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THE CANADIAN
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 FINANCE AND INSURANCE REVIEW.

Vol. 49. No. 25
 NEW SERIES.

MONTREAL, FRIDAY, DECEMBER 22, 1899.

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 EDITOR AND PROPRIETOR.

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Incorporated by Act of Parliament.

Capital all paid up. \$12,000,000.00
 Reserved Fund. 6,000,000.00
 Undivided Profits. 1,160,954 19

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 " Seigneurs St. Branch.
 " Point St. Charles Branch.
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 Chicago—Bank of Montreal.

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 " The London and Westminster Bank.
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 Liverpool—The Bank of Liverpool, Ltd.
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 " J. B. Moors & Co.
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 San Francisco—The First National Bank.
 " The Bank of British Columbia.
 " The Anglo-Californian Bank.
 Portland, Oregon—The Bank of British Columbia.
 - Montreal, 31st October, 1899.

THE BANK OF TORONTO.

INCORPORATED 1855.

HEAD OFFICE: TORONTO, CANADA.

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

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The Chartered Banks.

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 NORTH AMERICA.**

Established in 1836.

Incorporated by Royal Charter in 1840.

Paid-up Capital, £1,000,000 stg.
 Reserve Fund, 300,000

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 Secretary, A. G. Wallis.

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J. ELMSLY, Inspector.

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 Toronto, Fredericton, Greenwood,
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 Union Bank of Australia. Bank of New Zealand.

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 Japan—Chartered Mercantile Bank of India, London
 and China: Agra Bank, Limited West Indies—Colo-
 nial Bank, Paris—Messrs. Marcuard, Krauss & Co.
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Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, \$2,000,000
 Rest Fund, 1,625,000

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 Manitoba and North-West—Imperial Bank of
 Canada.

New Brunswick—Bank of New Brunswick.
 Newfoundland—Bank of Nova Scotia, St. John's.
 Nova Scotia—Halifax Banking Company, Bank of
 Yarmouth.

Ontario—Canadian Bank of Commerce, Dominion
 Bank, Imperial Bank of Canada.

Prince Edward Island—Merchants Bank of P.E.I.,
 Summerside Bank.

Quebec—Eastern Townships Bank.

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Cork—Munster and Leinster Bank, Ltd.

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 tional Bank; Philadelphia National Bank; Fourth
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 Bank. Chicago—First National Bank. Cleveland—
 Commercial National Bank. Detroit—State Sav-
 ings Bank. Buffalo—City National Bank. Mil-
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New York, Chase National Bank.

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San Francisco, First National Bank.

Chicago, America National Bank.

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 Reserve, 45,000

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 John, N.B.—Bank of Montreal.

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 OF CANADA.**

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Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Subscribed 385,000
 Reserve 115,000

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 and sold. Deposits received and interest allowed
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 Royal Bank of Scotland.

THE ONTARIO BANK.

Capital Paid-up \$1,000,000
 Reserve Fund, 110,000
 Profit and Loss Account 40,360

HEAD OFFICE: TORONTO.

DIRECTORS:

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Donald Mackay, Esq., Vice-President.

A. S. Irving, Esq., Hon. J. C. Aikins,
 D. Uihyot, Esq., J. Hallam, R. D. Perry, Esq.

C. McMillan, General Manager.

E. Morris, Inspector.

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 Buckingham, Q. Ottawa, 500 Queen st. W.
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 Lindsay,

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France and Europe—Credit Lyonnais.

New York—The Fourth National Bank and the
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Boston—Eliot National Bank.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, - - TORONTO. Paