool..Bls.....                | 887,000          | 679,000          | 769,000          |
| London.....                        | 6,000            | 11,000           | 9,000            |
| <b>T'l Gt. Britain.....</b>        | <b>893,000</b>   | <b>690,000</b>   | <b>778,000</b>   |
| Hamburg.....                       | 32,000           | 24,000           | 10,000           |
| Bremen.....                        | 99,000           | 69,000           | 91,000           |
| Amsterdam.....                     | 9,000            | 8,000            | 14,000           |
| Rotterdam.....                     | 200              | 200              | 200              |
| Antwerp.....                       | 10,000           | 18,000           | 8,000            |
| Havre.....                         | 255,000          | 263,000          | 299,000          |
| Marseilles.....                    | 4,000            | 5,000            | 5,000            |
| Barcelona.....                     | 38,000           | 31,000           | 40,000           |
| Genoa.....                         | 20,000           | 4,000            | 9,000            |
| Trieste.....                       | 23,000           | 29,000           | 23,000           |
| <b>T'l Continental stocks.....</b> | <b>490,200</b>   | <b>453,200</b>   | <b>499,200</b>   |
| <b>T'l European stocks.....</b>    | <b>1,883,200</b> | <b>1,143,200</b> | <b>1,277,200</b> |
| Indian cot. aff' for Eur.....      | 37,000           | 16,000           | 32,000           |
| American.....                      | 376,000          | 641,000          | 465,000          |
| Egypt, Brazil, &c.....             | 52,000           | 38,000           | 33,000           |
| Stock in U. S. ports.....          | 902,520          | 821,347          | 878,176          |
| Stock in U. S. int. t'ns.....      | 325,574          | 284,265          | 276,982          |
| U. S. exports.....                 | 52,161           | 21,501           | 44,207           |
| <b>Total visible supply.....</b>   | <b>3,128,455</b> | <b>2,955,313</b> | <b>3,007,265</b> |

SHIRT WAISTS.

Last season the business done in shirt waists was enormous and it is believed that next season the amount will be still larger. The general opinion of buyers seems to be that styles and fabrics will be much the same as last seasons. The main changes in styles will be in collars and sleeves. Fabrics that will be popular for early wear are percales, chambrays and cheviots, and sheer materials, such as organdies, dimities and lawns for hot weather. When to buy is the only important point on which there is a difference of opinion. It would seem, however, a good plan to buy at least a portion of the line early for the early season. It is reported that already some manufacturers are sold up to their full capacity of production for some months to come. Waists will be good property, and the merchant who has a fair supply at the beginning can better stand the delay of getting goods, which always comes later in the season, than the one who has no waists at all.

THE CEREAL CROPS OF 1895.

The United States government crop report for October is always looked for with more interest than that of any other month since it is held to give a tolerably accurate report of the crops as well as to foreshadow the final report of the bureau in December. The returns for the present month indicate that, in spite of the reports of crop damage that have been so general this season, the total crop of wheat comes within 36,000,000 bushels of the 1894 figures. In corn the crop promises to be the largest on record, the October figures indicating a production of 2,263,200,000 bushels, which is almost double that of 1894. Heretofore the largest corn crop on record has been that of 1889, which was 2,112,892,000 bushels. The average yield per acre in that year was 27 bushels, and the acreage was 78,319,561, while this year the October returns indicate a yield of 27.6 bushels per acre on an acreage of 82,000,000. Later returns may of course change the corn figures, but the wheat and oats estimates are regarded as practically final.

Independent Section.

[Under this heading will occasionally appear articles of merit with some portions of which, however, the editor may not entirely agree, or wish to hold himself responsible. Opportunity will be afforded for comments subject to editorial approval.—EDITOR JOURNAL OF COMMERCE.]

WILLIAM CLENDINNENG & SON.

This old established firm, the senior in which was successor to the aforesaid old established business of William Rodden with whom ex-Alderman Clendinneng had his first experience in manufacturing, as an employee in 1852, is now with the individual estates of Wm. Clendinneng and his son William, the partner, in the hands of Kent & Turcotte, assignees, appointed by La Banque du Peuple. The Canada Pipe & Foundry Co., Ltd.; which is only another name for William Clendinneng & Son, the assets of the one being the assets of the other, is also in the same hands on the same demand for a winding-up-order.

Perhaps never before in the commercial history of Montreal has there been a failure that evokes so many emotions; there has certainly been none in respect to which the press has been more forbearing, but it is the talk of every depositor and of every shareholder in the Bank, a bank which has been brought down chiefly by the amount of the indebtedness of the firm, causing suspension on the 16th of July last. This forbearance is in some measure due to regard for Wm. Clendinneng, senior, his long public career entitling him to some consideration, but a large measure of the seeming magnanimity is really due to an assurance to the public in August last that measures were then adopted to avoid a large loss to the bank, and the creditors of the firm. The future will now make evident the comparative history of the wisdom then with the policy now; creditors are already anticipating the worst with a disposition to kick, and lawyers are asking, What next?

On every hand the question is asked—where has the money gone—and it is even said that the senior in the firm has asked—Where can the money have gone? There is generally cause in failures, causes that invoke sympathy; in this the element of disaster is lacking and the conditions of trade have been normal, the business affording a manufacturing profit, though not shown in the books of account; nothing to show the profits, nothing to answer the question, as it must be answered by any systematic audit—worthy of even the smallest measure of respect.

"The figures of record in the books are . . . . implications of unwritten conditions," were the final words of a report by me, as accountant, on the 23rd of Sept. last, and it is seen that the reports from the books suggest at least an indifference that extends to a number. Among the creditors there is a feeling that the censure upon those in the office of the firm is anathema to some in the bureau of La Banque du Peuple.

The creditors of William Clendinneng & Son and the depositors in the Bank have good reason to be indignant with men who were fatuously blind or worse, and who kept others in ignorance to their hurt and damage. The capital of the Bank was only \$1,200,000, yet William Clendinneng & Son were so favored with prodigal profusion that they are now debtors for \$800,000 and the prodigality with the money of the depositors had been always increasing through recent years, the strangulation of the bank being delayed only by the confidence of the public in the old and supposed conservative institution which was kept afloat by its offers of interest of 4 per cent. and upwards to depositors when other banks were paying no more than 3 per cent.

It has been said that the bank ran the business. Perhaps it did; evidently some one ran the business who was more interested in the dollars of the People's Bank than in the sales of stoves or the other goods manufactured, for it does not appear from the books that there was business enough to employ \$300,000 besides the Capital of the firm and the ac-

cumulating profits from the business. The sales showed no use for money in such large amounts thus :—

|  |              |
|--|--------------|
| 1893 Sales of Goods, Stoves, C. I. Pipes, Repairs etc. | \$293,432.83 |
| 1894 do do do do                                       | 224,427.70   |
| 1895 do do do do 8 months                              | 101,610.32   |

True, the debit side of the Merchandise account impeaches the said sales, for that account shows the following :—

|                      |              |
|----------------------|--------------|
| 1893 To balance..... | \$542,627.55 |
| 1894 To balance..... | 580,431.67   |
| 1895 To balance..... | 658,408.93   |

And no inventory, if taken at any time in those years, would lessen either of the said balances, 33 per cent. That portion of the statement prepared to the 1st of August last by me on September 23, reduces the said balance for 1895 by only \$195,801.84 ; and a reference to the account entitled the Canada Pipe & Foundry Co. which is an adjunct of Merchandise account, when divested of Cash entries therein, leaves another large discrepancy in respect to merchandise.

The bookkeeper in charge is most respected. It has touched his feelings that public reference was made to the fact of there having been no balancing of the Books in about 14 years ; and to his credit be it said—if creditable—that he was not bookkeeper more than the last eight of those years. But the public have a right to know why the debit side of the merchandise account was so heavily loaded, or the credit side so lightly credited with the products of the factory. It is said the Account was like chowder soup,—it contained something of everything, including the creditors "in the soup and inflated invoices"; it is not admitted that it contained the blonde hair of the cook or the darker hair of a French girl, but it is believed it contained quite a respectable variety—from seal-skin sacks to doublets, furniture and pig iron with "straight cheques for bent purposes"—thrown in as reckless of the gifts of Providence, or of the Bank, as the wanton who casts her pearls and diamonds in the swill-barrel, where the creditors may now search and ask—Where can the money be ?

|   |              |
|---|--------------|
| On the 1st of Jan. 1889 there purported to be at the credit of Mr. William Clendinnong's capital account.....   | \$141,813.50 |
| And on the 1st of August last the estates united of Mr. Clendinnong, sr., with those of his son and of the firm, and with the Canada Pipe & Foundry Co. thrown in, show a deficit of..... | 313,109.19   |
| A deficit in all, including the Junior's capital of....   | 475,406.00   |

and the unanswered question is—Where has the money gone?

(Signed) JOHN LIVINGSTONE.  
Accountant.

#### BUILDING STONE.

A curious change in the character of building stone employed has been made since the modern system of construction whereby the weights of tall buildings are transferred to an or iron steel truss framing has come into vogue. Formerly it was essential that the stone of the walls of a high building should be capable of bearing enormous weights without crushing. Now it is only necessary that the stone should be handsome in appearance and of moderate strength, as it is used only in "facing" the buildings. It is indeed only the application of the truss principle to the framing of buildings, indeed, that renders the fifteen and twenty story commercial and industrial towers of to-day practicable, for to make the walls thick enough in the lower courses to stand the weight of some of the high structures, nowadays put on narrow lots, in many cases would be to use up half the area devoted to the building with foundation walls. The strongest stone known to American builders will bear a pressure of 24,000 pounds to the cubic inch. The trap rocks of New Jersey and the dolerites of Staten Island will both take this weight, which is somewhat in excess of the capabilities of the granites. Thus the granite of Rhode Island crushes when the pressure reaches more than 17,750 pounds to the cubic inch, that of the Virginia will bear 21,250 pounds and that

of Maryland 19,750 pounds. The strength of the granites of Maine, New Hampshire and Vermont varies somewhat, but not greatly from these figures, and the strength of granite has been the quality that has most recommended it in the past. The strongest marbles in the world come from Lee, Mass. They will bear the weight of 13,440 pounds to the cubic inch. The marble of Tuckahoe, N.Y., will bear 12,950 pounds to the inch, and this in excess of the strength of some of the Fundy red granites, which are capable of bearing only 11,812 pounds. The statuary marble of Carrara will bear only 9,723 lbs. The strongest limestone will support 13,900 pounds to the cubic inch, and it is quarried in the vicinity of Kingston, N.Y. The Empire State is especially rich in limestone quarries, the products of which are greatly valued for their variety of color. That of Glen Falls is jet black and will take a high polish ; the stone of Medina, Albion and Lockport is of various gray shades, and there are cream and dove tinted stones found in other portions of the State. Some of the handsomest light-shaded limestone is found in Florida and the Bermudas. A most valuable property of the Ohio limestones is their power of resisting fire, a quality shared by the limestones of Northern Indiana and Illinois. These stones are quarried in slabs, and at one time in the geological history of the earth formed a part of the beach or bottom of the seas of the Niagara period.

#### THAT QUEBEC CASE.

There has been some little stir in leather and boot and shoe circles over the aberrations of a well-known manufacturer in Quebec, who is alleged to have disturbed the marital relations of a mercantile agent of the Ancient City. He managed to cleverly elude the writ of *caipias* served upon him by the irate husband and, from the fact that he telegraphed for his trunk to be sent to Boston, he was believed to be in that city, at least temporarily. The damages claimed are \$25,000, and seizures are alleged to have been served on the manufacturer's accounts in banks, as well as on the goods in the factory. A large number of hands are threatened with lack of employment for a time. There be those who wonder whether the rating (\$20,000 to \$40,000) of the manufacture of shoes is due to the intimacy existing between the families. A new co-partnership is being formed.

#### BAY OF QUINTE NOTES.

The Hero is carrying large quantities of freight this fall. The King Ben is assisting her in the removal of the apple crop—The fishermen on the Bay of Quinte are still shipping large quantities of fish, principally bullheads, for which they find a good demand in the leading cities of the United States—The Quinte Club has closed its doors and is numbered in the long list of defunct institutions—Woodcock and other game birds are reported to be very scarce, on account of the dryness of the season—The representatives of the different insurance companies interested were in town the other day and satisfactorily adjusted the losses which Mr. Egar sustained by the late fire—Large hauls of whitefish have been made during the past week along the bay. There were many on the Deseronto market yesterday, the price ranging from one dollar to two dollars per hundred—Work is progressing very favorably in the lumber operations of the Rathbun Company. There are now two hundred and thirty men at work in the shanties on the Moira River division. Twenty-nine head of cattle, all fat, went down from Deseronto to Montreal last Saturday. Yesterday a large car with sheep purchased in this district left Deseronto, for shipment to Bristol, England—The railway transfer barge Osiris has been busy carrying apples to Deseronto for shipment over the Bay of Quinte Railway—Capt. Daly made a quick trip with the steamer Nile. He left Deseronto with a load of lumber on Friday and reaching Montreal discharged his cargo, reloaded with lumber and was back again in Deseronto on the following Friday—The Ayrshire cow, No. 21, of the Rathbun Company's farm, gave 9,160½ lbs. of milk in the period beginning with Nov. 17th, 1894, and ending with Oct. 26th, 1895, both dates included. This is a magnificent

record—The Newburgh carriage shop is rushed with orders—Rankin & Joy, Napanee, have dissolved partnership. Joy will carry on the business—The barn belonging to Collingwood Hicks, seven miles east of Milford, was burnt last Friday evening together with four horses, four cows, this year's crop and farming utensils—Another canning factory will be started in Picton—Mr. Dade has purchased the Potter hotel in Consecon—Two or three summer boarding houses will be erected at Stella—The Hungerford creamery has received an order for butter from Montreal—Trenton is taking action with a view to securing a system of water works—About two hundred men will be employed at Newboro' taking rock out of the canal—Building to the value of \$125,000 was done in Belleville during the past season—On account of low water only two schooners have been able to load at Consecon this season—The Miller canning factory in Picton has put up a million cans of goods this present season.—There is some talk of an electric railway being built from Marmora to Port Hope to carry ore—U. Wilson, M.P., has purchased the Hub hotel property in Napanee and is fitting it up as a shop—The Bay of Quinte Railway has been carrying large quantities of very long telegraph poles from Tweed to Napanee—A great many men in all parts of the district, have been engaged for the lumber shanties at Georgian Bay and in Michigan—Kingston merchants complain bitterly because so many residents of that city patronize the department stores in Toronto—Pittsburg farmers are agitating for a canning factory. Many farmers in that township are not marketing their apples. They are feeding them to the pigs—The water in Kingston harbor was last week at the lowest point ever recorded, that in February, fifty years ago. It will go down many inches below that until May next—Everything is buzzing in the sash and door factory of the Rathbun Company, Deseronto, and the staff find their hands full responding to the numerous orders daily arriving—The Deseronto Big Mill is cutting away, and will do so until the arrival of wintry weather—The Bay of Quinte Railway is carrying vast quantities of freight these days.—Mr. Close, Violet, and another gentleman are building a mill for cracking feed at Bath. The site is D. W. Ball's old mill site—On Sunday morning a fire was discovered in the basement of the English church Napanee. It was extinguished before much damage was done.

—LOUIS COUTURE, general storekeeper of St. Francois Riviere du Sud, is offering 75 cents in the dollar, secured, and payable in three, six, nine and twelve months. He was formerly a farmer and had no experience in business when he succeeded to the business of the late J. B. Roy in 1898. As a result he became overstocked, his capital has gradually melted away and he is now compelled to appeal to his creditors—The Collins Manufacturing Co., of Toronto, already noted, are now offering 25 cents in the dollar—Edmond Belanger, drygoods, Quebec, has assigned. He was at one time of the firm of Vaudry & Belanger. He got into difficulties in the fall of 1894 and effected a settlement at 75 cents in the dollar in three, six, nine, twelve and fifteen months. This seems to have been more than he could work through and he has assigned—The Sellars Furnace Co., of Toronto, has assigned. They lacked capital, and the concern seems to have been poorly managed—J. A. Gagnon, saw-mill, coal, etc., of Three Rivers has assigned with liabilities of \$55,000. He was at one time of the firm of J. A. Gagnon & Co., who failed several years ago. He then went into the manufacture of matches, next branched off into the coal business and then into a saw-mill. He seems to have tried to do too much—Roderick McDonald, carriages of North Sydney, N.S., has assigned. He had but very limited means—J. G. Miller, foundry, Chatham, N.B., is offering 50 cents in the dollar to his creditors. He was burnt out with heavy loss last month.—Thos. Deery, poultry &c., of this city has assigned. Liabilities \$27,000. He has been in business a number of years and at one time made money; but the past couple of years trade has been very dull with him and he has slowly gone behind.

—Our Buckingham, Que., correspondent writes: "Life insurance agents have done lively business of late around here, about 50 \$1,000 policies having been taken out within a few weeks—The Walker Mining Co. are now employing about 20 men, 4 being engaged in mining and the balance about the mill preparing the plumbago for shipment—Renfrew, Ont., creamery butter is being brought all the way to Buckingham, and is sold there at 23c, an advance of 8c on ordinary price—Brumell's new mill is

to be in operation within a fortnight—Wear's saw mill is turning out about 30,000 feet of lumber daily, exclusively for North American Graphite Co., at present—Wm. Thompson of Thurso is lumbering extensively this season in railway ties above Buckingham on the Lievre—It is estimated that the MacLaren estate of Buckingham will cut this season about 15 million feet of lumber and that Ross Brothers, of Quebec, who have large limits on the Lievre river and mills at Buckingham, will cut about 4 million feet.—Farmers seem to be satisfied with the amount of rain we have had lately; plowing is well advanced; in fact fall plowing is mostly finished."

—THE death of Robert Leslie Gault, of the firm of Gault Bros. & Co., this city, on the 16th inst., after a brief illness, removes from our midst a highly esteemed citizen and man of business, one who has been closely identified with the trade of Montreal over a third of a century past. Mr. Gault was, as to age, the senior partner of the firm, being in his 65th year. The funeral from his residence on Sherbrooke street, on Tuesday last, was attended by a large concourse of citizens, the front of the procession of pedestrians, taking no account of carriages, reaching the doors of St. George's church on Osborne street, before the rear end had left Sherbrooke street. The deceased gentleman's family and relatives have the sympathy of the entire community in their sad bereavement.

—PEOPLE in the upper parts of the city will not want for drug stores at convenient distance. Nearly every business block on St. Catherine street west has its shop or two in this line, to say nothing of the department stores. The chemists are thinking of introducing other lines, such as fine glass and chinaware, the various best kinds of fine ladies' wear, gloves, headgear, cutlery, &c. W. A. Dyer, who was closed up a few months ago, after a hard struggle to keep alive, is resuming on St. Catherine street, between Metcalfe and Mansfield. The fittest will survive.

—WE regret to learn that Mr. Samuel Davis, head of the great tobacco and cigar manufacturing firm of S. Davis & Sons, Montreal, is seriously ill. Mr. Davis who, until his present indisposition (an abscess in the lungs), looked more like an elder brother than the father of his stalwart sons, has the best wishes of hosts of friends for his ultimate recovery. His numerous and liberal deeds of charity have been always performed without ostentation—being, as an intimate friend said of him, one of those who does "not let his left hand know what his right hand doeth."

—AMONG the week's changes in the Province of Quebec we note that the assets of McCrae & Watson, plumbers, Montreal, are to be sold the 28th inst.—Louis Solomon, a city tailor, has been asked to assign; Walter Martin, a St. James St., restaurateur, meets his creditors to-day; and D. Stewart, a St. Antoine street grocer, has conferred with his.—The assets of Jas. Cuddy (dry goods) are to be sold on the 27th inst.

—LONDON high-class weeklies who have been devoting much space to pricking South African bubbles, have lately turned some attention to home enterprises. Among them the "Lynotype Company" as known in the great metropolis, has come up for notice, and we are promised something more on the subject next week.

—MR. J. J. LANNING, assistant to the general manager of the Grand Trunk Railway, who has not been in the best of health for some time past, has for the last few weeks been confined to his house. It is to be hoped that the complete rest—which he was slow to take—may restore him to his wonted vigor and activity. The company can ill spare such men.

—A NUMBER of the friends of Mr. L. J. Seargeant, the retiring general manager of the Grand Trunk railway in Canada, have decided to tender him a banquet at an early day as an acknowledgement of the many courtesies they have received at his hands.

—THE Merchants Bank of Canada will open, on Monday the 2nd December next, a branch at the corner of Notre Dame and Richmond streets (2454 Notre Dame street) the premises lately occupied by La Banque du Peuple.

—AMONG the large suits entered this week is that of Blandy Bros. & Co. vs. the Canadian Trading & Shipping Co., of this city, referred to last week, for \$50,000.

—THE mining "boom" predicted in these columns has begun to make its appearance. New companies are being steadily incorporated in British Columbia.



LEGAL RECORD, &c.

Week ended Nov. 19, 1895.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

November 13.

Beebe Plaine—L. T. Carter vs. G. N. Wilkinson..... \$ 342  
 Compton—G. Beland vs. L. Beland..... 308  
 Hatley—J. Webster vs. E. C. Hunting et al..... 1,700  
 Ireland—Eastern Twps. Bank vs. R. G. Mara et al..... 488  
 Lachine—Olivine Dubeau vs. Hormidas Dubeau, \$254; Dme. M. J. A. Boyer, esq. vs. P. Laplaute, \$1,030.  
 Montreal—H. Provost esq. et al vs. Dme. M. M. J. Brown et vir, \$342; L. Gouin et al vs. Dme. L. Caty et vir, \$600; W. McNally vs. J. S. Cuthbertson, 721; A. P. Willis vs. Z. Duchesneau, \$400; A. F. Gault et al vs. T. Dupuis \$328; R. J. Wynne vs. W. R. Fee, \$360; W. L. Bond vs. J. B. Grenier, et al, \$723; P. Isseman vs. W. Jacobs, \$650; C. W. Lindsay vs. Dme. B. McDonall, \$300; Municipality of St. Louis de Mile End vs. Montreal Park & Island Railway Co., \$294; Whitlock Machine Co. vs. H. Owens et al, \$1,500; Bank Nationale vs. J. B. Pauze et al, \$1,930; Banque Nationale vs. G. A. Raymond et al, \$4,852; Banque Nationale vs. Rev. A. L. Sentenne, esq. et al, \$9,044; W. L. Bond vs. J. B. Grenier et al, \$723.

Stanstead—H. M. Hovey vs. F. Lareau..... 1,108

November 14.

Montreal—A. Marcoux vs. L. Beaucaire, \$371; S. J. Carter et al vs. Queen's Hotel Co. \$258; S. Hyman vs. A. E. Smith, \$377.

St. Mathias—G. Trouillette vs. T. Monost..... 1,400

November 15.

Chicoutimi—A. S. Johnson vs. Jules Berube, \$289; A. E. Bedard vs. R. Larouche, \$300.  
 Levis—N. Briere vs. J. Paquet et al..... 321  
 Longue Pointe—L. Gouin et al vs. Dme. Jos. Toupin.... 600  
 Louiseville—A. Lamothe vs. A. Plante..... 357  
 Montreal—W. Lesperance et al vs. J. Gallagher, \$294; Hon. J. A. Boyer, esq. et al vs. Dme. R. Hoffman esq., \$600; Dme. Lucy Lindsay vs. L. Howard, \$325; Ames, Holden Co. et al vs. B. D. Johnson, \$556; S. Elias vs. H. Shabond et al, \$977.  
 St. Phoele—A. F. Gault vs. T. Dupuis..... 328  
 St. Tito—De M. E. A. Trudel vs. T. Grandmont, \$285; J. Germain vs. L. Doutigny et al, \$345.  
 United States—H. E. Fontaine vs. R. Giroux et al..... 600

November 18.

Isle au Coudres—N. Lemieux vs. G. Dufour et al..... 1,154  
 Montreal—J. Legare vs. X. Boudrias et al, \$4,100; G. F. Benson vs. D. Phelan, \$310.  
 Quebec—W. Blais vs. Jos. Lamothe, \$291; W. R. Michaud vs. M. Martin, \$258.  
 St. Tite—Peoples Bank of Halifax vs. H. J. Dery..... 400  
 Stanfold—J. P. E. Cripeau vs. S. Guay..... 345  
 Wickham—M. Leonard vs. A. Masse..... 550

November 19.

Lac Megantic—N. F. Bedard vs. J. N. Thibodeau..... \$ 256  
 Montreal—Chanteloup Manfg. Co. vs. C. Berger, \$4,489; P. Brosseau vs. E. Demers, \$452; J. McDonald et al vs. J. F. Lemire et al, \$268; Dme. M. L. Bastien vs. L. Pillard, \$3,690; M. J. Curot vs. Dme. M. L. Poirier esq., \$601; A. McLean vs. Florence I. A. Spragge exrx, \$4,392; N. F. Bedard vs. J. N. Thibodeau, \$256.  
 N.D. des Neiges—J. Logare vs. X. Boudrais et al..... 4,100  
 Quebec—F. Turgeon vs. Jos. Lamothe..... 661  
 St. Michel—P. Tanguay vs. Jos. Bernier..... 530  
 St. Nicholas—J. H. Powell vs. P. Legace..... 545  
 St. Rose—Dme. M. A. Lachaine vs. I. Fortin..... 1,466

WRITS ISSUED, PROVINCE OF ONTARIO.

November 13.

Ancaster Tp—Rebecca A. Wass vs. E. Oliphant..... \$ 468  
 Barrie—The Queen vs. J. C. Grant et al..... 2,530  
 Hamilton—A. Armstrong vs. D. A. Fletcher..... 618  
 Napanee—W. F. Hall vs. T. D. Prunyn, \$1,500; J. McGuire vs. T. D. Prunyn, \$1,400.  
 Nissouri E—Belle Frendenthal vs. Charlotte M. McLaren 626  
 Ottawa—H. Robillard vs. A. G. D. & Mary E. Taylor & G. Powell, \$4,199.  
 Peterboro—Standard Oil Co. vs. Peterboro Carbon & Porcelain Co., \$400.  
 Smith's Falls—J. McManus vs. Mary A. Bisonette et al.. 620  
 Sudbury—J. Sage vs. J. A. Sharp..... 297  
 Toronto—E. B. & E. H. Ward vs. A. B. Cameron, \$7,000; Toronto Corp'n. vs. G. Clatworthy, \$423; Toronto Corp'n. vs. H. E. Hughes et al, \$500; Real Estate L. Co. vs. J. M. Laws et al, \$22,077; A. A. Brewer vs. Sun Ins. Office, \$400.  
 Toronto Junct—O. Gerdaun vs. G. P. Wagner et al..... 2,000  
 Woodstock—H. J. Duncan vs. A. H. S. Hill et al..... 262  
 York Tp—J. Crowther vs. J. Rogers et al..... 11,943  
 Note—Writ under date Nov. 4 vs. J. H. & W. Tallman, Beamsville should read vs. J. H. & Annie Tallman.

November 14.

Chatham—S. A. Robinson vs. W. Gray & Sons..... \$ 340  
 Humphrey Tp—Nancy Mallory vs. James & Jessie S. M. Pullar, \$817.

London—J. Labatt vs. T. D. Hodgens et al..... 6,181  
 Ottawa—J. R. Smith vs. Mary & Wm. Edwards..... 416  
 Toronto—J. Henderson vs. A. W. H. Gianelli et al, \$580; Dominion Bank vs. F. H. Gooch, \$3,144; Trinity College vs. Sophia Murray, \$21,711; E. W. Gibson vs. J. M. & J. A. Murray, \$425; J. Thouger vs. G. W. & M. Ormerod, \$656.

November 15.

Alnwick—T. Frost vs. Margt. & Walter Hicks..... 310  
 Ancaster Tp—C. H. Thompson vs. Elzth. McGeorge et al, \$382.  
 Brantford—D. Campbell vs. Jos. Carey..... 960  
 Carleton Co—W. Hogan vs. Canada Atlantic Ry. Co. (Dmgs), \$2,000.  
 Charlottenburg Tp—D. B. McLennan et al, exrs. vs. J. & Janet Keir, \$1,905.  
 Crosshill—G. Randall vs. J. T. Welford..... 537  
 Elderslie—Marjory Nicholson vs. J. Stephenson..... 750  
 Galt—Balfour & Co. vs. Geo. Laird et al..... 567  
 Gloucester—J. H. Pinhey vs. J. Stackpole..... 662  
 Guelph—J. Reading vs. Ann & J. J. Keough..... 298  
 Perth—Hon. J. Haggart vs. R. E. Balderson & Jas. Herron, \$2,000.  
 Toronto—M. Wilkes exr vs. J. Bedford, \$2,301; Dawson & Co. vs. Gallagher & Co., \$430; Hirschell & Meyer vs. R. Reilly, \$620; H. S. Howland, Sons & Co. vs. Reynolds & Co., \$444; J. Netter vs. F. R. Wilson, \$1,149.  
 Note—Writ in last week's issue, under date 12th inst. vs. W. J. Shean & Co. of Owen Sound was for a declaration as to ownership of certain goods.

November 18.

Alliston—J. J. Foy vs. Thos. Morrow..... 969  
 Deer Park—R. Hodge vs. G. E. White..... 266  
 Emily—T. G. Foster vs. S. Faulkner et al..... 2,000  
 Manvers—J. A. Phillips vs. T. Eakins..... 1,287  
 Nottawasaga—S. R. Fleming vs. R. S. & A. W. Beatty... 765  
 Ottawa—W. Lesperance et al vs. J. Gallagher..... 294  
 Peterboro—J. Lundy vs. Bridget Condon..... 1,464  
 Toronto—North Scotland C. M. Co. vs. J. H. Dixon, \$684; J. E. Higgins vs. Hugh Johnston et al, \$2,206.  
 Windsor—M. A. Torrance et al vs. Jno. Currie et al.... 3,695

November 19.

Albion Tp—J. Lougheed vs. Ann J. Nixon et al..... \$5,501  
 Aylmer—E. Munson Belting Co. vs. E. N. Draper..... 613  
 Easthope N—J. Forbes et al vs. Robt. Riddell..... 260  
 Hamilton—Mary A. Shaver vs. J. Lindner..... 1,132  
 Kemptville—J. Fyfe vs. G. T. Maley (Dmgs)..... 2,500  
 Kentbridge—C. Norsworthy & Co. vs. E. & Jacob Winger 653  
 Lancaaster—F. McDougall vs. J. D. McDonald..... 2,171  
 Middlesex Co.—W. F. Rampf vs. London Mutual Fire Ins. Co., \$450.  
 Milverton—Welland Vale Mfg. Co. vs. Schenker & Rothermel, \$702.  
 Nepean—Mary J. Green et al vs. A. & Margt. Wilson.... 1,608  
 Picton—C. W. Gilbert vs. W. A. Gilbert..... 325  
 Renforth—Waterous Eng. Wks. Co. vs. S. Smith..... 335  
 Sarnia—W. Krohn vs. E. L. Foster, \$300; Bank Commerce vs. Jno. McGibbon et al, \$50,000.  
 Toronto—Toronto Genl. Trusts vs. F. A. Bell, \$812; Burns & Lewis vs. E. B. Cheyne et al, \$600; M. Wilkes vs. J. A. McIlwain, \$7,477; J. W. Malloy vs. Jas. Mannell, \$312; W. Ramsay vs. Adam Miller et al, \$554; G. Brouillet vs. Tawse & Hawthorne, \$1,637.  
 York Tp—F. W. Walker vs. C. Beckway et al, \$672; F. C. Tisdell vs. Alex. Cumming, \$250.  
 Toronto—W. A. Campbell vs. T. W. Horn..... 280  
 Illinois—D. M. Hendershott, admr. vs. Covenant Mut. Ben. Assn., \$5,000.

WRITS ISSUED, MANITOBA.

November 13.

Qu'Appelle—W. Campian vs. W. H. Bell..... \$2,000  
 St. Boniface—T. Boyd vs. D. McAnnany..... 392  
 Winnipeg—Greene & Sons Co. vs. I. S. Douglas, \$1,041; British Invst. Co. vs. S. Peace, \$258.

November 15.

Lake Dauphin—La Banque Nationale vs. McKinnon & Stewart, \$623.  
 Winnipeg—T. A. Jackson vs. J. Jackson..... 500

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

November 13.

Montreal—Bank of Montreal agt. A. M. Featherston, \$980; B. Bastien agt. A. Guenet, \$427.

November 14.

Danville—W. W. Lockerby et al agt. W. H. Stockwell.. \$ 364  
 Montreal—G. W. Stephens et al agt. L. J. Gauthier, \$390; E. Maryand agt. A. Robert, \$400.

November 15.

Montreal—W. Denovan agt. Jas. Baxter, \$1,061; R. Lamb et al agt. Dom. Blanket & Fibre Co. Ltd., \$414; J. S. Buchan agt. A. Lesser, \$346; J. R. Wilson et al agt. McCrae & Watson, \$1,639; Banque Nationale vs. W. D. O'Brien, \$2,706; J. R. Wilson et al agt. Nap. Turcot et al, \$1,888.  
 St. Laurent—L. Robert et al agt. Henri Frigon et al.... 510

November 18.

Montreal—R. Chartrand agt. Arthur Joyal, esq., \$784; A. Gagnon esq. agt. Dme. Wm. Ousborn, \$307; Banque Ville Marie agt. Delle Eusebe Pepin, \$6,494; Elizo Mayrand agt. A. Robert, \$400.  
St. Sophie—S. Bell agt. P. Rea..... 681

November 19.

Montreal—A. Lecompte agt. C.A. Dnclos et al, \$490; Dme. M. Snowdon agt. Oct. Duseau, esq., \$302; R. J. Wynne agt. W. R. Fee, \$310; J. Versailles agt. F. McCool, \$341; A. Laurendeau agt. Montreal Stave & Barrell Co., \$399; F. Tremblay agt. The Wm. Clendinneng Co., \$252.

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

November 18.

Cornwall—J. D. Ivey & Co. agt. Misses Massey..... \$ 256  
Elmsley S Tp—J. M. Clark agt. J. O'Mara et al..... 509  
Ingersoll—R. D. Malcolm agt. S. M. Berry..... 2,087  
Lowell, Mass.—D. B. McLennan et al, exrs. agt. Margery McDougall et al, \$3,285.  
Monticello—Bertram Engine Works Co. agt. Clara M. Esery, \$310.  
Ottawa—B. & S. H. Thompson agt. Jacob Erratt..... 506  
Owen Sound—W. J. Thompson agt. James Corbett..... 293  
Pembroke—A. Fraser agt. A. McCormack..... 11,007  
Toronto—A. Currie agt. W. W. Park & Co..... 2,666  
Toronto Tp—R. Gilmor agt. A. Durie..... 969

November 14.

Seaforth—T. B. Greening & Co. agt. Charlesworth & Co. et al, \$628.  
Toronto—E. R. C. Clarkson agt. J. L. Hughes..... 320  
Williamsburg Tp—D. F. Sutherland agt. G. H. McMillan et al, \$823.

November 15.

Kenebutch—Holland-Emery Lumber Co. agt. Henry Colclough, \$251.  
Middlesex Co—T. D. Hodgens agt. Bow River Horse Ranch Co. \$4,535.  
Toronto—Mary Lellis agt. Mary Lambert, \$2,250; J. J. Walsh agt. W. C. McCarthy, \$1,026; L. Swabey agt. H. H. Moorehouse, \$1,325; J. Ferguson agt. W. A. Morrison, \$387.

November 18.

Belleville—Lydia Lingham agt. J. A. Barkley..... 305  
Brooke Tp—Merchants Bank agt. N. Lambe et al..... 391  
Lakefield—J. S. Boswell vs. E. J. & Mary Quinn..... 415  
Ottawa—J. H. Burland vs. G. B. Bradley..... 17,049  
Tamworth—Sarah Bragg et al vs. J. Aylesworth..... 1,079  
Toronto—W. Sparkhall vs. J. E. Foreman, \$1,660; Union L. & S. Co. vs. G. B. Stevenson, \$1,405; Credit Foncier vs. T. M. Stephenson, \$1,324; Freshold L. & S. Co. vs. F. & R. M. Woodall, \$1,384.  
York Co—J. H. Cotton vs. R. B. Cotton..... 885

November 19.

Baden—S. E. Moyer agt. Weiler Bros. et al..... 295  
Brantford Tp—W. Buck agt. M. Phillips..... 269  
Camden—B. Levin & Co. agt. G. E. Hinch..... 337  
Comber—North Amer. Life Assce. Co. agt. A. M. Aubin..... 295  
Detroit—A. Gilroy agt. John Conn, \$1,399; J. W. Sharpe agt. D. Watson, \$380.  
Napaneé—M. B. Wagar agt. T. D. Pruyn, assignee..... 1,357  
Ottawa—Wall Stewart & Co. agt. A. Arter..... 645  
Oxford E—Eleanor Vroman agt. W. R. Vroman..... 708  
Thorold Tp—W. H. Eckhart agt. Theresa Swayze..... 339  
Toronto—W. J. Burney agt. W. J. McLelland..... 625  
Vaughan Tp—G. Smith agt. J. J. Cameron..... 400  
Whitechurch Tp—G. Elvidge agt. R. H. Millar..... 567  
Zorr W—Trusts Corp. of Ont. agt. A. McDonald..... 5,427

JUDGMENTS RENDERED, MANITOBA.

November 13.

Winnipeg—Molsons Bank agt. J. G. & M. Denison, \$824; Commercial Bank agt. A. H. Van Etten, \$7,809.

November 14.

Winnipeg—A. Templeton agt. J. Robinson..... \$1,611

November 15.

Winnipeg—Campbell Bros. agt. J. H. Bennett, \$912; Lalley Watson & Co. agt. P. Brown, \$291; Schaeffer Piano Co. agt. R. M. Simpson, \$798.

JUDGMENTS RENDERED, BRITISH COLUMBIA.

November 15.

Enderby—W. C. Ward et al agt. T. McK. Lambly \$4,186 & \$1,738.  
Nelson. U.S.—R. E. Lemon agt. W. Springer et al..... 975

JUDGMENTS RENDERED, NOVA SCOTIA.

November 13.

New Glasgow—G. M. Devan, grocer, for..... \$ 305  
Oxford—Robt. Brownell, mill, for..... 1,113  
Pictou Island—Curry & McLeod, Lob. Packers for..... 484  
Strathlorne—D. A. Campbell, G. S. for..... \$252, \$146, & \$304

November 18.

Halifax—Jacob Goldberg, Clo., for..... \$ 320  
Ohio—J. M. Barnaby, physician, for..... 691  
Sydney—A. A. Boreham, drugs, for..... 691

CHATEL MORTGAGES, PROVINCE OF ONTARIO.

November 13.

Baden—Daub Bros. to A. Daub..... \$1,200  
Eganville—W. G. Allan to J. A. Allan..... 600  
Hamilton—M. Newman & wife to Mary S. Malloch, \$500; F. E. Tobias to W. F. Burton, \$500.  
Niagara—J. W. Redhead to A. Servos..... 535  
Ottawa—L. Garelo to A. Hawley..... 1,000  
Parkhill—J. H. Laughton to T. Kenny..... 1,060  
Toronto—Daniel Bowman to J. E. Seagram..... 1,500  
Woodstock—J. C. Walker to G. Foster..... 750  
Note—Chattel mortgage given by Ottawa Electric Ry. Co. should read Ottawa Electric Co (under date Nov. 11).

November 14.

Brooke—Robt. Pieper to J. G. & A. B. Hay..... \$ 600  
Dunwich—J. A. Bobier to J. Bobier..... 643  
Kingston—F. Boyd to R. J. Carson..... 579  
Ottawa—B. R. Whitely to Ottawa I. Ice Co..... 629  
St. Catharines—John Towers to Taylor & Bate..... 2,225  
St. Thomas—C. M. Arkell to Robinson & McDonald..... 810  
Toronto—Mrs. Claire R. Cleave to Mary A. Meir..... 1,000  
Vespra—Jos. Budd to Bank of Toronto..... 12,174

November 15.

Albemarle Tp—David Eidt to H. Raty..... 500  
Alnwick—J. Herrington, admr. to W. T. Fish..... 500  
Breslau—J. R. Good to H. Good..... 1,000  
Marysburg S—P. L. Fry to C. S. Wilson..... 600  
Peel—Isaac French to L. Keating..... 530  
Port Elgin—F. H. Wells to Ida Wells..... 500

November 18.

Dunwich—Martin Baker to Merchants Bank..... \$1,091  
Grand Rapids, U.S.—W. T. Lamoreaux & Co to..... 9,000  
Manitowaning—A. McLean to D. McDonald..... 1,127  
Otonabee—M. Curtis & Sons to G. A. Cox..... 3,787  
Ottawa—Louis D'Auray to F. X. Lambert..... 1,357  
Peterboro—S. W. English to R. A. Morrow et al, \$696; S. W. English to J. English, \$1,272.  
Toronto—A. D. G. Hazle to Jane Hazle..... 500  
Welland—A. L. Poole to B. Spain..... 500

November 19.

Georgina Tp—Hannah Horner to Western Can L. & S. Co. 2,957  
Hamilton—J. Hanrahan to Grant, Lottridge Brew. Co., \$599; O. A. & Jennie L. Horning to J. D. Evans, \$650 .  
Luther W—Rebecca & I. Jackson to J. Gillies et al..... 961  
Napaneé—G. W. Sulder to W. H. Snider..... 650  
Onondaga Tp—J. A. Beuke et al to W. Harrison..... 636  
Ridgeway—A. B. Cameron to H. W. Lumley et al..... 1,327  
Stratford—R. E. Montgomery to J. H. Hergott..... 500  
Sullivan Tp—W. C. Thomson to G. Thomson..... 1,500  
Toronto—J. Bain & Son to T. West, \$900; T. J. Best to W. Adams, \$12,712; T. J. Best to Cosgrave Brewery Co., \$3,755; J. W. Collins to J. W. Lawrence, \$17,648; J. D. Lea & Co. to C. W. & J. H. Lea, \$1,000; Marchmont & Haskins to A. H. Sinclair, \$541; T. J. Best to E. O'Keefe, \$1,927.  
Toronto Junct—J. W. Wescott to Cosgrave Brewery Co., 2,005  
Note—Chattel mortgage under date of Sept. 17th, M. Pearce to Ellen Pearce, should have been a bill of sale.

CHATEL MORTGAGES, MANITOBA.

November 13.

Arrow River—Man. Cheese & Butter Mfg. Assn. to Hon. T. Greenway, \$500.  
Brandon—E. Warner et al to C. Adams et al, \$3,400; Jackson & Co. et al to C. Adams et al, \$3,499.  
Innisfail—A. W. Gillingham to C. F. Gigot..... 519

CHATEL MORTGAGES, B.C.

November 14.

Nanaimo—J. G. Cameron to E. M. Yarwood..... \$1,924

BILLS OF SALE, PROVINCE OF ONTARIO.

November 13.

Picton—G. W. Walker, harness, for..... \$ 500  
St. Peters—J. H. Devereaux, lob. packers, for..... 1,000

November 14.

Toronto—J. Barwell to R. R. Barton..... \$ 750

November 18.

Grand Rapids, Mich—W. T. Lamoreaux & Co..... \$10,000  
Niagara Falls—J. S. McDonogh to R. B. Jermyn..... 900

November 19.

Brantford—W. T. Wickham to W. Harrison..... 558  
Collingwood—Chas. Denby et al to W. A. Clark..... 930  
Onondaga—Wm. Harrison to J. A. Beuke et al..... 603  
Port Hope—J. Brockenshire to Maggie Brockenshire..... 500  
St. Joseph—D. H. Jacobi to C. N. Grace..... 600  
Wellington—T. Garratt to G. A. Wellman..... 5,500

BILLS OF SALE, N.B.

November 13.

St. John—Vail Bros. laundry, for..... \$2,000

BILLS OF SALE, B. C.

November 14.

Nanaimo—J. G. Cameron to W. H. Thompson et al..... \$ 900  
Victoria—T. W. Fletcher to G. A. & J. H. Fletcher, \$4,800; F. W. Weldon to J. Preston, \$1,500.



# SHOE RETAILERS



who watch "the signs of the times" will certainly lay in a generous stock of the shoe that is both the

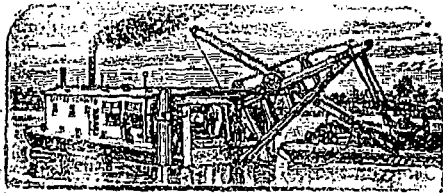
## COMING SHOE

and the shoe that is already here. They know these are

Goodyear Welted

# SHOES.

## M. BEATTY & SONS, Welland, Ont.



Dredges, Ditchers, Dericks, and Steam Shovels - - -

Of various styles and sizes to suit any work.

Submarine Rock Drilling Machinery, Hoisting Engines, Suspension Cableways, Horse-Power Hoisters, Gang Stone Saws, Centrifugal Pumps,

For Water Sand and Gold Mining, and other contractors' plant.

JAS. G. STEWART, MONTREAL, - - - Agent.

### Financial.

Thursday Ev'g., Nov. 21st, 1895.

To-day being Thanksgiving Day the Stock Exchange and the other financial centres are closed. Our quotations, therefore, are based upon yesterday's business.

The features of the week in monetary circles have been the resumption of gold exports from the United States, and the hardening of money in London due to the collapse in Kaffirs. It is now believed that the U. S. Treasury gold balance will be reduced to \$85,000,000 by Saturday, and the spectre of a new issue of \$50,000,000 gold bonds before spring is assuming a definite shape. The heavy importations, and the detention of produce exports in the hopes of better prices, are given as the causes of this unusual movement of gold to Europe. But even were the current to turn, and set back just as strongly in this direction it would not advantage the Treasury, as the U. S. Government has no longer any source of gold income, and can get the metal only by borrowing it against bond issues. This has given peculiar prominence to the sterling exchange market which opened strong in New York under a fair demand and closed slightly easier. Posted asking rates for sterling, \$4.89½ for long bills, and \$4.90 for demand. Actual rates are: Long

bills, \$4.87½ to \$4.88; sight drafts, \$4.89½ to \$4.89¾; and cable transfers \$4.89½ to \$4.89¾. Francs are quoted at 5.17½ to 5.16½ for long and 5.15 for short; reich. marks, 95 3-16 to 95¼ for long and 95½ to 95¾ for short; guilders, 40½ to 40 3-16 for long and 40 5-16 to 40¾ for short. In this market sterling exchange was firm. Between banks sixties were 9 11-16 to 9¾, demand 10 to 10½. Cables 10 3-16 and New York funds 3-64 discount to par. Over the counter 9¾ to 10 for sixties, 10 to 10¼ for demand, 10½ for cables, and ¼ to ¼ premium for New York funds.

In London money on call has risen to 1 per cent., and the rate of discount in the open market is now 1½ per cent. In New York money on call runs at 1½ to 2 per cent. The rates for time money are 2½ per cent. for sixty days, 3 per cent. for ninety days, and 3½ to 4 per cent. for six months. Commercial paper is quoted as follows: Prime endorsed bills receivable at 4 to 4½ per cent., choice single name paper at 4½ to 5 per cent., and good at 6 per cent. In this market call money is unchanged at 4 to 4½ per cent. and commercial paper discounts at 6 to 7 per cent. Silver closed weak in London at 80¾d. and in New York at 87 to 87½c for commercial bars.

Business on the Stock Exchange soon drifted back into the quiet rut after the

## Our inducements.

A Good Article At a Fair Price

### OUR CELEBRATED BRANDS

- "Cable Extra,"
- "Mungo,"
- "El Padre," and
- "Varsity."

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.

brief speculative flurry. Gas was the principal stock dealt in, and 7,535 out of the 13,100 shares credited to the week's sales were of this stock, which rose to 208 and finally closed at 207. Montreal Street was neglected and closed at its lowest point of 207¼. Cable was fairly active, closing at 166½, or ¼ under the highest price reached during the week. The remainder of the list does not call for comment. The following are the transactions of the week as per Chas. Meredith & Co., stock-brokers:

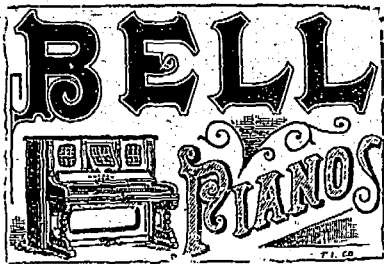
| BANKS.            | Shares. | Highest. | Lowest. | Last Year. |
|-------------------|---------|----------|---------|------------|
| Montreal X.D....  | 66      | 225      | 220     | 220¼       |
| Commerce X.D..    | 30      | 140      | 140     | 138        |
| Merchants X.D..   | 81      | 168      | 167     | 163¼       |
| Nationale.....    | 10      | 70       | 70      | .....      |
| Peoples.....      | 71      | 18       | 15      | .....      |
| MISCELLANEOUS.    |         |          |         |            |
| Cable.....        | 2259    | 167½     | 163¼    | 140%       |
| Can. Pacific..... | 480     | 59       | 56      | 59½        |
| Gas.....          | 7535    | 208      | 206     | 186%       |
| Mt. St Ry.....    | 805     | 209      | 207½    | 157%       |
| Toronto Ry.....   | 1625    | 81½      | 78      | .....      |
| Duluth Pref.....  | 25      | 10¼      | 10¼     | 9%         |
| Royal Electric..  | 107     | 181      | 129     | 129¼       |
| Mont. Cotton. Co  | 213     | 130      | 126     | .....      |
| Dom. Cot.....     | 55      | 98       | 97½     | 96         |
| Col'd Cot. Bd's.. | \$500   | 99½      | 99½     | .....      |

### MONTREAL WHOLESALE MARKETS

Thursday Ev'g., Nov. 21, 1895.

Thanksgiving Day, and its accompanying blizzard, reduced the amount of business during the week to an even narrower volume than that reported at last writing. The hot, wet unseasonable weather which prevailed up to last night has been succeeded by a sudden plunge downward of the thermometer, and this, it is to be hoped will stimulate enquiry. In all lines of trade business has been dull and slack, although prices hold their own fairly well and there are few reductions to chronicle. Cheese is in a more satisfactory position. The stock of summer makes in cold storage is rapidly going forward, and already more than half has left the warehouses. Butter is steady at the recent decline although there is practically no enquiry for export. Eggs are fairly active. Teas are quiet for the moment while the cargo of the Dalgonar is being distributed. Sugars are unchanged, but with a firmer under-

**WILLIS & CO.** → 1824 ←  
Notre Dame St.  
**MONTREAL.**

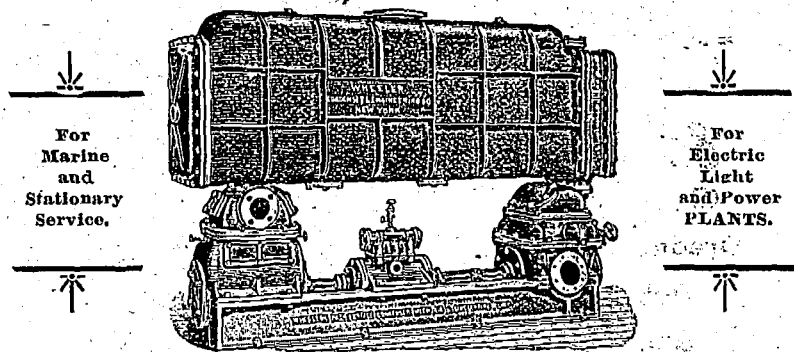


WHOLESALE AGENTS  
— FOR THE —  
**GOLD MEDAL Bell Pianos & Organs**  
AND OTHER LEADING INSTRUMENTS OF  
AMERICAN & CANADIAN MAKE  
Reliable agents wanted in unoccupied  
territory.

**Wheeler Condenser & Engineering Co.**

39-41 CORTLANDT STREET, NEW YORK.

Sole Proprietors and Manufacturers of the

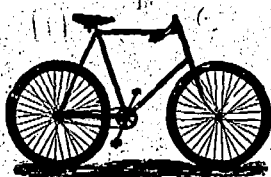


- Wheeler Standard Surface Condenser,
- Wheeler Admiralty Surface Condenser,
- Wheeler Lighthall Surface Condenser,
- Volz Patent Combined Surface Condenser and Feed Water Heater,
- Edmiston Patent Feed Water Filter.

WHEELER'S  
**Patent Feed Water Heaters.**

*THE*  
**Monarch**  
King of Bicycles.

**LIGHT, STRONG,  
SPEEDY, HANDSOME.**



**FINEST MATERIAL,  
SCIENTIFIC  
WORKMANSHIP.**



**Four Models—\$85 and \$100.**

EVERY MACHINE FULLY GUARANTEED. SEND 2-CENT STAMP FOR CATALOGUE.

**MONARCH CYCLE CO.**

Factory and Main Office:—Lake and Halsted Sts., CHICAGO, ILL.

BRANCHES:—New York, San Francisco, Salt Lake City, Denver, Memphis, Detroit, Toronto.

P. R. WRIGHT, CANADIAN AGENT, 6-8 Adelaide St. W., Toronto, Ont

tone. The market is bare of dried fruits and what few boxes there are, are firmly held. It is evident 4 crown Californias will be scarce all winter. Leather is dull, but heavy shipments of both sole and black leather to England keep stocks from accumulating. In iron and the metals values remain firm although the volume of business doing is very small. Heavy supplies, the poor quality of the stock coming forward, and the cessation of the export demand, have weakened the local live stock market. Petroleum is firm, prices higher. There is but little change in the dry goods situation. Wool is dull pending the opening of the next series in London. Money is still a subject of complaint. Remittances are both slow and irregular, and collections are hard to make.

**BUTTER, CHEESE, ETC.**—The most encouraging feature in the cheese market is the steady moving out of summer makes of which half a million boxes were in cold storage at the middle of August. About half of this has gone forward at prices ranging from 8c to 8½c and thus the congestion is being rapidly relieved. We quote 9½ to 9¾ for finest Ontario fall makes, 8¾ to 9c for finest Quebec and 8 to 8½c for summer makes. The cable quotes 42s 9d, which means 8½c here, but local buyers are confident in the future for they offer 8¾c for Quebec Octobers and 8½c for Quebec Novembers. Butter is quiet and steady, with business restricted to a local jobbing trade. Finest September creamery brings 21 to 22c and Western rolls sell at 16 to 17c with dairy at 14 to 15c. Eggs are moderately active under a fair demand. New laid bring 18 to 20c, choice candled 14 to 15c, and ordinary stock 11½ to 12c per dozen. The market for potatoes was quiet and steady at 35c to 40 per bag for choice early rose in car lots. The market for beans was dull, and prices were unchanged at \$1.10 to \$1.15 per bushel for choice hand picked in car lots, and at \$1.20 to \$1.30 for smaller quantities. In hops business continues dull at 5c to 8c per lb., for new, as to quality. A fair jobbing trade continues to be done in tallow at 6c to 6½c for prime refined, and at 5c to 5½c for lower grades. The offerings of poultry were fair, for which the demand was limited, and trade on the whole was slow at steady prices. We quote: Turkeys, 7½c to 8c; chickens, 5c to 6½c; ducks, 7c to 8c, and geese, 5½c to 6c per lb.

**CEMENT**—The arrivals of the week are 3,100 barrels of English and 1,800 barrels of Belgian cement, besides 39,000 firebrick. These are the last arrivals of the season. We quote English at \$1.95 to \$2.10 and Belgian at \$1.85 to \$1.95 ex-wharf. Firebricks are in good demand and the arrivals for store are heavy.

**CHEMICALS**—Business is dull in chemicals and most of the consumers have already laid in their winter supplies in expectation of the usual advance in the prices of all lines which takes place next week after the close of navigation. Prices, meantime, are unchanged, with the exception of bichromate of potash which is a cent higher.

**DRY GOODS**—There is but little change to record in the dry goods situation. No branch of trade is more susceptible to meteorological influences than this, and the warm wet weather which prevailed up to Wednesday night naturally had a depressing effect upon the city trade. Travellers out upon the road have done fairly well, and there is no weakening visible in prices. In fact further advances in domestic cottons and woollens are looked for before long and this renders wholesalers firm in their ideas. But the volume of trade is not large and the difficulty in making collections is still marked.

**E**very Boiler warranted ?  
 .....  
**T**he best Fire Grate of any ?  
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**N**one so easy on Fuel ?  
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**A** perfect Heater every way ?



Everyone putting in an

**ETNA \* BOILER**

Rests assured he has the latest and best to be had

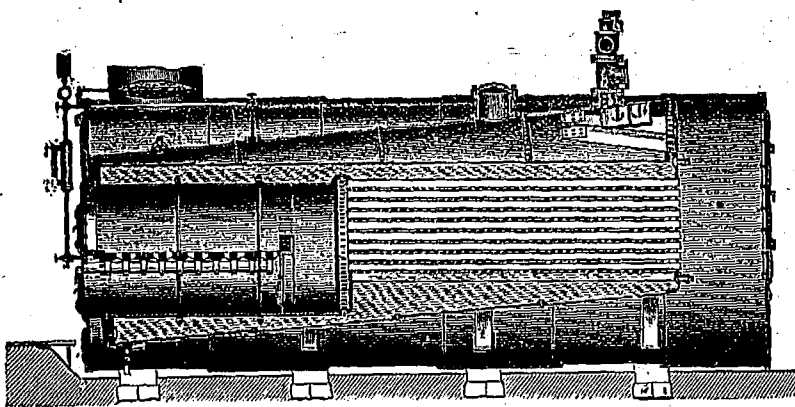
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**WM. CLENDINNENG & SON CO.**

LIMITED.

MONTREAL & ST. HENRY.



**Monarch  
 Economic  
 Boilers**

Require no brickwork and are guaranteed to save at least 10 per cent. in fuel over any brick set boiler; in some cases the saving has been as high as 30 per cent.

**ROBB ENGINEERING COMPANY, Ltd., - Amherst, N. S.**

Canada Machinery Agency, - - 321 St. James St. Montreal, Agents

**FLOUR AND GRAIN**—The market for flour has been fairly active and export orders for 7500 sacks have been placed. The mills are well sold, up, and prices are firmly held. We quote winter wheat patents \$3.85 to \$4.15, spring wheats \$4.05 to \$4.15, straight roller \$3.50 to \$3.60 and Manitoba strong bakers at \$3.65 to \$4. Oatmeal is quiet and unchanged at \$3 to \$3.10 for standard. Feed is active and steady at \$14 to \$15 for bran, \$15 to \$16 for shorts, and \$19 to \$20 for moultrie. The local grain market is quiet. The principal business done was in oats which sold at 31 to 31½¢ for No. 2. Cable advices to the Board of Trade were as follows: Cargoes off coast, wheat and maize nothing doing. Cargoes on passage, wheat, steady; maize quiet. English country markets, wheat easy. Liverpool wheat and maize, steady. Minneapolis first bakers' flour at 17s 8d. Futures, wheat firm; 5s 2d November, 5s 2½d December, 5s 4d March; maize, firm, 3s 4½d November; 3s 4½d December, 3s 2½d February, March and April. Paris, wheat, 18.45 November; 18.65 December; flour, 41.45 November, 41.95 December. French country markets, quiet.

**FRUIT**—Fruit is tolerably active and apples are moving off freely at \$2 to \$2.75 for ordinary varieties and \$4 to \$4.50 for Fameuse. At the sale of apples in London 9,800 barrels were disposed of. Greenings brought from 8s 6d to 9s; Baldwins, 13s to 15s 6d; Newton Pippins, 8s 3d to 18s 9d; Northern Spys, 12s 3d, and Bostons, 10s 3d to 12s 6d. Oranges are dearer and we quote \$6.50 to \$7 per barrel and \$4 to \$4.50 per box for Jamaicas. Lemons run at \$3 to \$4 per box for Sicilians and \$6 to \$7 for Malaga in cases. Grapes sell at \$5

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods

Merchants.

SPECIALTIES:

COLORED AND BLACK

CASHMERE'S,

SILKS

AND

DRESS GOODS,

Mantles and Jackets.

Carsley, Sons & Co.,

113 St. Peter Street,

MONTREAL.

to \$6.50, according to size, for Almerias and 10c for pony baskets of Catawas. Cranberries are higher. Cape Cods are \$9, and Nova Scotia large barrels \$9.50 to \$10. Bananas are dear. What are coming in now come by express and sell at \$2.75 to \$3 per bunch. Figs in boxes bring 9 to 17c and in bags \$3.50 to \$4.

GROCERIES—There is but little doing in teas at the moment although nothing in the way of Japans can be got under 13 cents. The SS. "Dalgona" brought in a large cargo and this is now being distributed. Sugars are slightly firmer. Only for

E. J. WOOD,

Consulting and Contracting Engineer

243 Broadway, New York.

MANUFACTURER OF:

Power Measuring Machinery,

Reducing Pressure Valves,

Pump Pressure Regulators,

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Steam Meters & Hydraulic Gov'rs

Send for Catalogue.

RECORDS AMOUNT OF POWER USED.

THE A. H. HART Co., Elm Flax Mills, N. Y., Says: "It pays to use one."

C. L. MILLER, M. E., 42 W. 67th St., N. Y., Says: "On a test it was absolutely correct."

E. J. WOOD,

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How About Your Light ?

It is faulty that's certain. Either its Poor or too Hot or too High. Want to overcome all that ?

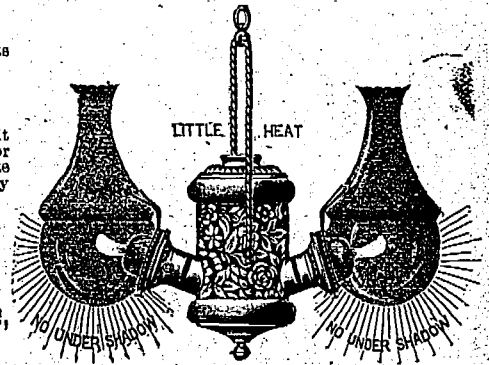
USE THE ANGLE LAMP

For with a better light than the Best gas, it gives but LITTLE HEAT, no SMOKE nor SMELL, no UNDER SHADOW, and—Note this!—it burns but 1 quart of ordinary Kerosine Oil in 20 hours. People that use them call them "Perfect."

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

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

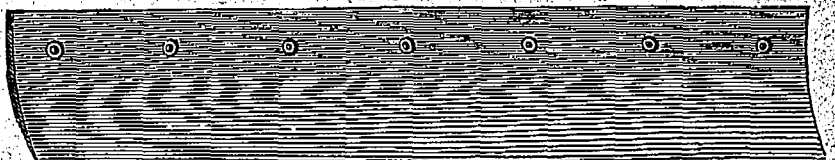
J. U. Bauchelle, Mgr.



lots of 100 barrels and upwards is the price of granulated 4 3-16. For anything less it is 4 1/4c. Yellow are 3 3-16c and upward. Regarding the "bull" talk in sugar owing to the Cuban rebellion there seems to be a difference of opinion as to the extent of its effect upon the crop. This year's crop is about a million tons. The new crop is variously estimated at from 600,000 to 800,000 tons. If it is as large a shortage as that it may advance the price of raw sugar, but the controlling factor in the price of raw sugar is the London market for beet, which is at present largely overstocked. Dried fruits are very strong as the market is thoroughly cleared out of stock. Valencies run from 4 1/2 to 6 1/2c as to quality. California four crown loose muscatel are extremely scarce and likely to remain so. They now run at 6 1/2 to 7c with 3 crown at 5 1/2c. Advices from the coast say that the packing season is over at this time, when

in ordinary seasons they are kept busy until Christmas. They claim that 90 per cent. of the first crop raisins have been shipped out of California, and that the crop is fully 1,000 carloads short of last year. It is also claimed that the pack of four-crown raisins will not equal 10 per cent. of the pack. Only a small percentage of the second crop raisins will be shipped, as the bulk of this crop has been sold to the wineries, who can afford to pay more money for the raisins than the packers, for the reason that the wine makers are getting nearly 100 per cent. more for their wine this year than last. Letters from Leghorn say that there has been some slight improvement in the demand for candied citron during the last weeks, and a few lots have been contracted for Holland and Germany at the parity of 30s per cwt., f. o. b. Manufacturers are now reluctant to enter contracts for for

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



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

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

# ROYAL SCALP FOOD,

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



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

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

### THEORY.

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

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

CURES BALDNESS,  
STOPS FALLING HAIR,  
CURES DANDRUFF,  
RESTORES FADED AND  
GRAY HAIR TO NATURAL  
COLOR AND VITALITY.  
PERFECTLY HARMLESS.

WARRANTED.  
CLEAR AS WATER.  
NO SEDIMENT. NO LEAD,  
SULPHUR OR CHEMICALS

ward delivery, owing to higher pretensions on the part of growers.

**IRON AND HARDWARE**—The market is very flat and outside of some enquiry for tin plate there is, nothing doing. Values are firm, but the volume of business is small. English markets fully maintain their values and we again mark up prices for sheet iron. In the United States there is a duller tendency and there is an evident reaction toward lower figures, and a smaller volume of business. All branches of the market are practically at a standstill, but in some the only movement apparent is shown in lower figures. In Bessemer pig and the more finished forms of Bessemer steel the weakness has been most pronounced, and has resulted in quite a drop in prices. The entire market seems to be in a waiting condition as nobody seems disposed to push things. Those who believe that the coming year will bring better things argue that the present disposition of both sides to make contracts past the close of the year shows what may occur and that things are in such a shape that a small increase in buying may at once make a change in prices. Another hopeful sign is the apparent determination of producers to hold on. The lower prices so far have been made by brokers, as the makers of iron and steel still stick to the opinion that higher prices will be seen in the near future. It is evident, however, that in numerous branches of the trade there is some trouble experienced in keeping the producing capacity fully employed. It is argued that a dullness is to be expected at this season of the year, but the present degree of inactivity was entirely unexpected. The one redeeming feature of the situation is the large consumption of all forms of iron and steel now going on, and it may be that this is a lull naturally following the excitement of the summer.

**HIDES AND LEATHER**—There is no change in the situation in hides but supplies are moving out freely on local account. Dealers are paying 6c, 5c and 4c to butchers and getting a cent more from tanners when they can. Clips and lambskins have risen to 60 cents. Calfskins are at 6 cents, but as none are coming in, the quotation is almost nominal. Leather continues dull and unchanged, although prices are keeping up well. Shoe manufacturers are not pushed for leather. Most of them are taking stock, and few have to deliver any goods before March, so that they can afford to keep out of the market and let prices come their way. The English market is really better than the local one. Shipments of some 1,000 sides of sole and a quantity of black leather have been made to the English market during the week and more are expected to follow.

**LIVE STOCK**—This is the last week for cattle exports from this city and cables from England are firmer. Yet the local market is weak in the face of heavy supplies, the poor quality of the stock coming forward and the dullness of demand. The top prices paid for the best stock by butchers were 3½c to 3¼c, and inferior beeves sold at 1½c to 2½c per lb. live weight. The receipts of sheep and lambs were larger than they have been for some time past, and as the demand was only fair the feeling was weaker and prices declined ¼c to ½c per lb. Shippers paid 3c per lb. live weight, and butchers' \$2.50 to \$4.50 each for sheep, and \$1.50 to \$3.30 for lambs, which figures show a decline of 50c to \$1 per head since last Monday. Calves continue to be in good demand at from \$2 to \$9 each, as to size and quality. Cables from Liverpool report a firmer trade in cattle and prices show an advance of ½c per lb., as compared with those quoted last week. Best States cattle are quoted at 11½c, and Canadians at 10½c. Sheep were easier at 11½c. There were no Canadian cattle at London.

**PAINTS, OILS AND GLASS**—No fresh features present themselves in the paint trade. Trading in all lines has been light except

## BALDWINVILLE CENTRIFUGAL PUMP WORKS, ←

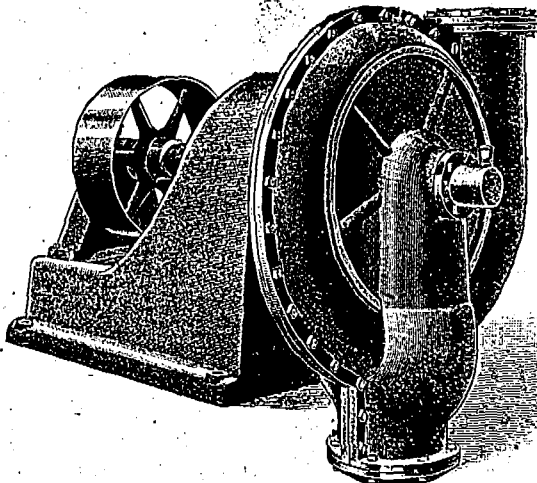
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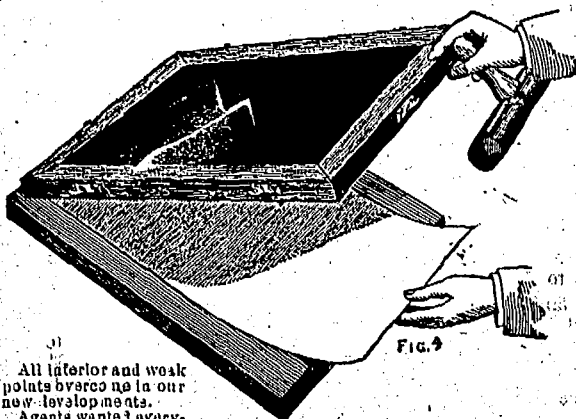


FIG. 3

All interior and work points covered in our new developments. Agents wanted everywhere.





# THE WILLARD

## TRIPPLICATE MIRROR

Is acknowledged by the Leading Cloak and Clothing Houses to be the only complete Triplicate Mirror made for their business. When closed each mirror shuts up in front of the other and only takes up the room of one cheval, showing glass on both sides.

No narrow plates to cut off the figure.  
Three mirrors in one.  
Can be moved to any part of the show-room.  
An ornament to any department.

Manufactured Exclusively by

The Willard Mirror & Frame Mfg. Co.

257 Canal St., New York City, U. S.

SEND FOR BOOKLET, "MIRRORS AND MIRROR TALK."

where the necessity for shipping goods by water routes before the close of navigation has temporarily stimulated business. New glues are coming in slowly the weather having been too warm to admit of a large output, while the condition of supply and cost of raw material is sufficient to give a firm tone to the market. Still with a somewhat limited demand, with stock carried over from last season, and a liberal supply of foreign the market does not show much improvement.

**PROVISIONS**—Trade continues slow and dull at steady prices. Canadian short cut sells at \$14.50 to \$15 for clear and \$15 for mess. City cured hams and bacon 9 to 10 cents. Canadian lard in pails 8 1/4 to 9c, common refined 6 1/4 to 6 1/2. In the Liverpool provision market light bacon was weaker and declined 6d to 80s. Pork was steady at 55s; lard at 28s 6d, and heavy bacon at 28s 6d. Cash quotations on provisions in Chicago closed: Mess pork, \$7.95 to \$8.00; lard, \$5.47 1/2 to \$5.50; short ribs, sides, \$4.45 to \$4.55; dry salted shoulders, \$4.25 to \$4.50; short clear sides, \$4.75 to \$4.87 1/2.

**PETROLEUM**—The market is firm and prices are higher. We quote Canadian oil brisk in sympathy with the rise in American. Sales are made at 14 3/4c in carload lots and 15 1/2c in single barrels. American prime white brings 18c, and astral and water white 19 1/2c in car lots. In small lots prices are 1 cent higher. Sales have been made of Canadian at the old prices but these were made out of stock which jobbers held before the advance took place. Benzine sells at 14 1/2 for Canadian and 22c for American in car lots. In small lots 1 cent more is asked.

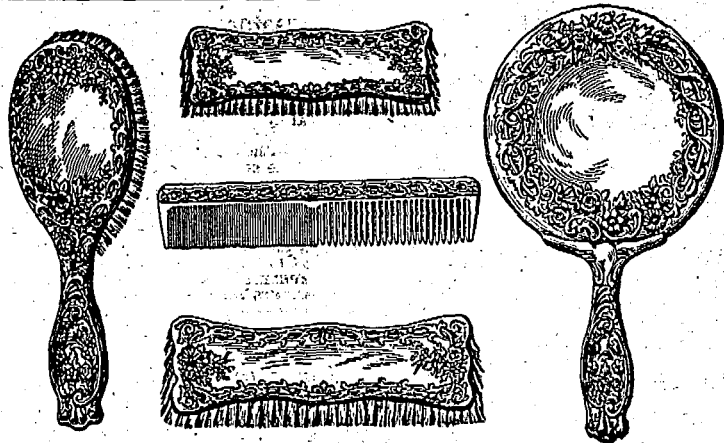
**WOOL**—The local market for wool is unchanged with prices firm and buyers awaiting the opening of the next series of wool sales before placing their orders. Up to the present the arrivals in London have been: New South Wales, 12,460 bales; Queensland, 14,599; Victoria, 21,807; Tasmania, 188; South Australia, 9,041; West Australia, 1,358; New Zealand, 14,667; Cape of Good Hope and Natal, 18,744. Of these, 2,600 bales of Australia and 13,000 bales of Cape of Good Hope and Natal have been forwarded.

### TORONTO, WHOLESALE TRADE.

(Revised by Telegraph).

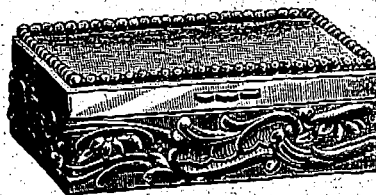
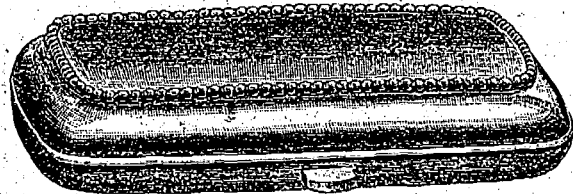
TORONTO, Nov. 21, 1895.

Wholesale trade has been quiet and featureless the past week. The weather has been unfavorable and winter stocks have not been broken into to any extent as yet. There are no important changes in prices, but the outlook for business generally is not considered as favorable as a



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The Mauser Manufacturing Co.

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SILVERSMITHS,

FACTORY AND SALESROOM: 14 East 15th St., West of Tiffany's,

NEW YORK.

short time ago. Money is firmer with call loans on stocks 4 1/2 per cent. Sterling exchange continues strong. The Stock market has been a little irregular this week. Latest sales: Dominion Telegraph 125, Western Assurance 165 1/4, Cable at 165 1/2, Toronto Railway at 79 1/4 C.P.R. at 50, Telephone at 158 1/2, British Canadian Loan 110, London & Canadian at 108 1/4, Canada Per. 150, Dominion Savings at 83, Imperial Bank at 184 1/4, Commerce at 186.

**BUTTER, &c.**—Receipts are heavier and prices a shade weaker. The best tub brings 17c and medium 11 to 14c; large rolls 14 to 16c. Creamery 19 to 21 1/2c. Eggs are firm, with sales of new laid at 18 to 20c, ordinary at 16 to 17c and lined at 14 1/2c per dozen in case lots. Cheese firm at 9 1/2 to 10c for September.

**DRESSED HOGS**—Offerings are a little more liberal with prices easy. Choice

shippers \$4.75 to \$4.85, and heavy \$4.25 to \$4.50.

**FLOUR AND GRAIN**—Flour continues dull and irregular, with demand slow. Straight rollers quoted at \$3.15 but most holders are asking more and ninety per cent. patents are quoted at \$3.30. Manitoba flours are quoted at \$4.10 to \$4.15 for patents and \$3.75 to \$3.85 for strong bakers. Wheat is unchanged with sales of white and red outside at 69c. No. 1 Manitoba hard at 69c. Western freights, and 65c on track Midland. No. 1 Northern is quoted at 68c Western freights. Barley dull with sales of No. 1 at 44 to 45c and of extra choice at 45c outside. No. 2 is worth 38c, and feed barley 31c. Oats steady with sales of mixed outside west at 28c, and of white at 23 1/2 to 24c. Cars on track 27c. Peas steady selling at 51c outside. Rye sells at 45c, and corn at 34 to 35c outside. Bran unchanged at \$11.50. Toronto freights and shorts \$14 to \$15. Oatmeal \$8.10 to \$8.20.

**SURETYSHIP.**

The only Company in Canada confining itself to this business.

**The GUARANTEE Co. OF NORTH AMERICA.**

Capital Authorized, - - - - \$1,000,000  
 Paid up in Cash (no notes) - - - - 304,600  
 Resources, - - - - - 1,225,572  
 Deposit with Dom. Gov't, - - - - 57,000

**THE BONUS SYSTEM**

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

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

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

President and Managing Director:  
**EDWARD RAWLINGS.**  
 Vice-President, - - - - - **WM. J. WITHELL**  
 Secretary and Treasurer, - - - - - **ROBERT KERR.**  
*SELKIRK CROSS, O.C., Counsel.*  
*RIDDELL & COMMON, Auditors.*

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

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**THE CANADA JUTE CO.**  
 MANUFACTURERS OF BAGS.

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**JOURNAL OF COMMERCE.**

**STOCKS AND BONDS.**

| NAME.                        | Par Val'e. | Capital Sub-scribed. | Capital paid-up. | Rest.     | Div. last 6 Ms | Dates of Dividends. | Per Cent Price Nov. 21. | Cash value per S. |
|------------------------------|------------|----------------------|------------------|-----------|----------------|---------------------|-------------------------|-------------------|
| British North Am.....        | 243y       | 4,888,666            | 4,888,666        | 1,338,233 | 2 1/2          | Apr. Oct.           | 240                     | 584 40            |
| Can. Bank of Commerce        | 50         | 6,000,000            | 6,000,000        | 1,200,000 | 3 1/2          | June Dec.           | 134                     | 67 00             |
| Commercial, Windsor..        | 40         | 500,000              | 288,840          | 95,000    | 3              | .....               | 105                     | 42 00             |
| Dominion .....               | 50         | 1,500,000            | 1,500,000        | 1,500,000 | 5 & 1          | May Nov             | 260                     | 125 00            |
| Du Peuple.....               | 50         | 1,200,000            | 1,200,000        | 600,000   | 3 1/2          | Mar                 | 14 1/2                  | 7 18              |
| Eastern Townships....        | 50         | 1,600,000            | 1,499,905        | 730,000   | 3 1/2          | Jan July            | 135                     | 67 50             |
| Hamilton .....               | 100        | 1,250,000            | 1,250,000        | 675,000   | 4              | June Dec            | 165                     | 155 00            |
| Hochelaga .....              | 100        | 800,000              | 800,000          | 320,000   | 3 & 1          | June Dec            | 125                     | 125 00            |
| Imperial .....               | 100        | 1,963,600            | 1,962,270        | 1,156,175 | 4              | June Dec            | 184 1/2                 | 184 25            |
| Jacques Cartier.....         | 25         | 500,000              | 500,000          | 235,000   | 3 1/2          | June Dec            | 100                     | 25 00             |
| Merchants' Can.....          | 100        | 6,000,000            | 6,000,000        | 3,000,000 | 4              | June Dec            | 165                     | 165 00            |
| Merchants' Halifax .....     | 100        | 1,100,000            | 1,100,000        | 650,000   | 3 1/2          | Aug Feb             | 162                     | 162 00            |
| Molsons .....                | 50         | 2,000,000            | 2,000,000        | 1,375,000 | 4 & 1          | April Oct           | 179                     | 89 50             |
| Montreal .....               | 200        | 12,000,000           | 12,000,000       | 6,000,000 | 5              | June Dec            | 218                     | 486 00            |
| Nationale .....              | 30         | 1,200,000            | 1,200,000        | 30,000    | .....          | .....               | 70                      | 21 00             |
| New Brunswick.....           | 100        | 500,000              | 500,000          | 525,000   | 6              | Jan July            | 249                     | 249 00            |
| Ontario.....                 | 100        | 1,500,000            | 1,500,000        | 40,000    | 3              | June Dec            | 80                      | 80 00             |
| Ottawa .....                 | 100        | 1,500,000            | 1,500,000        | 925,000   | 4              | June Dec            | .....                   | .....             |
| People's of N. B.....        | 150        | 180,000              | 180,000          | 115,000   | 4              | Jan July            | 163 1/2                 | 168 75            |
| Quebec.....                  | 100        | 2,500,000            | 2,500,000        | 500,000   | 3 1/2          | June Dec            | 110                     | 110 00            |
| St. Stephen's.....           | 100        | 200,000              | 200,000          | 45,000    | 3              | April Oct           | .....                   | .....             |
| Standard .....               | 50         | 1,000,000            | 1,000,000        | 600,000   | 4              | June Dec            | 164                     | 164 00            |
| Toronto .....                | 100        | 2,000,000            | 2,000,000        | 1,800,000 | 5              | June Dec            | 240                     | 240 00            |
| Traders .....                | 100        | 608,400              | 608,400          | 85,000    | 2              | .....               | 98                      | 98 00             |
| Union (Halifax).....         | 50         | 500,000              | 500,000          | 160,000   | 3              | .....               | 123                     | 61 50             |
| Union of Can.....            | 100        | 1,200,000            | 1,200,000        | 239,000   | 3              | Jan July            | 97                      | 97 00             |
| Ville Marie.....             | 100        | 500,000              | 479,623          | 101,000   | 3              | June Dec            | 70                      | 70 00             |
| Agri. Sav. and Loan Co.....  | 50         | 630,000              | 625,006          | 120,000   | 3              | Jan July            | .....                   | .....             |
| Bell Telephone Co .....      | 100        | 3,168,000            | 3,168,000        | 800,000   | 4 1/2          | Quarterly           | 168                     | 168 00            |
| Brit. Can. Loan & Inv. Co..  | 100        | 1,820,000            | 398,493          | 112,000   | 3 1/2          | Jan July            | 110                     | 110 00            |
| Brit. Mortg. Loan Co.....    | 100        | 450,000              | 311,978          | 75,000    | 3 1/2          | July                | .....                   | .....             |
| Building and Loan Assoc..    | 25         | 750,000              | 760,000          | 124,075   | 3              | Jan July            | 90                      | 22 50             |
| Can. Colored Cot. Mills Co.. | 100        | 2,700,000            | 2,700,000        | .....     | .....          | Oct                 | 60                      | 60 00             |
| Can. Landed & Nat'l Inv't Co | 100        | 2,008,000            | 1,004,000        | 350,000   | 3 1/2          | Jan July            | 111                     | 111 00            |
| Can. Perm. Loan and Sav....  | 50         | 5,000,000            | 2,600,000        | 1,450,000 | 5              | Jan July            | 150                     | 75 00             |
| Can. Sav. and Loan Co.....   | 50         | 750,000              | 723,000          | 195,000   | 3 1/2          | June Dec            | 113                     | 58 50             |
| Central Can. Loan & Sav. Co. | 100        | 2,500,000            | 1,200,000        | 324,007   | 3              | Jan July            | 121                     | 121 00            |
| Dominion Sav. and Inv. Co..  | 50         | 1,000,000            | 932,412          | 10,000    | 3              | July Dec            | 82                      | 41 00             |
| Dominion Telegraph Co.....   | 50         | 1,000,000            | 1,000,000        | .....     | 1 1/2          | Jan-Qtly            | 120 1/2                 | 60 25             |
| Dominion Cotton Mills Co..   | 100        | 3,000,000            | 3,000,000        | .....     | .....          | Mar-Qtly            | 90                      | 90 00             |
| Farmers' Loan and Sav. Co..  | 50         | 1,057,250            | 611,430          | 146,195   | 3 1/2          | May Nov             | 106                     | 53 00             |
| Freehold Loan and Sav. Co..  | 100        | 3,223,500            | 1,319,100        | 658,550   | 4              | June Dec            | 110                     | 110 00            |
| Hamilton Prov. and Loan....  | 100        | 1,500,000            | 1,100,000        | 330,027   | 3 1/2          | Jan July            | 123 1/2                 | 123 50            |
| Home Sav. and Loan Co.....   | 100        | 2,000,000            | 200,000          | 175,000   | 3 1/2          | Jan July            | 136                     | 135 00            |
| Huron & Erie Loan & Sav. Co  | 50         | 3,000,000            | 1,337,000        | 670,000   | 4 1/2          | Jan July            | 166                     | 83 00             |
| Imperial Loan and Inv. Co..  | 100        | 840,000              | 709,558          | 164,054   | 3 1/2          | Jan July            | 110                     | 110 00            |
| Landed Banking and Loan..    | 100        | 700,000              | 674,383          | 145,000   | 3              | Jan July            | 115                     | 115 00            |
| Land. & Can. Loan and Ag...  | 50         | 5,000,000            | 700,000          | 405,000   | 4              | Mar Sep             | 102 1/2                 | 54 37             |
| London Loan Co.....          | 50         | 679,700              | 659,000          | 74,000    | 3              | Jan July            | 104                     | 58 00             |
| Land. and Ont. Inv. Co.....  | 100        | 2,750,000            | 533,000          | 160,000   | 3 1/2          | Jan July            | 110                     | 110 00            |
| Manitoba & North-W. Ln Co.   | 100        | 1,500,000            | 375,000          | 111,000   | 3              | Jan July            | 95                      | 95 00             |
| Montreal Telegraph Co.....   | 40         | 2,000,000            | 2,000,000        | .....     | 2              | Jan-Qtly            | 163                     | 65 20             |
| Montreal Gas Co.....         | 40         | 2,500,000            | 2,497,704        | .....     | 6              | April Oct           | 207                     | 41 40             |
| Montreal Street Ry. Co.....  | 50         | 1,500,000            | 1,800,000        | .....     | 4              | May Nov             | 207 1/2                 | 104 31/2          |
| Montreal Cotton Co.....      | 100        | 1,400,000            | 1,400,000        | 600,000   | 4              | March-Qtly          | 128                     | 128 00            |
| Merchants M'fg Co.....       | 100        | 600,000              | 600,000          | .....     | 4              | Feb Aug             | 110                     | 110 00            |
| Montreal Loan and Mortg....  | 25         | 500,000              | 500,000          | 300,000   | 3 1/2          | Mar Sep             | 134                     | 33 50             |
| Ont. Indus. Loan and Inv.... | 100        | 466,800              | 314,316          | 190,000   | 3 1/2          | Jan July            | 20                      | 30 00             |
| Ont. Loan and Deb. Co.....   | 50         | 2,000,000            | 1,200,000        | 450,000   | 3 1/2          | Jan July            | 128 1/2                 | 64 25             |
| People's Loan and Dep. Co..  | 50         | 600,000              | 600,000          | 115,000   | 3              | Jan July            | 40                      | 20 00             |
| Real Est. Loan Co.....       | 40         | 581,000              | 321,880          | 50,000    | 2              | Jan July            | 70                      | 35 50             |
| Ritchell and Ont. Nav. Co..  | 100        | 1,350,000            | 1,350,000        | 250,000   | 3              | .....               | 93                      | 93 00             |
| Toronto Electric Light Co... | 100        | 500,000              | 500,000          | 20,000    | 2              | Quarterly           | 160                     | 160 00            |
| Toronto Street Railway.....  | 100        | 6,000,000            | 6,000,000        | .....     | Nil            | .....               | 79 1/2                  | 79 25             |
| Union Loan and Sav. Co.....  | 50         | 1,000,000            | 679,845          | 260,000   | 4              | Jan July            | 113                     | 56 50             |
| Western Can. Loan and Sav.   | 50         | 3,000,000            | 1,500,000        | 770,000   | 5              | Jan July            | 150                     | 75 00             |
| Western Loan & Trust Co...   | 50         | 1,000,000            | 27,000           | 18,000    | 3 1/2          | June Dec            | 98 1/2                  | 49 25             |

**W. H. HUTCHINSON.**



25 STYLES.  
 ALL SIZES.

25 COLORS  
 ALL QUALITIES.

P. O. BOX 796 F.

**Rochester, N. Y.**

Bicycle Manufacturers and Dealers should not fail to get our '96 SAMPLES.

**GROCERIES** — Trade is quiet, with few changes to note. Granulated sell at 4 1/4 to 4 3/8c and yellow 3 3/8 to 4c. Dried fruits firm, Valencias layers 6 1/4 to 7c. Currants 4 1/2 to 5c. Prunes 4 1/2 to 7c. Canned goods steady at 85 to 90c. Teas unchanged.

**LEATHER**—Business dull, and prices un- changed.

**HIDES AND SKINS**—Hides are lower. Cured ls quoted at 7c. No. 1 green is quoted at 5 1/2c, No. 2 at 4 1/2c and No. 3 at 3 1/2c. Sheep and lambskins still bring 70c. Calfskins nominal at 7c for No. 1 and 5c for No. 2. Tallow quiet at 5c to 5 1/2c fo rendered.

**LIVE STOCK** — The market is quiet and prices steady. The best cattle sell at 3 1/4c to 3 3/8c per lb. Stockers bring 2 1/4 to 3c per lb.; medium butchers sell at 2 1/2c to 3c, and inferior at 1 1/2c to 2 1/4c. Sheep steady at 3c for good exporters, and lambs bring 3c per lb. Hogs are easier at \$3.75 to \$3.80 for the best weighed off cars, \$3.00 for thick fat, and 3.25 to \$3.50 for stores.

**PROVISIONS** — Trade quiet and prices irregular. Mess pork easier at \$14.00 and short cut at \$14.75 to \$15.00. Shoulders at \$12.50 to \$13. Hams 10

# LEHIGH VALLEY CREOSOTING COMPANY,

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

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

## Lumber, Piling and Ties treated with Dead Oil of Coaltar (Creosote.) Creosoted Lumber, Piling and Ties Furnished.

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

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

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

This process is the only one known to be absolute proof against the destruction of marine works by the tereedo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations. Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of the world.

Address: H. COMER, sup't

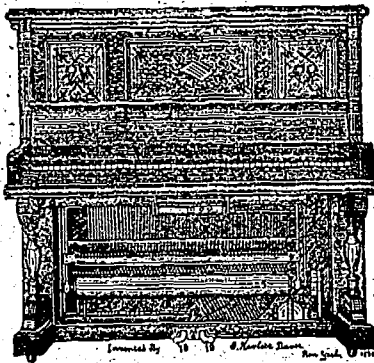
Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.

# Electric Self-Playing Piano Co.

333-335 W. 36th ST.,

NEW YORK.



Our attachment can be applied to any Piano. Uses small indestructible Music Rolls. No clumsy, unsightly music drawer. Positively the only genuine Electric Piano Attachment on the market. Our Mandolin Attachment can be applied to any piano.

Price, \$15.00

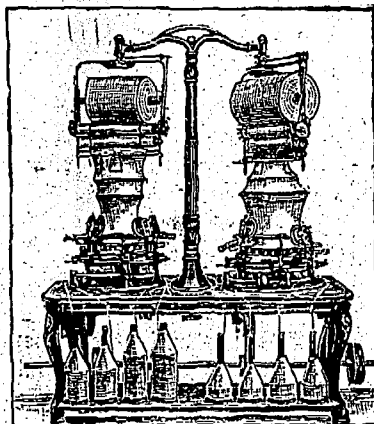
Liberal discounts to the trade. Catalogues and prices furnished

ESTABLISHED 1846.

# Tompkins \* Bros.

TROY, N.Y.

Manufacturers of



Tompkins' Upright Rotary Knitting Machine.

## KNIT GOODS MACHINERY.

## PUBLIC NOTICE.

Is hereby given that the Dominion Oil Cloth Company, having its chief office in the city of Montreal, will apply to the Parliament of Canada, at its next session for an act bringing it within the scope of the companies clauses Act of the Dominion Parliament, with power to increase its capital, to do business and hold real estate anywhere in the Dominion of Canada, and to withdraw the Company from the operation of the joint stock companies' Incorporation Act of the Province of Quebec, and for other purposes.

Montreal, November 6th, 1895.

DORION & ALLAN,

Solicitors for Applicant.

to 10 1/2c and lard from 8 to 8 1/2c, according to size of package. Rolls at 7 1/2 to 7 3/4c, backs 10 and bellies 10 1/2c. Long clear bacon 6 1/2 to 7 1/4c. Beans \$1.10 to \$1.15. Potatoes easy, car loads selling at 20c per bag on track.

WOOL — Trade dull, with prices unchanged. Fleece combing is quoted at 25 to 26c and rejections 19c to 20c. Pulled wools firm at 21 1/2 to 22c for supers and at 23c to 24c for extras.

## SPECIAL NOTICES.

NOTHING LIKE IT.

Time brings many changes, but the climate of California, "the Italy of America," and the attractions of the many famous health and pleasure resorts, are the same yesterday, to-day and forever.

Tourists never will tire of speaking in praise of the soft and balmy air, the profusion of flowers, the magnificent display of fruits, the luxury of sea-bathing and the beautiful walks and drives.

Then, too, it must be conceded that with such excellent equipment, consisting of Reclining Chair Cars, Pullman Palace Sleepers and Pullman Dining Cars, all heated by steam and lighted with Pintsch Light, the Union Pacific, "The Overland Route," is the tourists favorite. Ask your agent for tickets via this route.

E. L. LOMAX,  
Gen'l Pass. & Tkt. Agt.,  
Omaha, Neb.

## THE PRATTE PIANO.

Miss Mary Ann Donovan, the talented organist of St. Anthony's Church, has recently selected and purchased a Pratte Piano for her own use.

## LEHMAN'S HEATERS.

In another portion of this issue appears the advertisement of the celebrated Lehman coal and heaters manufactured by Lehman Bros. of 14 Bond street, New York. They are used for heating carriages and sleighs, are extremely warm and beautifully finished. They take up very little space in comparison with the comfort they bestow and in a climate like this are invaluable adjuncts to every winter vehicle from the most fashionable carriage to the carter's sleigh.

Laporte, Martin & Cie, have now a fine exhibit of Malaga raisins in their sample rooms. Their first consignment is nearly all sold and they are expecting another lot very shortly.

Messrs. Mitchell & Cie. of Belfast & Glasgow, have appointed Messrs. Laporte, Martin & Cie. of Montreal, their agents for Province of Quebec.

Mitchell's Irish & Scotch Whiskeys are well known in this country and will no doubt soon take the lead in the hands of Laporte, Martin & Cie.

**Canadian Patent For Sale.**

Made by Machine of Best, soft Bessemer Steel: the Heel Calks to be turned over by the Horseshoer.

IF YOU VALUE YOUR HORSES, WRITE TO US!

The cost of this Shoe is no higher than the ordinary pattern and it is much lighter. The nailholes are punched in such a manner, that the nails cannot be driven in any other but the proper direction.



This shoe combines all the advantages of, and the requirements on a perfect horseshoe without any disadvantages.

PATENTED, APRIL 24, '04.

The "Anti-Slip" Horseshoe Company, Address: ADAM E. SCHATZ, Pres. Rooms 168 World Building, NEW YORK.

**La Banque du Peuple.**

A Special General Meeting of the Shareholders of La Banque du Peuple is hereby called and will be held at the office of the Bank, No. 95 St. James Street, in the City of Montreal, on Tuesday, 17 December next, at 3 o'clock in the afternoon, for the purpose of taking into consideration the affairs of the Bank in general, and more especially the bill which the Bank intends to submit to the Parliament of Canada asking for certain amendments to its charter.

By order of the Board of Directors.

J. GRENIER,

Montreal, 11 Nov., 1895. President.

A car load of the finest California raisins is expected this week for Laporte, Martin & Co., Special prices will be given for immediate delivery.

**WALNUT VENEERS.**

Messrs. William E. Uptegrove & Brother, of 468 to 475 East Tenth Street, New York, call attention in another column to their stock of freshly cut figured walnut veneers. Furniture makers and others should not miss this opportunity.

**A NEW METAL.**

Glucinium is the name of a new metal which seems to be destined to become of great importance in the very near future. On account of its peculiar qualities it will be used especially for electrical purposes. As its atomic weight is 9.1 and its specific gravity 2.00, its tractive power is considerably greater than that of iron and its conductivity is equal to that of silver. Glucinium, therefore, is more capable of resistance than iron and a better conductor than copper, and in addition to all that it is lighter than aluminium. If these claims for this new metal should be confirmed by practical use, there is no doubt that glucinium will be used extensively for electrical purposes, the more so as its commercial value will amount to about \$20 a pound, or 160 times less than the same volume and 10 times less than the same weight of platinum.

**LIFE INSURANCE.**

The wonderful progress of life insurance is shown in a little pamphlet just issued. In 1861 the total insurance outstanding in the world was \$1,195,000,000 of which \$850,000,000 belonged to Great Britain and \$177,000,000 to the United States. In 1895 the total was \$12,625,000,000 of which \$5,605,000,000 belonged to the United States and \$3,620,000,000 to Great Britain.

**HOLDING THEIR WHEAT.**

Stored in the farmers' granaries lies yet the bulk of Ontario's last wheat crop. There the owners evidently mean to keep it awhile longer, to see what that course of action may bring forth. Their tenacity has already been rewarded with an advance of 12c above Chicago prices. Something better however, they believe to be in store for them. They look forward to a strong advance in outside markets, to a general hoisting up of the substratum of prices. At all events, for better or worse, they are carrying their wheat. This is noteworthy, not because it indicates infallible sagacity—for that remains to be seen—but because it is a clear proof that as a class they are prosperous. When the farmers have their affairs so well in hand as to be able to carry a reserve of a few million dollars' worth of wheat without distressing themselves or causing any serious check to general trade, they must be well-to-do.

**Smith OF New York.**

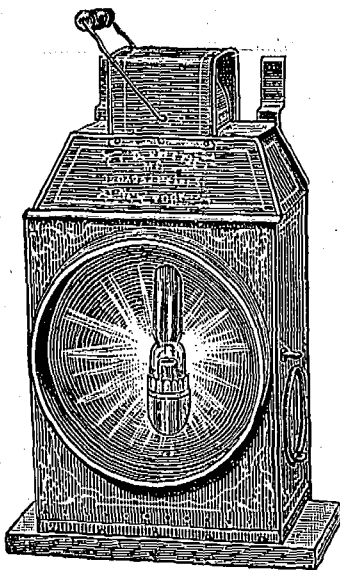
CHARLES G. SMITH,

MANUFACTURER OF

**SMITH'S PATENTS CENTRE CAR-LAMPS and HEAD-LIGHTS,**

Lamp Fixtures of all Kinds.

350 & 352 Pearl St., NEW YORK CITY.



H. WAGNER.  
M. E. SANDFORD.

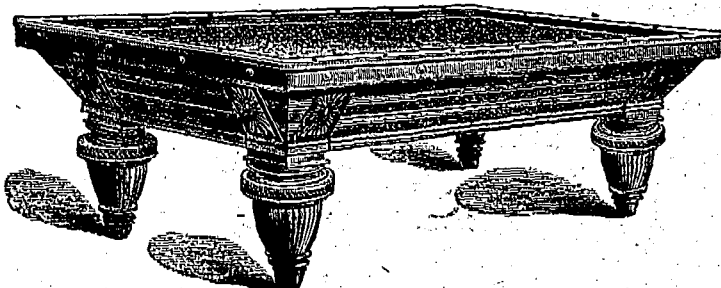
**Wagner & Sandford,**

Manufacturers of BILLIARD AND POOL TABLES, and all kinds of Billiard Material, Ivory and Composition Pool and Balls, Cues, Tips, Cloth, Pockets, etc.

Balls Recolored, Tables Covered, etc.

PRICES REASONABLE.

TERMS EASY.



Warerooms & Factory: 45 Great Jones St., NEW YORK. "FAST CUSHIONS."

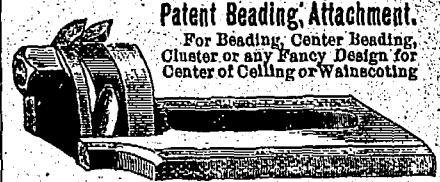


**STAR SAFETY RAZOR**

THE MEDAL OF THE AMERICAN INSTITUTE 1884-85

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

**PATENTED:**  
 June 18, 1887, Dec. 14, 1888,  
 June 22, 1890, March 8, 1891,  
 January 6, 1892, April 22, 1892,  
 May 4, 1892, May 15, 1892,  
 June 22, 1892, July 2, 1892,  
 June 22, 1892, August 7, 1892,  
 England March 8, 1892.



**Patent Beading Attachment.**  
 For Beading, Center Beading, Cluster or any Fancy Design for Center of Ceiling or Wainscoting

The best tool for beading ever placed on the market. Over 1,500 sets in use giving universal satisfaction. Handy to put on or off, easy to adjust, easily kept in order, sharpened with a file, are not taken from machine or position changed in sharpening. Sharpening does not change the size or shape of bead. Can be easily adjusted so as not to cut when not in use. Can be attached to any planer head. In ordering give exact shape of cylinder by placing a stiff paper against the end of the head, and marking with a pencil the exact shape of the head; also give the extension of knife.

Price per set of two, \$10. Price per set of three, \$12.50. Extra Beads, Extra Price. New and Second-Hand Wood-Working Machinery constantly on hand.

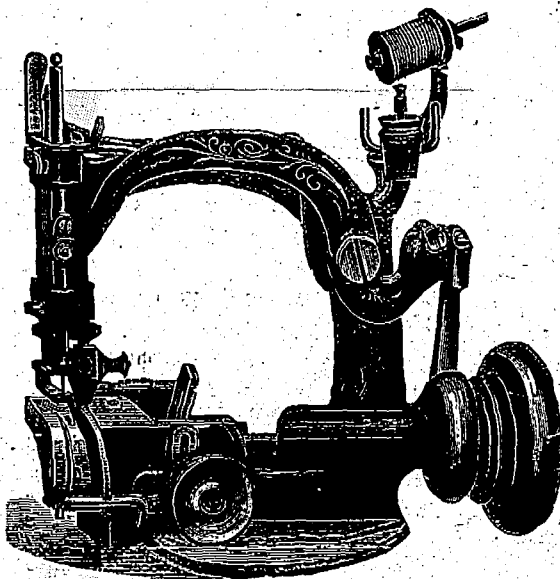
**Edwd. Sniggs & Co.,** 60 MECHANIC ST., BUFFALO, N.Y.

Write for prices and discounts.

**U. S. CUSTOM REVENUES.**

The American customs revenues for the past eight months have run singularly close to the same revenues in the corresponding eight months of 1891. For the whole period, March to October, both included, the revenue was \$112,863,852 in 1891 and \$110,130,930 in 1895. Compare the two periods month by month—in March it was a little more than fifteen millions in 1891 and very close to fifteen millions in 1895. In April it was a trifle more than twelve and a half millions in 1891 and a trifle less than twelve and a half millions in 1895. In May it was not quite twelve millions in 1891 and nearly twelve and a half this year. In June it was over fourteen millions in 1891 and only a little more than twelve this year. In July it was nearly fifteen and a half in 1891 and not much more than fourteen in 1895, but in August it was a little more than fifteen millions in 1891 and more than fifteen and a half millions in 1895. In September the revenue was over fourteen millions in each of the years, and it was about a half million greater this year than in 1891. In October it did not quite reach fourteen millions in either year, but came nearer to it in 1891 than in 1895. Without any change in the tariff legislation the customs revenue expanded materially in 1892, and still farther in 1893, until the panic gave a severe check to business. The condition of business and the change of the tariff sent the revenues of the corresponding eight months of 1894 down to about eighty-eight millions, but the same months of this year show an increase of twenty-two millions over that. The process of revenue recovery is going on, though slowly and unevenly, and the past two months show a declining tendency.

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



**JOS. A. BRAUTIGAM,**

Machinist and Manufacturer of Special Machines for Hat Manufacturers.

143 & 145 ELM STREET NEW YORK.

**SPECIAL**—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.

Machines of every description designed and manufactured.

Send for Catalogue.

**LEHMAN BROS.**

Manufacturers of

**Lehman's Coal & Heaters**

FOR HEATING

**CARRIAGES,**

**SLEIGHS, &c.**

14 Bond Street, Near Broadway,

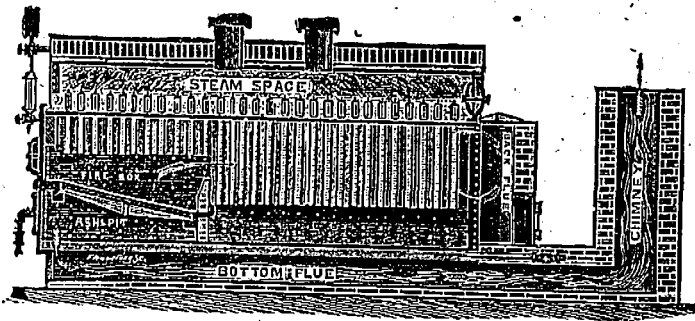
**NEW YORK.**



# The Kingsley Patent Water Tube Safety Steam Boiler

Is the most Rapid and Economical in the World.

It economizes:—  
 SPACE,  
 FUEL,  
 BRICKWORK,  
 LABOR.  
 It gives absolutely  
 DRY STEAM.



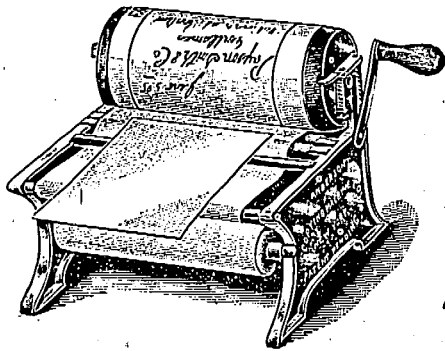
It will pay for itself in  
 in three years in the sav-  
 ing of fuel as compared  
 with any other boiler  
 now in the market.

Satisfactory references to Prominent Steam Users in Montreal, Quebec, St. John, etc., etc.,  
 . . . furnished on application to . . .

GEO. KINGSLEY, Patentee & Manufacturer,  
 ST. JOHN, N. B.

Or to H. McLAREN & CO.,  
 706 CRAIG ST., MONTREAL.

## Anderson Automatic Letter Copier.



NICKEL PLATED.  
 Use an Up-to-Date  
 Letter Copier.

WILL COPY 100 LETTERS IN  
 FIVE MINUTES.  
 For Sale by all First-Class Stationers  
 Makes perfect copies of typewriting and ink.  
 You turn the crank, the Copier does the work.

AGENTS WANTED.  
 For price and terms address:  
 43 Leonard St., Room 307, NEW YORK.  
 If your Stationer don't have it, write to us.

## TO LET.

On St. Catherine Street, that centrally situated  
 shop or store, Number 2354, adjoining the drug-store  
 of J. A. Harte, corner of Metcalfe Street.

Apply to M. S. FOLEY,  
 Editor of the Journal of Commerce,  
 171 St. James Street, City.

## WM. PARKS & SON,

Limited.

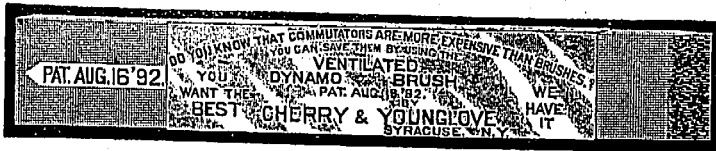
ST. JOHN, N.B.

Cotton Manufacturers.

AGENTS—WM. HEWETT, 80 Colborne St., Toronto  
 DAVID KAY, Fraser Building, Montreal.  
 JOHN HALLAM, Toronto,  
 Special Agent for Beam Warps for Ontario.

Mills—New Brunswick Cotton Mills  
 St. John Cotton Mills.

## Cherry-Younglove Woven Wire Ventilated Dynamo Brush.



Our patented construction insures requisite ventilation, sufficient elasticity and ready  
 and positive longitudinal adjustment. By the use of these brushes your commutator  
 will last indefinitely. ONCE TRIED ALWAYS USED. Blue point prices on stand-  
 ard sizes, send for circular. MANUFACTURED BY

## YOUNGLOVE & GERE,

Main Office, No. 14 Grand Opera House Block, SYRACUSE, N.Y.

MANUFACTURERS  
 OF

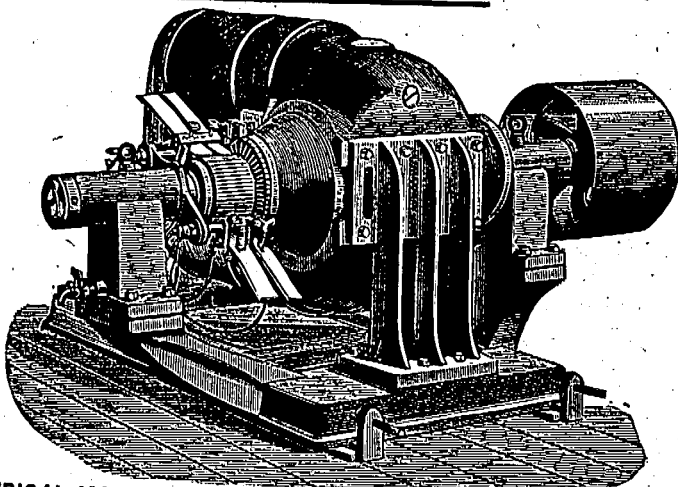
## Constant Potential Dynamos and Motors

of all sizes & voltage  
 for lighting and power

### ADVANTAGES CLAIMED:

Substantial con-  
 struction; smooth  
 running and du-  
 rable; well pro-  
 tected from exter-  
 nal injury; parts  
 easily removed  
 for repairs Auto-  
 matic Self-Lubri-  
 cating Journals,  
 wastes no oil;  
 current generated  
 with least spark-  
 ing consequently  
 small wear of  
 Commutator and  
 brushes.

Perfectly self  
 regulating and so  
 simple any man  
 of ordinary abil-  
 ity can run them.



KAY ELECTRICAL MANUFACTURING CO., 263 James Street, North,  
 Hamilton, Ont.

## \$5,000 WANTED,

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

Office, "JOURNAL of COMMERCE,"  
 Montreal, Que.

GRATEFUL—COMFORTING.

## EPPS'S COCOA

BREAKFAST—SUPPER.

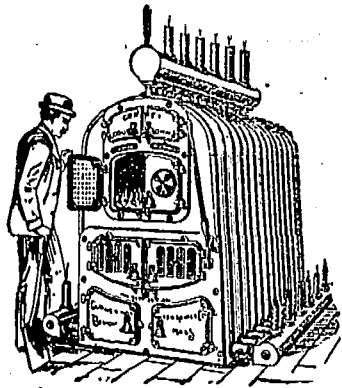
"By a thorough knowledge of the natural laws  
 which govern the operations of digestion and nutri-  
 tion, and by a careful application of the fine prop-  
 erties of well selected Cocoa. Mr. Epps has provided  
 for our breakfast and supper a delicately flavoured  
 beverage which may save us many heavy doctors'  
 bills. It is by the judicious use of such articles of  
 diet that a constitution may be gradually built up  
 until strong enough to resist every tendency to  
 disease. Hundreds of subtle maladies are floating  
 around us ready to attack wherever there is a weak  
 point. We may escape many a fatal shaft by keep-  
 ing ourselves well fortified with pure blood and a  
 properly nourished frame."—*Orin's Service Gazette*.  
 Made simply with boiling water or milk. Sold  
 only in packets, by Grocers, labelled thus:

JAMES EPPS & CO., Ltd., Homoeopathic  
 Chemists London, England.



MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 21, 1895.

| Name of Article.  |       | Wholesale. |                               | Name of Article. |      | Wholesale.                  |       | Name of Article. |                                 | Wholesale.               |       |      |
|---|-------|------------|-------------------------------|------------------|------|-----------------------------|-------|------------------|---------------------------------|--------------------------|-------|------|
|   |       | \$ c.      | \$ c.                         |                  |      | \$ c.                       | \$ c. |                  |                                 | \$ c.                    | \$ c. |      |
| <b>Farm Products.</b>   |       |            |                               |                  |      |                             |       |                  |                                 |                          |       |      |
| Butter: Creamery, .....   | 0 21  | 0 22       | Barley, malting.....          | 0 50             | 0 51 | Molasses (Barbados) 1mg.,   | 0 36  | 0 37             | Vermicelli, Canadian.....       | 0 05                     | 0 00  |      |
| Townships, dairy, .....   | 0 17  | 0 18       | "  feed.....                  | 0 41             | 0 43 | Porto Rico.....             | 0 32  | 0 33             | "  Macaroni, .....              | 0 05                     | 0 06  |      |
| Western.....  | 0 14  | 0 15       | Peas, per 86 lbs. afloat..... | 0 65             | 0 66 | Trinidad.....               | 0 00  | 0 00             | "  Italian.....                 | 0 10                     | 0 13  |      |
| Lower grades.....   | 0 11  | 0 14       | In store.....                 | 0 00             | 0 00 | Cuba.....                   | 0 00  | 0 00             | Peel—Citron.....                | 0 20                     | 0 00  |      |
| <b>CHEESE:</b>  |       |            |                               |                  |      |                             |       |                  |                                 |                          |       |      |
| Finest Western.....   | 0 09  | 0 09       | Rye.....                      | 0 54             | 0 55 | Raisins:                    |       | Orange.....      | 0 14                            | 0 16                     |       |      |
| Medium to good.....   | 0 08  | 0 00       | Corn, in bond.....            | 0 00             | 0 00 | Sultanas.....               | 0 06  | 0 07             | Lemon.....                      | 0 18                     | 0 15  |      |
| Finest Townships.....   | 0 09  | 0 00       | "  duty paid.....             | 0 49             | 0 49 | Loose Musc. California..... | 0 06  | 0 07             | <b>Chocolat Menter.</b>         |                          |       |      |
| Finest Eastern.....   | 0 08  | 0 09       | <b>Groceries.</b>             |                  |      | Layers, London.....         | 0 05  | 0 07             | Vanilla, vel. wrap. 24 x 1/2 lb | 0 34                     | 0 36  |      |
| <b>Eggs: ordinary.....</b>  |       |            |                               |                  |      |                             |       |                  |                                 |                          |       |      |
| Held.....   | 0 11  | 0 12       | Tea, (Hf. Chest & Cad.).....  | 0 12             | 0 15 | Con. Cluster.....           | 0 04  | 0 06             | do Chamols do do                | 0 43                     | 0 48  |      |
| Shipped as strictly fresh..   | 0 18  | 0 20       | "  good med. to fine.....     | 0 17             | 0 19 | Extra Desert.....           | 0 04  | 0 06             | do Pink do do                   | 0 50                     | 0 56  |      |
| <b>Hors: 1895, per lb.....</b>  |       |            |                               |                  |      |                             |       |                  |                                 |                          |       |      |
| "  Old.....   | 0 06  | 0 08       | "  choicest.....              | 0 22             | 0 25 | Royal Bucking'm Clust       | 0 04  | 0 06             | do Blue do do                   | 0 58                     | 0 66  |      |
| <b>Hog Products:</b>  |       |            |                               |                  |      |                             |       |                  |                                 |                          |       |      |
| Bacon, smoked, per lb....   | 0 09  | 0 11       | Y. Hyson, com. to good.....   | 0 11             | 0 20 | "  Layers.....              | 0 03  | 0 06             | do do Lilac do do               | 0 58                     | 0 66  |      |
| Bams, city cured, .....   | 0 09  | 0 11       | "  fine to finest, lb         | 0 25             | 0 35 | "  Patras.....              | 0 03  | 0 06             | do do Bronze do do              | 0 65                     | 0 74  |      |
| "  Canvassed.....   | 0 09  | 0 11       | Gunpowder, Moyune.....        | 0 17             | 0 20 | "  Vostizzas.....           | 0 04  | 0 06             | do do White do do               | 0 73                     | 0 83  |      |
| Pork Ca. s.c. per bbl. clear  | 14 50 | 15 00      | "  good.....                  | 0 25             | 0 35 | "  Prunes.....              | 0 04  | 0 06             | Unsweet'd blue prem do          | 0 38                     | 0 42  |      |
| do moss.....  | 16 00 | 16 50      | Pingsuey, med to good.....    | 0 11             | 0 13 | "  Figs in bags.....        | 3 50  | 4 00             | <b>Starch:</b>                  |                          |       |      |
| Lard, per lb.....   | 0 09  | 0 10       | "  fine to finest.....        | 0 22             | 0 23 | "  new layers.....          | 0 09  | 0 17             | Can. Laundry.....               | 0 04                     | 0 00  |      |
| "  Obm. Refined.....  | 0 09  | 0 07       | Oolong.....                   | 0 28             | 0 42 | "  Sh. Almonds, bxs.....    | 0 00  | 0 25             | "  Silver Gloss.....            | 0 00                     | 0 07  |      |
| <b>SEEDS:</b>   |       |            |                               |                  |      |                             |       |                  |                                 |                          |       |      |
| Clover, red, per bushel...  | 7 10  | 7 20       | Congou, common.....           | 0 11             | 0 13 | "  S. S. Tarragona.....     | 0 12  | 0 00             | "  Benson's Prep. Corn.....     | 0 06                     | 0 00  |      |
| "  Alsike, per lb.....  | 0 10  | 0 11       | "  good common.....           | 0 15             | 0 20 | "  Walnuts.....             | 0 10  | 0 14             | "  Can. Pure Corn.....          | 0 41                     | 0 00  |      |
| "  Timothy, (Can'n) per bsh.  | 0 00  | 0 00       | "  med. to good.....          | 0 22             | 0 27 | "  Grenoble.....            | 0 14  | 0 00             | "  Vinegar: Imp Trip, 1 brl..   | 0 35                     | 0 00  |      |
| "  "  Western.....  | 0 00  | 0 00       | "  fine to finest.....        | 0 32             | 0 35 | "  Filberts.....            | 0 07  | 0 07             | "  Cote D'or.....               | 0 28                     | 0 00  |      |
| Flax 56 lbs.....  | 1 45  | 1 50       | Indian.....                   | 0 17             | 0 30 | Spices: Cassia..... mats    |       | 0 08             | 0 09                            | "  Crystal Pickling..... | 0 30  | 0 35 |
| Potatoes, per bag.....  | 0 35  | 0 40       | Ceylon.....                   | 0 16             | 0 30 | "  Mace..... chests         | 0 90  | 1 20             | "  W. W. XXX.....               | 0 25                     | 0 30  |      |
| Honey, strained.....  | 0 08  | 0 09       | Coffees, Mocha (green)—       | 0 24             | 0 27 | "  Cloves.....              | 0 07  | 0 09             | "  W. W. X.....                 | 0 00                     | 0 00  |      |
| Beeswax.....  | 0 00  | 0 00       | "  Java.....                  | 0 19             | 0 21 | "  Nutmegs.....             | 0 00  | 0 00             | "  W. W. XX.....                | 0 55                     | 0 60  |      |
| BEANS: white ordinary bus   | 1 10  | 1 15       | "  Maracalbo.....             | 0 17             | 0 18 | "  Jamaica ginger, bl.      | 0 18  | 0 21             | "  W. W. X.....                 | 0 06                     | 0 08  |      |
| "  hand-picked.....   | 1 20  | 1 30       | "  Jamaica.....               | 0 16             | 0 19 | "  "  unbl. ....            | 0 15  | 0 18             | "  W. W. X.....                 | 0 02                     | 0 05  |      |
| Barley, feed.....   | 0 41  | 0 43       | "  Rio.....                   | 0 27             | 0 29 | "  African.....             | 0 08  | 0 10             | "  W. W. X.....                 | 0 30                     | 0 30  |      |
| <b>Grain.</b>   |       |            |                               |                  |      |                             |       |                  |                                 |                          |       |      |
| Hard Manitoba, No. 1.....   | 0 00  | 0 00       | "  Chicoory.....              | 0 09             | 0 11 | "  Pimento.....             | 0 07  | 0 08             | "  W. W. X.....                 | 0 72                     | 0 75  |      |
| "  No. 2.....   | 0 00  | 0 00       | "  Canadian do.....           | 0 00             | 0 07 | "  Pepper, Black.....       | 0 06  | 0 07             | "  W. W. X.....                 | 0 23                     | 0 24  |      |
| Oats No. 2.....   | 0 30  | 0 31       | Sugars:                       | 0 04             | 0 00 | "  White.....               | 0 10  | 0 12             | "  W. W. X.....                 | 0 85                     | 0 70  |      |
| <b>SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.</b> |       |            |                               |                  |      |                             |       |                  |                                 |                          |       |      |



THE  
**Gurney-Massey**  
 COMPANY, Ltd.  
 385 & 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 feet.  
 Defiance Hot Water Heaters  
 OXFORD, GURNEY, QUINTET and BUNDY RADIATORS FOR HOT WATER and 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, Sinks, 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 LOCKS, KNOBS, etc., which are acknowledged to be the finest of this line of goods manufactured in Canada.

—AGENTS FOR—

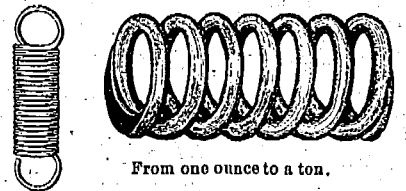
**THE CANADA SCREW CO.** Iron Wire, Iron and Brass Wood Screws, Machine Screws Tire Bolts, Stove Bolts and Rods, Copper and Iron Rivets.

**ONTARIO LEAD AND BARD 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.

L. M. Keeler, C. Cook.

**Keeler & Cook,**  
 Manufacturers of all kinds  
 MACHINERY  
**SPRINGS**  
 .....MADE FROM.....  
 STEEL, BRASS AND PHOSPHOR BRONZE WIRE.  
 No. 166 Elm St., - New York City.



From one ounce to a ton.

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 21, 1895

| Name of Article.  | Wholesale. | Name of Article.  | Wholesale.    | Name of Article.  | Wholesale.   | Name of Article.              | Wholesale.    |
|---|------------|---|---------------|---|--------------|-------------------------------|---------------|
| <b>Hardware—Continued.</b>                              | \$ c & c   | Sharpand flat pressed nails   | 1 35 0 00     | IX Charcoal.....  |              | No. 1, ordinary sole.....     | 0 23 0 24     |
| NEW CUT NAIL SCHEDULE.                                  |            | 3/4 inch..... extra   | 1 50 0 00     | IXX ".....  | Usual        | No. 2 " ".....                | 0 21 0 22     |
| Base—50d and 60d, f.o.b.....                            | 2 50 0 00  | 2 1/2 and 2 3/4 " ".....  | 1 65 0 00     | DC ".....   | Trade        | No. 3 " ".....                | 0 18 0 20     |
| Cut Nails..... per keg.....                             | 2 50 0 00  | 1 1/2 and 1 3/4 " ".....  | 2 50 0 00     | DX ".....   | Extras,      | Buffalo Sole, No. 1.....      | 0 00 0 00     |
| Steel nails.....  | 2 60 0 00  | 1 1/4 " ".....  | 3 00 0 00     | DXX ".....  |              | " " No. 2.....                | 0 00 0 00     |
| Cut nails, fence and cut spikes.—Hot cut.               |            | Horse Shoes.....  | 2 50 0 00     | Terne Plate IC, 20x23.....  | 5 75 0 00    | Zanzibar.....                 | 0 00 0 00     |
| 40d..... extra.....                                     | 0 05 0 00  | Axes—S. S.....  | 3 50 3 75     | Rues. Sheet Iron.....   | 0 09 0 10    | Slaughter, No. 1.....         | 0 20 0 25     |
| 30d.....  | 0 10 0 00  | —solid S.....   | 6 50 10 00    | Anchor, per lb.....   | 0 04 0 05    | " " No. 2.....                | 0 25 0 25     |
| 20d, 16d and 12d.....                                   | 0 15 0 00  | Coil Chain—1/2 chain.....   | 2 50 0 00     | Lion & Crown tin'd sh'ts  |              | Harness.....                  | 0 25 0 33     |
| 10d.....  | 0 20 0 00  | Coil Chain—3/4 chain.....   | 3 00 0 00     | 22 and 24 gauge.....  | 0 06 0 06    | Upper, heavy.....             | 0 30 0 38     |
| 8d and 9d.....  | 0 25 0 00  | 5-16.....   | 4 00 0 00     | 26 gauge.....   | 0 06 0 06    | Upper, light.....             | 0 35 0 38     |
| 6d and 7d.....  | 0 40 0 00  | 7-16.....   | 3 00 0 00     | Lead: Pig, per 100 lbs.....   | 3 15 3 25    | Grained Upper.....            | 0 32 0 35     |
| 4d to 5d.....   | 0 60 0 00  | 7-16.....   | 2 50 0 00     | Sheet.....  | 4 00 4 25    | Scotch Grain.....             | 0 32 0 35     |
| 3d.....   | 1 00 0 00  | Galvanized Iron:  |               | Shot, per 100 lbs.....  | 5 55 5 75    | Kip Skins, French.....        | 0 60 0 75     |
| 2d.....   | 1 50 0 00  | Moreswoods Lion, No. 28.....  | 5 15 5 40     | Lead Pipe, per 100 lbs.....   | 5 00 0 00    | English.....                  | 0 50 0 70     |
| 4d to 5d, cold cut not pol. or b'd.....                 | 0 50 0 00  | Queen's Head, or equal.....   | 4 25 4 40     | Zinc: Sheet.....  | 4 50 4 75    | Canada Kip.....               | 0 50 0 60     |
| 8d.....   | 0 90 0 00  | Common.....   | 3 75 4 00     | " Spelter.....  | 0 04 0 00    | Hemlock Calf.....             | 0 50 0 60     |
| Fine blued nails—                                       |            | Pig Iron: Siemens No. 1.....  | 17 60 17 75   | Scrap Iron.....   | 0 00 15 00   | " Light.....                  | 0 50 0 60     |
| 3d..... extra.....                                      | 1 50 0 00  | Summerlee.....  | 20 50 21 00   | Machinery scrap.....  | 0 00 16 00   | French Calf.....              | 1 05 1 40     |
| 2d.....   | 2 00 0 00  | Gartsherrle.....  | 00 00 00 00   | Wrot iron.....  | 0 00 15 00   | Splits, light and medium..... | 0 20 0 25     |
| Casing and box, flooring, shook, and tobacco box nails— |            | Carnbroe.....   | 19 00 19 50   | Powder, Canada Bl'ng.....   | 2 00 0 00    | " heavy.....                  | 0 18 0 22     |
| 12d to 30d..... extra.....                              | 0 50 0 00  | C.I.E.T. Riv. Charcoal Iron No. 1 Ferrons.....  | 26 50 28 00   | F F F F F.....  | 5 00 5 25    | Leather Board, Canada.....    | 0 06 0 10     |
| 10d.....  | 0 60 0 00  | Bar Iron, per 100 lbs.....  | 1 60 1 65     | Wme.....  |              | Enameled Cow, per ft.....     | 0 16 0 17     |
| 8d and 9d.....  | 0 75 0 00  | Ord. Crown.....   | 2 25 2 50     | Bright No. 7, per 100 lbs.....  | 2 60 0 00    | Pebble Grain.....             | 0 11 0 14     |
| 6d and 7d.....  | 0 80 0 00  | Rest Refined.....   | 3 00 0 00     | Annealed No. 7.....   | 2 65 0 00    | Glove Grain.....              | 0 11 0 14     |
| 4d to 5d.....   | 1 10 0 00  | Norway.....   | 2 40 0 00     | " oiled ".....  | 2 65 0 00    | B. Calf.....                  | 0 11 0 14     |
| 3d.....   | 1 50 0 00  | Sheet Iron 16 G & heavier.....  | 2 40 0 00     | Galvd. No. 6.....   | 3 15 0 00    | Brush (Cow) Kid.....          | 0 11 0 14     |
| Finishing nails—  |            | " " 17, 18, 20 G.....   | 2 25 0 00     | Trade discount on above 20 per cent.....  |              | Buff.....                     | 0 11 0 15     |
| 3/4 inch..... extra.....                                | 0 85 0 00  | " " 22, 24 ".....   | 2 30 0 00     | Barbed Wire—  |              | Rus setta, light.....         | 0 35 0 40     |
| 2 1/4 to 2 3/4 ".....                                   | 1 00 0 00  | " " 26 G.....   | 2 40 0 00     | 2 and 4 bars.....   | 3 50 for 500 | " heavy.....                  | 0 28 0 35     |
| 2 " to 2 1/4 ".....                                     | 1 15 0 00  | " " 28 G.....   | 2 50 0 00     | Plain Twist 2 and 3 wrs.....  | 1 lbs & more | " No. 2.....                  | 0 20 0 25     |
| 1 1/4 to 1 3/4 ".....                                   | 1 35 0 00  | Boiler plates, iron, 1/2 in.....  | 0 00 1 75     | Staples.....  | del. up to   | " Saddlers.....               | 8 00 9 00     |
| 1 1/4 ".....  | 1 75 0 00  | " " 3-16 in.....  | 0 00 2 25     | Wire Nails—7 1/2 p.c. off list delivered for Ontario, and 7 1/2 and 5 p.c. f.o.b. Montreal for Quebec, 10 lbs & over up to 25c per ton for 100 lbs..... | 25c fresh t  | Imt. French Calf.....         | 0 70 0 75     |
| 1 ".....  | 2 25 0 00  | Boiler Heads, steel.....  | 0 00 0 08 1/2 | Hides and Tallow  |              | English Oak.....              | 0 88 0 92     |
| Slatting nails—   |            | Hoops.....  | 2 15 0 00     | Montreal Green Hides  |              | Rough.....                    | 0 20 0 22     |
| 5d..... extra.....                                      | 0 85 0 00  | Band Imported.....  | 0 00 2 00     | " No. 1 per 100 lbs.....  | 0 00 6 00    | Dongola, extra.....           | 0 30 0 32     |
| 4d.....   | 0 85 0 00  | " Canadian.....   | 0 00 1 85     | " No. 2.....  | 0 00 5 00    | " No. 1.....                  | 0 20 0 25     |
| 3d.....   | 1 25 0 00  | Canada Plates:  |               | " No. 3.....  | 0 00 4 00    | " ordinary.....               | 0 12 0 20     |
| 2d.....   | 1 75 0 00  | Good Brands.....  | 2 25 2 75     | Tanners pay \$1 extra for sorted, cured & inspected   |              | Colored Pebbles.....          | 0 15 0 17     |
| Common barrel nails—                                    |            | Wrot Iron pipe, 1/2 to 2 in 70 p.c. over 2 in 67 1/2 p.c.....   | 0 00 0 00     | Sheepskins.....   | C 60 0 00    | " Calf.....                   | 0 20 0 28     |
| 1 inch..... extra.....                                  | 1 50 0 00  | Imported iron pipe, 1/2 3/4 1/2 inch, 65 p.c. 1/2 to 1 1/2 in. 67 1/2 p.c.; 1 1/2 to 2 in., 70 p.c..... | 0 00 0 00     | Clips.....  | 0 60 0 00    | Cod Oil, Newfoundland.....    | 0 36 0 40     |
| 3/4 ".....  | 1 75 0 00  | Steel, cast per lb.....   | 0 08 1/2 0 09 | Lambskins small.....  | 0 55 0 00    | " Gaspe.....                  | 0 32 0 35     |
| 5/8 ".....  | 2 25 0 00  | " Spring, 100 lbs.....  | 2 50 2 75     | Calfskins, uninspected.....   | 0 00 0 00    | S. R. Pale Seal.....          | 0 36 0 38     |
| Steel nails 10c extra.....                              |            | " Tire.....   | 2 00 0 00     | Horse hides west, each.....   | 0 00 1 50    | Straw Seal.....               | 0 00 0 00     |
| Clinch nails—   |            | " Sleigh shoe, 100 lbs.....   | 0 00 1 30     | " City.....   | 0 00 0 00    | Cod Liver Oil, Nfld.....      | 0 65 0 75     |
| 3/4 inch..... extra.....                                | 0 85 0 00  | Machinery.....  | 2 50 0 00     | Tallow, rendered.....   | 6 00 6 50    | " Norwegan Process.....       | 1 00 1 25     |
| 2 " to 2 1/4 ".....                                     | 1 00 0 00  | Tin Plates:   |               | " rough.....  | 2 00 2 50    | Castor Oil.....               | 0 08 0 06 1/2 |
| 1 1/4 to 1 3/4 ".....                                   | 1 15 0 00  | IC Coke.....  | 2 75 3 00     | Leather   |              | Lard Oil, Extra.....          | 0 70 0 75     |
| 1 1/4 ".....  | 1 35 0 00  | IC Charcoal.....  | 5 25 3 75     | No. 1 B. A. Sole.....   | 0 26 0 28    | " No. 1.....                  | 0 60 0 65     |
| 1 ".....  | 2 60 0 00  |   |               | No. 2 ".....  | 0 22 0 23    | Linseed, raw.....             | 0 56 0 57     |
|   |            |   |               | No. 3 ".....  | 0 19 0 20    | " boiled.....                 | 0 59 0 60     |

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off, within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

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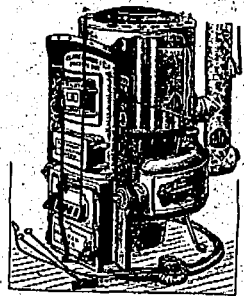
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| Name of Article.              | Wholesale.    | Name of Article.               | Wholesale. | Name of Article.              | Wholesale.  | Name of Article.               | Wholesale.  |
|-------------------------------|---------------|--------------------------------|------------|-------------------------------|-------------|--------------------------------|-------------|
| <b>Oval Oil:</b>              |               |                                |            |                               |             |                                |             |
| Car Lots Store, (2. p.c. off) | 0 14 1/2 0 00 | Canadian, Quarters.....        | 0 25 0 30  | Empir Rye .....               | 6 75 7 50   | Blankhynn & Nolet, Key         | 5 c. 5 c.   |
| 1 to 20 brls .....            | 0 15 0 00     | Factory Filled per bag....     | 0 24 1 00  | <b>Ports—</b>                 |             | gin, red cases.....            | 9 50 9 75   |
| Water white .....             | 0 19 0 20     | do Quarters.....               | 0 25 0 30  | Wilson's Invalide Port....    | 6 75 7 50   | Green cases .....              | 4 75 5 00   |
| Am. in car lots.....          | 0 18 0 19     | Rice's-Pure Dairy, per brl.    | 2 25 2 50  | T. G. Sandeman & Sons...      | 0 00 0 00   | Ponies.....                    | 2 50 2 75   |
| do less quantities....        | 0 19 0 20     | do quarters.....               | 0 45 0 50  | Burmestees.....               | 2 10 4 00   | <b>Irish Whisky—</b>           |             |
| Benzine American.....         | 0 22 0 23     | Cheese Salt per bag 210 lb.    | 1 25 1 50  | Tarragona.....                | 1 10 1 50   | Bushmills.....                 | 9 50 0 00   |
| do Canadian.....              | 0 14 0 16     | Turk's Island per bush....     | 0 30 0 35  | <b>Sherries—Pedro Domecq.</b> | 0 00 0 00   | Jno. Jameson & Sons, 1 star    | 0 00 0 00   |
| <b>Class.</b>                 |               | <b>Tobacco duty paid.</b>      |            | Pemartin.....                 | 2 00 5 50   | do do two stars                | 0 00 0 00   |
| United Inches, 00 to 25.....  | 1 25 1 35     | No. 1 Black Chewing, cada      | 0 46 1 51  | Mies.....                     | 2 10 6 00   | do do three stars              | 0 00 0 00   |
| do 26 to 40.....              | 1 35 1 45     | No. 2 do.....                  | 0 45 0 00  | <b>Clarets—</b>               |             | Geo Roe & Co. 1 star, qts      | 9 50 0 00   |
| do 41 to 50.....              | 3 00 3 10     | Old Chum br't do sol. 8s.      | 0 53 0 00  | Barton & Guestler.....        | 4 00 25 00  | do do 3 stars, qts             | 9 70 10 50  |
| do 51 to 60.....              | 3 30 3 40     | Navy, Bright Smoking 8s.       | 0 56 0 57  | Clavet & Co. vintage wines    | 0 00 0 00   | Dunville & Co.....             | 7 50 7 75   |
| <b>Paints, &amp;c.</b>        |               | do do do 5s.                   | 0 55 0 00  | Nat. Johnson & Sons.....      | 4 00 25 00  | Wisdom & Warter's Sher-        |             |
| Lead pure, 50 to 100 lb. kgs. | 4 75 5 00     | Derby Plug Smk'g sol. 12s.     | 0 50 1 00  | Boordeaux Claret Co.....      | 3 00 10 00  | ries.....                      | per gal     |
| do No. 1.....                 | 4 50 4 75     | do do do 7s.                   | 0 50 1 00  | <b>Champagnes—</b>            |             | Warter & May's Ports do        | 2 10 6 50   |
| do No. 2.....                 | 4 25 4 50     | do do do 2s.                   | 0 50 1 00  | Pommery, Fils & Co.....       | 25 00 30 00 | Geo. Sayer & Co's              |             |
| do No. 3.....                 | 4 00 4 25     | Myrtle Navy Plug Smk'g sol.    | 0 60 0 00  | Piper Heidsieck.....          | 00 00 00 00 | do do cases 1 star do          | 11 50 12 00 |
| White Lead, dry.....          | 5 00 5 25     | Old Chum Plug Smk'g sol 4s     | 0 87 0 00  | Perrier. Jouet & Co.....      | 28 00 30 00 | do do V.S.O.P do               | 18 50 17 00 |
| Red Lead.....                 | 4 00 4 25     | do Smoking sol.                |            | Gold Lack, Sec.....           | 26 00 28 00 | Ind Coops & Co, Rom- } qts     | 2 10 0 00   |
| Venetian Red Eng'h.....       | 1 00 1 75     | and R. & R..... 8s.            | 0 67 0 00  | <b>Brandies—</b>              |             | ford Ales..... } pts           | 1 45 0 00   |
| Yel. Ochre, French.....       | 1 25 3 00     | do do do 9s.                   | 0 67 0 00  | 1 Star.....                   | 12 00 8 00  | Angostura Bitters, per         |             |
| Whiting, ordinary.....        | 0 45 0 50     | Myrtle do do 9s.               | 0 70 0 00  | Martell.....                  | 6 00 0 00   | case of 2 doz.....             | 14 50 15 00 |
| do London, washed             | 0 60 0 70     | Can. Chewing.....              | 0 32 1 33  | Cases (one star).....         | 12 25 0 00  | Banagher Irish Whiskey, qts    | 9 50 10 00  |
| do Paris, do                  | 1 00 1 10     | do Smoking, Plug.....          | 0 35 0 45  | Barnett & Fils one star...    | 0 00 0 00   | do do per gal                  | 8 75 4 00   |
| English Cement, cask          | 1 95 2 10     | <b>Wool.</b>                   |            | do V.S.O.P.....               | 14 75 15 00 | 3 star Glenlivet, per case.    | 9 50 10 00  |
| Belgian Cement.....           | 1 95 1 95     | Fleece comb. ord.....          | 0 00 0 00  | Bisquet Dubonche.....         | 9 50 10 50  | 1 do do                        | 8 50 9 00   |
| Fire Bricks per 1000.....     | 15 00 21 50   | do clothing.....               | 0 00 0 00  | Renault & Co.....             | 10 00 36 00 | Old Glenlivet.....             | per gal     |
| Rose Clay.....                | 1 60 1 75     | do Combing.....                | 0 00 0 00  | E. Puet, V.V.O.P.....         | 0 00 23 00  | Watson's Old Scotch qt. cs     | 6 50 7 00   |
| Roan.....                     | 2 40 4 50     | Pulled.....                    | 0 00 0 00  | do 1840.....                  | 0 00 29 00  | do do pts, per ca              | 7 50 8 50   |
| <b>Glues.</b>                 |               | North West.....                | 0 00 0 00  | Joc'y Cl'b blue lab.***case   | 0 00 7 50   | do do pts, per ca              | 6 50 7 50   |
| Domestic Broken Sheet.....    | 0 11 0 14     | B. A. Scoured.....             | 0 27 0 33  | do white do V.O.do            | 0 00 8 75   | Watson's Old Irish, qts, pr cs | 6 50 7 50   |
| French Casks.....             | 0 10 0 12     | Natal.....                     | 0 15 0 16  | do gold lab. VSOP do          | 0 00 12 00  | do do pts per ca               | 7 50 8 50   |
| do brls.....                  | 0 00 0 13     | Cape.....                      | 0 14 0 15  | do ext. WVSOP do              | 0 00 17 00  | Marle Brizard & Roger Liq      |             |
| American White, brls.....     | 0 15 0 20     | Australlan.....                | 0 14 1 16  | do blue lab. *** gal.         | 0 00 3 50   | Crema de Menthe glaciale       |             |
| Coopers' Glue.....            | 0 18 0 24     | <b>Wines, Liquors, &amp;c.</b> |            | Boutelleau Fils.....          | 9 00 20 00  | verte.....                     | 10 75 00 00 |
| Golden Ochre.....             | 0 04 0 04     | Ale-Bass's.....                | 2 50 2 55  | DeLaage.....                  | 9 00 24 00  | Curacao.....                   | 00 00 11 75 |
| Brunswick Green.....          | 0 04 0 10     | Porter—Guinness & Sons...      | 2 40 2 45  | <b>Scotch Whiskies—</b>       |             | Prunelle.....                  | 00 00 13 00 |
| French Imperial Green.....    | 0 11 0 15     | Dublin Stout.....              | 1 57 1 62  | Klity.....                    | 9 00 9 50   | Kummel.....                    | 00 00 12 25 |
| Vermillionette.....           | 0 12 0 40     | do do.....                     | 1 57 1 62  | Morning Dew.....              | 9 00 0 00   | Crema de Cacao.....            | 00 00 15 25 |
| Genuine Quicksilver.....      | 0 75 0 90     | Spirits Canadian—per gal.      |            | And. Usher.....               | 9 25 10 25  | Anisette, case.....            | 00 00 13 25 |
| No. 1 Furnit's Varn'h, pr. gl | 0 60 0 65     | Alcohol.....                   | 4 25 0 00  | Sheriffs.....                 | 3 90 4 00   | Cherry Brandy case.....        | 00 00 11 75 |
| Extra do do                   | 0 75 1 00     | Spirits.....                   | 3 71 0 00  | do cases                      | 9 75 0 00   | Crema de Noyau, Moka, Ge-      |             |
| Brown Japan.....              | 0 65 1 20     | do do.....                     | 2 01 0 00  | Glenfalloch, Highl'd.....     | 3 40 3 50   | nevele etc. case.....          | 9 25 12 75  |
| Black Japan.....              | 0 50 1 00     | Rye Whiskey.....               | 2 01 0 00  | Walkers Kilmarnock.....       | 10 00 15 25 | Absinthe super, case.....      | 00 00 13 75 |
| Orange Shellac, No. 1.....    | 1 90 2 00     | Corby's IXL Rye, qts           | 8 00 8 50  | <b>Gin—</b>                   |             | Vermouth, case.....            | 6 20 6 50   |
| do do Pure.....               | 2 10 2 25     | XTC "                          | 6 00 6 50  | De Kyper red cases.....       | 11 00 11 00 | Kirsch, case.....              | 9 75 10 25  |
| White do.....                 | 2 25 2 40     |                                |            | do green do.....              | 5 75 0 00   | Kirsch, fine.....              | 10 75 11 35 |
| <b>Salt.</b>                  |               |                                |            | do hds.....                   | 2 50 0 00   | White Bull old Jamaica         |             |
| Liverpool per bag.....        | 0 42 1 0 45   |                                |            |                               |             | Rum, cases.....                | 15 00 17 00 |
| Canadian, in small bags..     | 2 10 3 00     |                                |            |                               |             |                                |             |

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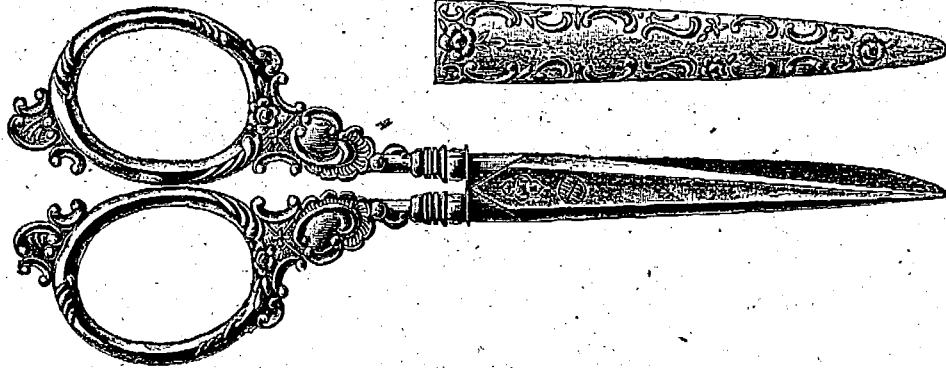
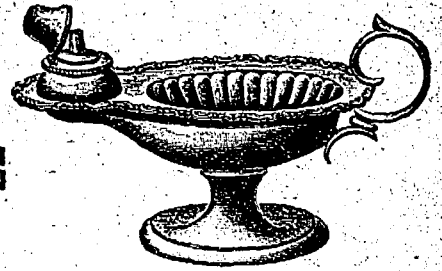
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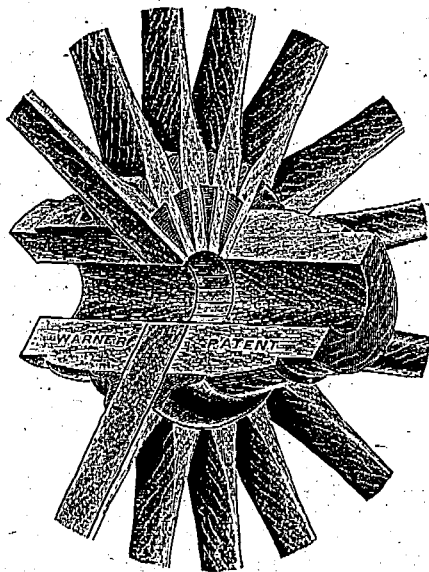
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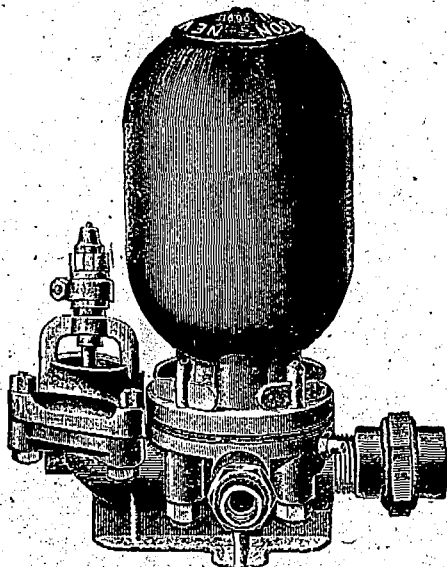
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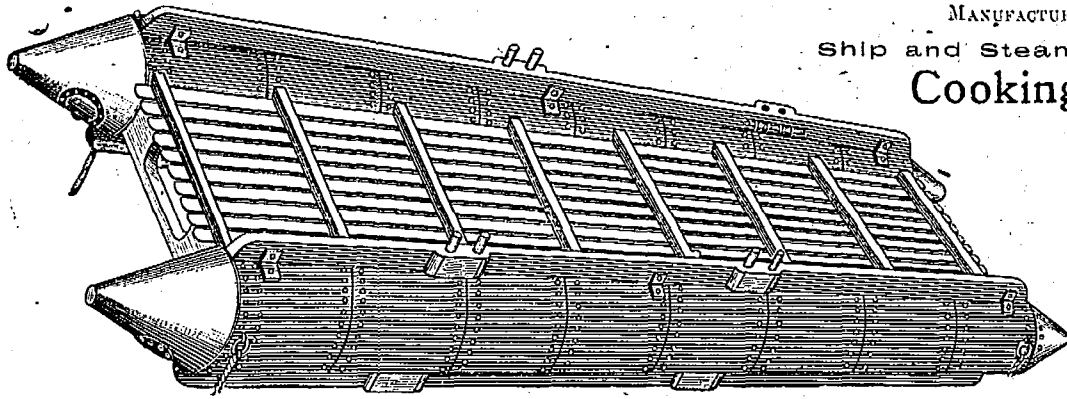
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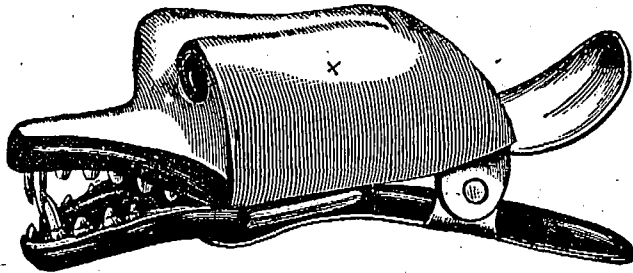
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**Small Animal Headforms, Claws, Eyes, etc.**



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

THE

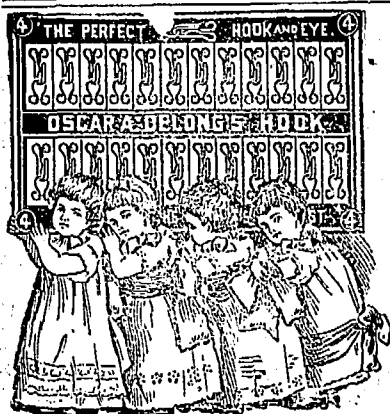
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# Oil AND Gas Stove Works,

I. BLOCK, Proprietor.

No. 295 Pearl St., - New York.

Between Beekman and Fulton Streets.



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**Hook  
AND  
Eye,**  
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And Materials Generally,  
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Manufacturers of Electric Bells, Annunciators, Watchmen's Clocks, Push Buttons, Telephones of all kinds, and Electric Apparatus of every description.

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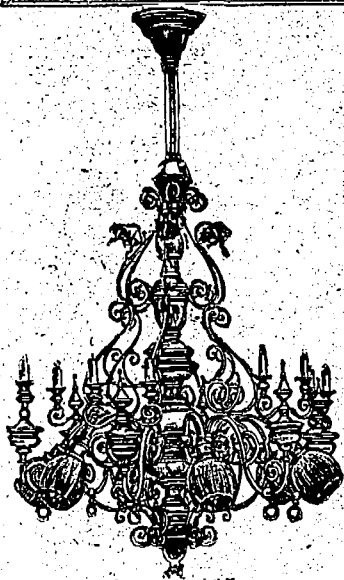
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For Gas, Electric and Combination for Churches, Public Buildings and Private Residences.

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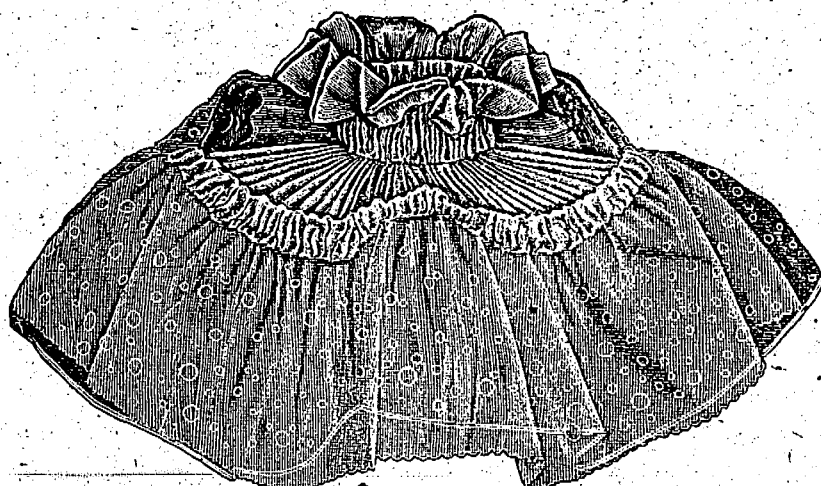
### TO LET.

That old-fashioned two-storey double residence, No. 15 St. Genevieve St., Montreal. Apply to

M. S. FOLEY,  
Journal of Commerce.

### MAKING TOYS.

The two great toy-making countries are France and Germany and the toys made by each vary widely in their appearance and durability. In appearance nothing equals the product of the French factories, while the German toys are as near indestructible as it is possible for toys to be. One of the chief things in which France excels is the manufacture of dolls. They are really works of art, and in elegance, finish and style have no competitors. Prior to 1860 France did not manufacture toys to any extent, importing them from Nuremberg, Tyrol, Belgium and Switzerland. Now Paris sends its toys all over Europe and America. The manufacture of tin soldiers is one of the most important branches of the industry, and it remained for a Paris manufacturer to use tin in place of lead, which the Germans have always used. Old tin cans, in which fruits and vegetables have been packed, are used in the making of tin soldiers, railroad cars, pistol barrels, etc. One manufacturer in Paris turns out 5,000,000 soldiers every year. Toy watches are also an important feature, Paris producing 30,000,000 annually. These find a market chiefly in foreign countries. Elastic balloons are turned out in large quantities by Parisian manufacturers, 120,000 dozens being the annual product of one house, besides thousands of gutta-percha dolls, punchinellos and animals. France now exports toys to the value of \$12,000,000, one-seventh of these going to England and Spain taking the next largest amount. The toy industry is concentrated in Paris, where 4,000 operatives are employed, over half of them being women. The reason for this is that women are more skilful and deft in handling the toys and the percentage of loss is much less. A large part of the toys are made in factories, but many women make the toys in their homes and sell to the wholesale houses. It is the great variety of forms and their durability that has given German toys such an enviable reputation. Ever since the thirteenth century Germany has made toys, Nuremberg being the great toy centre. In Berlin and Stuttgart toys are also made, and in certain country districts the poorer classes make toys in their homes. In fact, it has come to be, in certain districts, a domestic industry. In the factories special articles, such as metal soldiers, picture books and transfer pictures are made.



Our SILK SHADES are both popular in design and price. Catalogue on demand. It will pay you to investigate before deciding elsewhere.

## The Rochester Lamp Co.,

37 Barclay St., New York City, U.S.A.

GEO. W. JACOBS,  
*President and Treasurer*  
F. B. JACOBS,  
*Secretary.*

We do not belong to the "Head Light Trust." All burners stamped with our name on hand-wheel.

## The Star Head Light Co.,

Manufacturers of

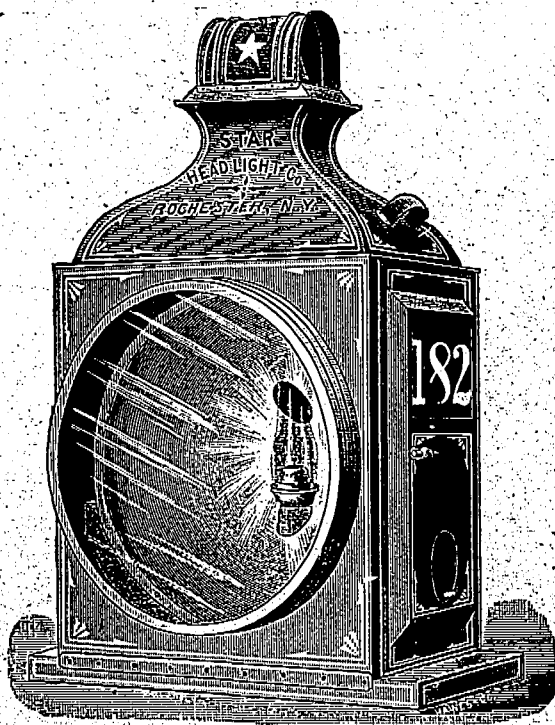
Head Lights, Railroad Signal Lamps and Lanterns, for Locomotives, Cable and Electric Cars, both Oil and Electric.

13 ALLEN STREET,  
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BRANCH OFFICE:

Western Union Building,  
CHICAGO, ILL.

T. Isbester, Western Manager.



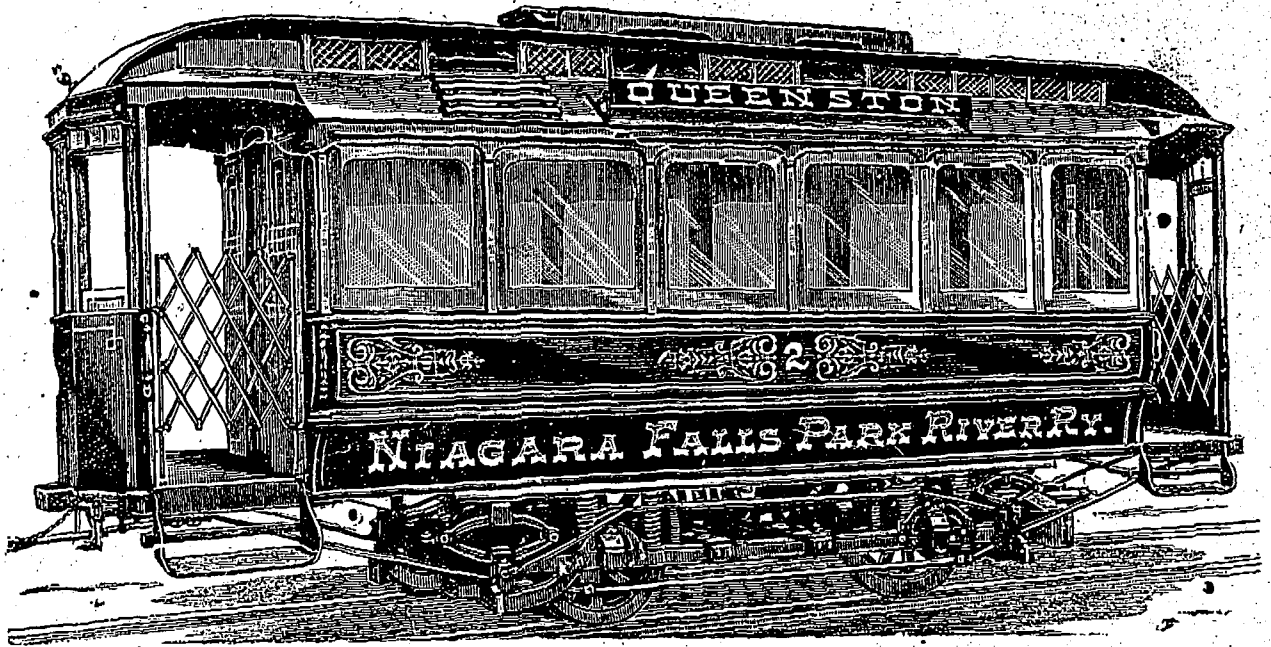
### THE OPIUM STOCK.

Messrs. St. John Bros. estimate the stock of opium in New York at 800 cases, and in Philadelphia, including that in the hands of morphine makers at 400 cases. In the three primary markets of Turkey they estimate the holdings as 4,500 cases. There is fully as much more in the interior of Turkey they believe, making the entire stock in the Ottoman empire about 9,000 cases. Since January 1st the imports into the States have aggregated in round numbers 1,900 cases, of which Philadelphia received 875 cases, up to Nov. 1st. The Cuban export trade has been brought to a standstill by the war in that island, and exports to South America have been and continue light.

### SUSPECTED FRAUD.

Chicago has a sensational case of suspected life-insurance fraud. A Jewish salesman named Brecher, carrying insurance aggregating some seventy thousand dollars, died suddenly a few weeks ago, and the companies are now trying to determine the cause of death. His applications represented him as a man in sound health, while according to reports he has been a sick man for years.

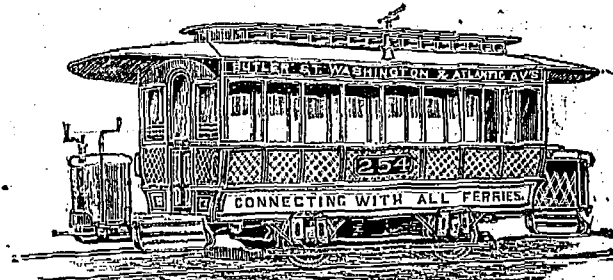
**Fine Electric Street Cars** OUR SPECIALTY.



We also manufacture HORSE and TRAIL CARS of every description.

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**STREET, RAILWAY CARS AND LOCOMOTIVES,** NEW OR SECOND HAND.  
Railroad Spikes and Bolts a Specialty.



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New York City.

**The W. J. Newton Company,**

39 & 41 Cortlandt Street,

**NEW YORK.**

General Electrical Appliances.

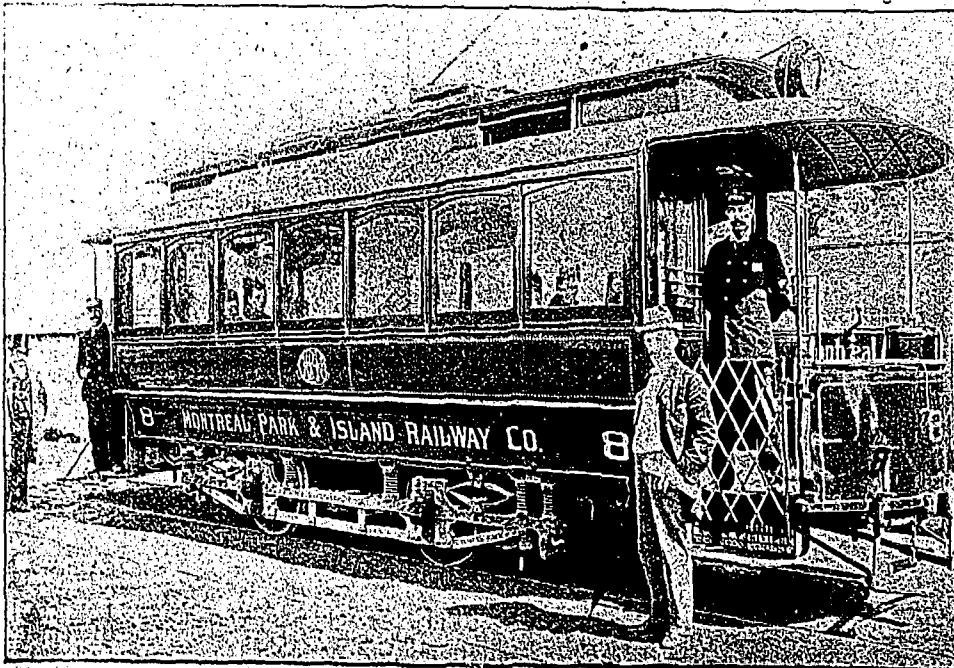
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**Catalogues.**

JOURNAL OF COMMERCE.

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to be the Strongest, Easiest Riding and most Economically Maintained Trucks in use. Constructed with Hot Rivets, All Parts Machine Fitted to Steel Templates.

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Chicago, 1137 & 1138 Manadnoek Building.

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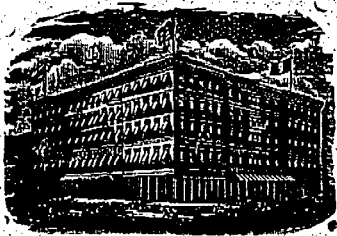
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San Francisco, 123 California Street.

Works at Kingston, N. Y.



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**ROSSIN HOUSE, TORONTO, Canada.**  
A. Nelson, Proprietor.

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A. NELSON, Proprietor.

**400 Acres of Land,**  
Over 13,000,000 Feet,

Situated in HOCHELAGA WARD, beginning at Frontenac Street,  
**FOR SALE** in lots to suit purchasers.  
This property is well located for factories. The Canadian Pacific Railway passes through its centre, and "sidings" may be constructed to any point on it. EASY OF ACCESS BY ELECTRIC CARS.  
**TERMS EASY.**

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St. Lawrence Hall, MONTREAL.

**THE RUSSELL,**  
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**THE PALACE HOTEL OF CANADA.**

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**Brice Electric Works,**

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**Dynamos,  
Motors,  
Transformers.**

And all kinds of  
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**258 Catharine St.**

Arthur W. Brice, Manager. **HAMILTON.**

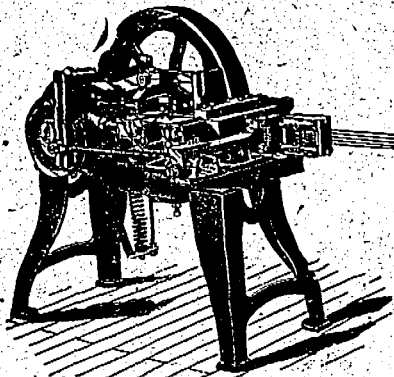
**HOTEL DIRECTORY.**

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

**ONTARIO.**

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

Continued on Page 1090.



**Kennedy Wire-Nail Machine Co.**

MANUFACTURERS OF

**Five-Wire Nail Machines.**

No. 0 Machine makes 300 40d Nails per min.  
" 1 " " 750 8d " "  
" 2 " " 900 4d " "

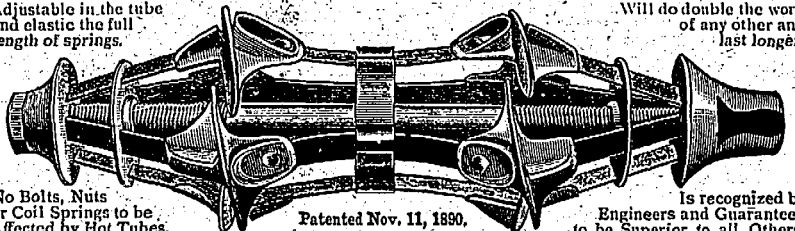
**KENNEDY WIRE NAIL MACHINE CO.,**

9 East Monroe St., CHICAGO.  
Send for Circular.

**THE DUPLEX BOILER TUBE SCRAPER.**

Adjustable in the tube and elastic the full length of springs.

Will do double the work of any other and last longer.



No Bolts, Nuts or Coil Springs to be Affected by Hot Tubes.

Patented Nov. 11, 1890.

Is recognized by Engineers and Guaranteed to be Superior to all Others.

**TELESCOPE FLUE BRUSH HANDLE.**

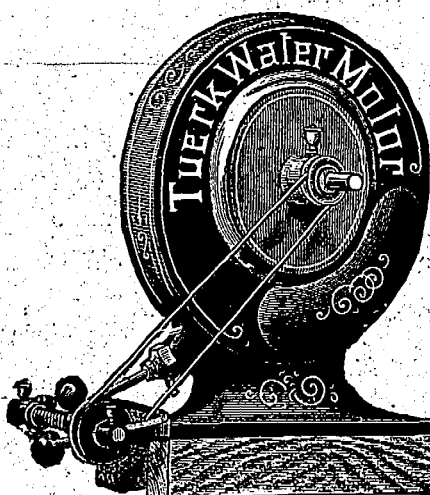


PATENTED DEC. 14, 1894.

**SOMETHING NEW!**  
Fills a Long Felt Want.

Needs Only One-half the Length of Boiler Tubes in Front of Boiler to operate it. Is Easily Lengthened or Shortened in the Tube. Can be Used with Any Scraper or Brush. Flues can be Scrapped with One-half the Labor and One-half the Time taken with Link Handles or Long Slimy Rods. Is Compact, Handy and Cheap. In ordering Always Give Length of Boiler Tubes.

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Note.—At Yonkers the meter is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs. Motor running about all the time at a cost of from \$1.00 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

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237 Broadway, Cor. Park Place, NEW YORK.  
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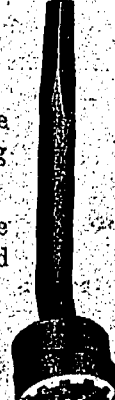
**\* T. DRAPER, \***

Do not slight this because it looks SIMPLE, all the more reason for giving it consideration and writing for particulars.

These TOOLS are now largely used in Canada and the States, and spreading. On account of simplicity and efficiency are becoming a Staple Article.

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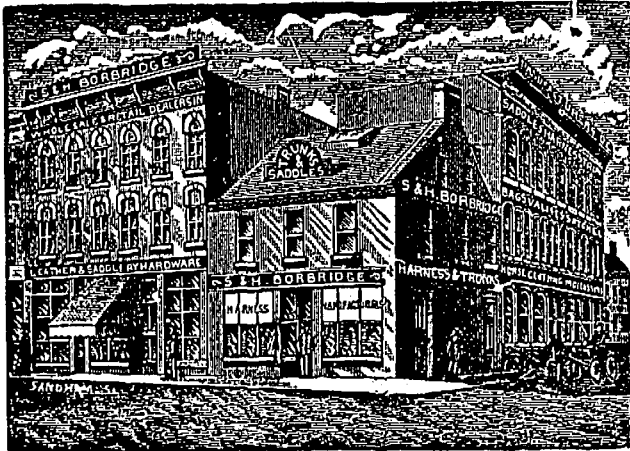
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes oil still tanks Bleachers and Agitators, Salt Pans, Steam Boxes for Sturs and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

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Warranted Superior Quality.

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| SECURITIES.                                  |        | London Nov. 7.  |
|--|--------|-----------------|
| British Columbia, 1877, 6 p.c. ....          |        | 129 134         |
| 1887, 4 1/2 per cent ...                     |        | 116 - 121       |
| Canada, 4 per cent. loan, 1880 .....         |        | 111 118         |
| 3 per cent. loan, 1888 .....                 |        | 101 1/2 102 1/2 |
| Debs. 1884, 3 1/2 per cent. ....             |        | 109 111         |
| Railway and other Stocks.                    |        | Nov. 7.         |
| Quebec Province, 5 p.c., 1874.....           | 108    | 110             |
| 1878, 5 p.c. ....                            | 108    | 110             |
| 1880, 4 1/2 p.c. ....                        | 107    | 107             |
| 1883, 5 p.c. ....                            | 116    | 118             |
| Atlantic & Nth. Western 5 p.c. Gen           |        |                 |
| 1st M. Bds. ....                             | 116    | 118             |
| 10 Buffalo & Lake Huron \$10 sh. ....        | 12     | 13              |
| 100 do 5 1/2 p.c. 1st mort. ....             | 181    | 183             |
| 300 do 2nd mort. ....                        | 181    | 183             |
| Can. Central 5 p.c. 1st M. Bds. Int.         |        |                 |
| gnar. by Gov. ....                           | 105    | 107             |
| Canadian Pacific \$100.....                  | 58 1/2 | 58 3/4          |
| 100 Grand Trunk, Georgian Bay, &c. ...       |        |                 |
| 1st M. ....                                  | 99     | 101             |
| 100 Grand Trunk of Canada Ord. stock.        | 5 1/2  | 5 3/4           |
| 100 2nd equip. mtg. bds. 6 p.c. ....         | 123    | 125             |
| 100 1st pref. stock. ....                    | 36 1/2 | 36 3/4          |
| 100 2nd pref. stock. ....                    | 23 3/4 | 23 1/2          |
| 100 3rd pref. stock. ....                    | 12 3/4 | 13 1/2          |
| 100 5 p.c. perp. deb. stock. ....            | 123    | 125             |
| 100 4 p.c. perp. deb. stock. ....            | 83     | 85              |
| 100 Great Western shares, 5 p.c. ....        | 113    | 115             |
| 100 Hamilton & N.W., 6 p.c. ....             | 101    | 103             |
| 100 M. of Canada Stg. 1st Mort. 5 p.c. ...   | 95     | 97              |
| 100 Montreal & Champlain 5 p.c. 1st          |        |                 |
| mtg. bds. ....                               | 93     | 90              |
| *Montreal & Sorel, 1st mtg., 6 p.c. ...      |        |                 |
| N. of Canada, 1st mtg., 5 p.c. ....          | 98     | 100             |
| Northern Extension, 6 p.c. pref. ....        | 00     | 000             |
| 100 Quebec Central, 5 p.c. 1st Inc. Bds. ... | 23     | 31              |
| 100 T. G. & B. 4 p.c. bonds, 1st mort. ....  | 104    | 106             |
| 100 Well, Grey & Bruce, 7 p.c. bds. ....     | 96     | 98              |
| 100 1st Mort. ....                           | 96     | 98              |
| 100 St. Law. & Ott. 6 p.c. Bds., 4 p.c. ...  | 103    | 105             |
| MUNICIPAL LOANS.                             |        |                 |
| 100 City of London (Ont) 1st pref 5 p.c. ... | 98     | 100             |
| 100 City of Montreal stg. 5 p.c. ....        | 104    | 106             |
| 1874 .....                                   | 104    | 106             |
| 100 City of Ottawa, 6 p.c. stg. ....         | 104    | 109             |
| redeem 1873 .....                            | 102    | 106             |
| redeem 1875 .....                            | 116    | 120             |
| redeem 1875 .....                            |        |                 |
| 100 City of Quebec, 6 p.c. con. 1873 ...     | 101    | 103             |
| 6 p.c. redeem 1875. ....                     | 114    | 116             |
| redeem 1878 .....                            | 116    | 118             |
| 100 City of Toronto, 6 p.c. ....             | 100    | 106             |
| 6 p.c. stg. con. deb. 1874. ....             | 101    | 120             |
| 5 p.c. gen. con. deb. 1890. ....             | 114    | 116             |
| 4 p.c. stg. bonds, 1921-23. ....             | 104    | 106             |
| 100 City of Winnipeg deb., 1884, 5 p.c. ...  | 114    | 116             |
| Deb. scrip. 1883, 6 p.c. ....                | 117    | 119             |
| MISCELLANEOUS COMPANIES.                     |        |                 |
| 100 Canada Company .....                     | 23     | 26              |
| 100 Canada North-West Land Co. ....          | 35     | 45              |
| 100 Hudson Bay .....                         | 13 1/2 | 14 1/2          |

HOTEL DIRECTORY--Continued.

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

QUEBEC.

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

NOVA SCOTIA.

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

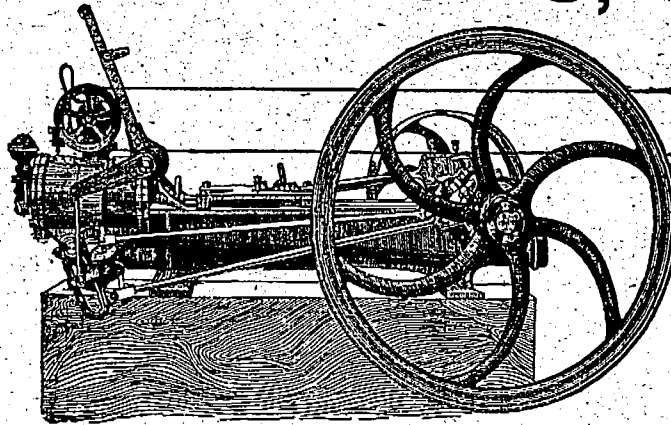
PRINCE EDWARD ISLAND.

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

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25,000 IN USE.  
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- 4 " " " 72 " " 36 "
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- 1 Iron Roll, 78 in. face, 11 in. dia.
- 2 " " " 72 " " 17 "
- 2 " " " 72 " " 16 "
- 2 " " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " 37 " 11 "
- 1 " " 40 " 12 "

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kinds done at this  
office.*

## OUR BUSINESS DIRECTORY.

### ACCOUNTANTS AND AUDITORS.

Montreal Radford & Walford  
59 Imperial Building.

### CANADIAN GOODS, FRUIT & VEGETABLE.

Pictou, Ont. Little Chief Brand, A. C. Miller & Co.  
Trenton, Ont. Log Cabin Brand, Miller & Co.

### FINE WHISKEYS, I.X.L AND X.T.C.

Belleville, Ont. H. Corby

### FINANCIAL AGENTS.

Montreal Hanson Bros.  
Temple Building.

### FURNITURE MEN.

Belleville, Ont. Geo. S. Tickell & Sons

### HUNGARIAN PROCESS, FLOUR MILL,

Campbellford, - Corresp. solicited, - Chas. Smith

### INSURANCE BROKERS AND AGENTS.

Montreal Archd. Nicoll  
Board of Trade Building.

### RAW FURS AND SKINS.

Montreal Hiram Johnson  
496 St. Paul Street.

### SCALES.

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

### STREET CARS, OMNIBUSES & HOSE WAGGONS.

Belleville, Ont. St. Charles & Pringle

# BEDDING !!

Established  
20 years.

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

**ROCK BOTTOM PRICES.**

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

## J. E. TOWNSEND,

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

TELEPHONE 1906.

MONTREAL, Que

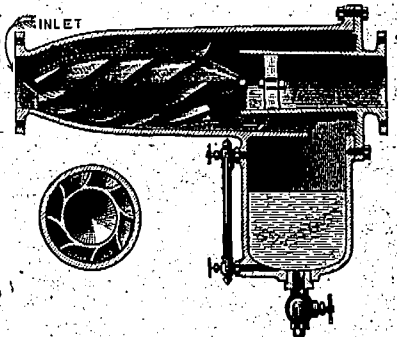
# "STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

*For Horizontal or Vertical Steam or Exhaust Pipes.*

Used in U. S. Navy, Principal Central  
Electric Light Stations, Electric Rail-  
ways, Steamships, Railroads, Mills,  
Manufacturing Plants, and in Mines  
on steam mains up to 1,000 ft. in  
length.



Vertical Separator.



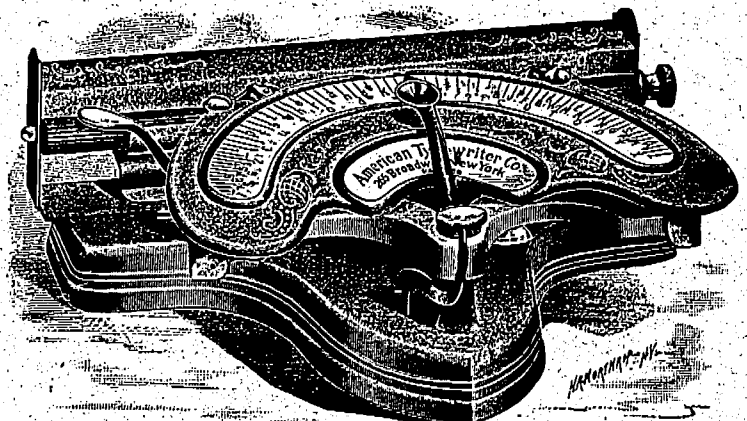
Horizontal Separator.

## Joseph DeRycke,

Patentee and Manufacturer,

TAYLOR BUILDING,  
39 & 41 Cortlandt St.,

New York.



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

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

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

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

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

**Onondaga Coarse Salt Association,**  
 Thos. Malloy, Sec'y. SYRACUSE, N.Y.  
 WESTERN AGENT:  
 G. W. Williams, 19 & 21 Wabash Ave., - Chicago.  
 EASTERN AGENT:  
 C. S. Worden, Mercantile Exch.,  
 6 Harrison Street, New York.

**Western Electric Co.**  
 CHICAGO-NEW YORK,  
**Electrical Apparatus and**  
**Supplies.**  
 ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Nov. 19, 1895.

| NAME OF COMPANY.                     | No. Shares. | Last Dividend per year. | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|--------------------------------------|-------------|-------------------------|------------------|------------------------|---------------------------|
| British American Fire and Marine.... | 10,000      | 3½-6mos.                | 350              | \$50                   | 118½ 118½                 |
| Canada Life.....                     | 2,500       | 5-6mos.                 | 400              | 50                     | 610 700                   |
| Confederation Life.....              | 5,000       | 7½ 6mos.                | 100              | 10                     | 270 270                   |
| Western Assurance.....               | 25,000      | 5-6mos.                 | 40               | 20                     | 165½ 165½                 |
| Guaranty Co. of North America....    | 13,372      | 5                       | 50               | 10 50                  | 100 110                   |

BRITISH AND FOREIGN.—(Quotations on the London Market, Nov. 9, 1895; Market value p. p'd up sh.)

|  |         |              |          |     |          |         |
|--|---------|--------------|----------|-----|----------|---------|
| Atlas.....                             | 24,000  | 22 p. s.     | 50       | 6   | £25      | £27     |
| British and Foreign Marine.....        | 47,000  | 25           | 20       | 4   | £24      | £25     |
| Caledonian.....                        | 21,500  | 20           | 25       | 5   | £27-10-0 | £30     |
| Commercial U. Fire, Life and Marin     | 50,000  | 25           | 50       | 5   | £37      | £38     |
| Edinburgh Life.....                    | 5,000   | 19s          | 100      | 20  | 53-10 0  | 00      |
| Fire Insurance Association.....        | 100,000 | 5            | £10      | £2  | ¾        | ¾       |
| Guardian Fire and Life.....            | 200,000 | 7½           | 10       | 5   | 10       | 10½     |
| Imperial Fire.....                     | 60,000  | 20 p. s.     | 20       | 5   | 29       | 30      |
| Lancashire Fire.....                   | 185,493 | 5            | 20       | 2   | 5½       | 5½      |
| Life Associati n of Scotland.....      | 10,000  | 17 6-7 p. c. | 40       | 3½  | 44-0-0   | 00      |
| London Assurance Corporation.....      | 35,862  | 20           | 25       | 12½ | £57      | 58      |
| London & Lancashire Life.....          | 10,000  | 10           | 10       | 2   | 4½       | 4½      |
| Liv. & Lon. & Globe Fire and Life..... | 891,752 | 75           | St.      | 2   | 51       | 51½     |
| National of Ireland.....               | 40,000  | £25          | 24 p. c. | £2½ | 40-0-0   | 00      |
| Northern Fire and Life.....            | 30,000  | 22½          | 100      | 10  | 72       | 74      |
| North Brit. & Merc. Fire and Life..... | 110,000 | 20 p. s.     | 25       | 6½  | 39       | 40      |
| Phoenix Fire.....                      | 6,722   | £13½ p. s.   | 50       | 50  | £278     | £282    |
| Queen Fire and Life.....               | 200,000 | 30           | 10       | 1   | 7 1-16   | 6 13-16 |
| Royal Insurance Fire and Life.....     | 125,234 | 53½          | 20       | 3   | 51       | 52      |
| Scottish Imperial Life.....            | 50,000  | 8½d          | 10       | 1   | 1-14-6   | ....    |
| Scottish Provincial Fire and Life..... | 20,000  | 15           | 50       | 3   | ....     | ....    |

THE  
 "I. X. L."

**TEMPERED COPPER CO.**

Manufacturers of

Tempered Copper for Commutator Bars.

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

OFFICE AND WORKS:

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

**Consumers**  
**Cordage Co.**

(LIMITED)

MANUFACTURERS OF

Manilla, Sisal, Jute,  
 and Russian Cordage.

**BINDER TWINE.**

Jute and Cotton Bags.

→ HEAD OFFICE ←

St. Patrick St., Montreal

ESTABLISHED 1824



**Alliance**  
 Assurance Company  
 of London, England.  
 CAPITAL \$ 25,000,000.  
 GEORGE HENRY MANAGER FOR CANADA.  
 MONTREAL.

**The Mutual Life INSURANCE COMPANY**

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1893

| Assets,   | \$184,935,690.80 |
|---|------------------|
| Reserve on Policies (American Table, 4 p.c.) .....          | \$168,221,916 00 |
| Liabilities other than Reserve .....                        | 1,623,051 00     |
| Surplus .....   | 15,089,823 82    |
| Receipts from all sources .....                             | 41,093,145 68    |
| Payments to Policy-holders .....                            | 20,885,472 40    |
| Whole Life Risks assumed and renewed, 219,308 policies..... | 637,726,276 00   |
| Risks in force, 273,213 policies, amounting to .....        | \$92,867,478 00  |

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

**A PENSION FOR LIFE, For MEN and WOMEN.**

The Pension Bond Policy of the Manufacturers Life guarantees an income for life of from \$100 to \$10,000 a year, from any age after 45. No medical examination required. Should death occur at any time before the pension becomes payable, all the money paid by the assured to the Company will be returned to his or her beneficiaries. This is the easiest—cheapest—simplest—and most convenient way of providing for old age. Same rates for both men and women. No medical examination required.

**Manufacturers' Life Insurance Co.** TORONTO,  
 → Canada.

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

J. E. JUNKIN, Gen. Manager GEO. A. STERLING, Secretary

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

G. H. JUNKIN, City Manager.

Reliable Agents Wanted. 162 St. James St., MONTREAL.

Insurance.

# The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, ONT.

Policies World Wide.

AFTER ONE YEAR FROM ISSUE...

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

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

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

## WORTH KNOWING

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

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

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

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

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

H. SUTHERLAND, Manager  
Correspondence solicited. Agents wanted.

## Scottish Union and National INSURANCE COMPANY.

Of Edinburgh, Scotland.

ESTABLISHED 1824.

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

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

Insurance.

# British \* America ASSURANCE COMPANY.

HEAD OFFICE, TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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

## York County Loan & Savings COMPANY.

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

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

## Quebec Fire Assurance Co'y.

Established 1818.

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

Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow,  
Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H.  
Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan,  
Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

## Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, MONTREAL

LANSING LEWIS, Manager.

## NORTH AMERICAN LIFE ASSURANCE COMPANY,

Head Office, - TORONTO, Ont.

President, John L. Blaikie, Esq.,

Pres. Canada Landed & National Investment Co.  
HON. G. W. ALLAN, J. K. KERR, Esq., Q. C., } Vice-Presidents.  
WILLIAM McCABE, F. I. A., Managing Director.

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

Cash Income..... \$ 559,394.93  
Expenditure including death claims, endowments, profits and all payments to policy-holders ..... 286,193.40  
Assets ..... 1,987,446.30  
Reserve Fund ..... 1,594,020.00  
Net Surplus ..... 393,216.75

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

## THE PROVIDENT SAVINGS Life Assurance Society of New York

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

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

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

## LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.

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

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

Canada Board of Directors:

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

G. F. C. SMITH, Resident Secretary.  
Medical Referee—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—Geo. B. CRAMP, Esq.

Head Office, Canada Branch: MONTREAL.

## THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '04, \$349,734.71.

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

## MERCANTILE

FIRE INSURANCE COMPANY  
WATERLOO, ONT.

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

Losses promptly adjusted and paid.

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

## 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.  
H. F. Petman, Inspector.

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

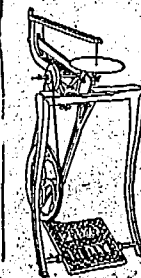
ALLAN & WILLIAMS, Genl. Agts., Winnipeg.  
IRA CORNWALL, Genl. Agt., St. John, N.B.  
L. J. McGhee, " Halifax, N. S.

## OLD "GRIMP" is Comin'

Nothing will keep your boy at home the long winter evening or prove so useful as the

PRIZE HOLLY SCROLL SAW  
All Iron and Steel. Price, \$3.00.  
PRIZE DEMAS LATHE  
—AND—  
SCROLL SAW  
AND ALL FURNISHING.

SEND FOR CIRCULAR TO  
SHIPMAN ENGINE MFG. CO.  
ROCHESTER, N. Y.



# NEW YORK LIFE

INSURANCE COMPANY,  
JOHN A. McCALL, President.

Statement of Business,  
December 31st, 1894.

|                    |               |
|--------------------|---------------|
| ASSETS INVESTED    | \$162,011,770 |
| SCRIPES            | 20,240,807    |
| INCOME IN 1894     | 36,483,318    |
| INSURANCE IN FORCE | 813,294,100   |

Good Agents are Wanted  
for several central and productive local-  
ities in Canada.

Apply to  
**DAVID BURKE,**  
GENERAL MANAGER,  
Company's Building, MONTREAL.

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

ESTABLISHED 1847.

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

Government Deposit, - \$747,207.34  
RESULTS OF VALUATION 1893.

Larger Cash Surplus,  
**INCREASED BONUS.**

Valuation Reserves Strengthened,  
IMMEDIATE ANNUITIES GRANTED.  
SEND FOR TERMS.  
F. STANCLIFFE, Gen'l Manager.

# CONFEDERATION LIFE ASSOCIATION,

Head Office: - TORONTO.

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

RISKS IN FORCE  
Over \$25,000,000.00.

Montr. al Office:  
207 ST. JAMES ST.

H. J. JOHNSTON,  
Manager, P.O.



The above remarkably ingenious invention not only fill the sportsman's demands as a fishing and hunting craft, but is the most convenient small boat made for many purposes:

1. Both hands are free to fish, shoot or work.
2. It cannot be upset by the occupant.
3. It is as comfortable as a rocking chair.
4. If filled with water, it still floats and carries the weight of two men.
5. It weighs but 20 lbs. and can be carried in a hand satchel.

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

# H. D. LAYMAN,

THE DEALER IN

## Layman Pneumatic Boats, Sporting Boats, Pleasure Boats and Life Preservers.

OFFICE AND SALESROOM:

30 West 29th St., Cor. Broadway,

NEW YORK.

Send 5 Cents for  
ILLUSTRATED  
CATALOGUE,  
above address.



THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS are made in two standard sizes and are adapted to persons of both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe and reliable.

# WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

|  |                |
|--|----------------|
| Assets, over                                     | \$2,850,000.00 |
| Income for Year ending 31st December, 1894, over | 2,175,000.00   |

Head Office. - Toronto, Ont.

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

Geo. Cox, President. C. C. FOSTER, Secretary  
J. H. ROUTH & SON, Managers Montreal Branch.  
190 ST. JAMES STREET.

# COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL  
EVANS & MCGREGOR, Managers.

# THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch:  
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.

E. D. LACY, RESIDENT MANAGER.

# LONDON

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

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

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

A. I. HUBBARD, Chief Agent for Canada.

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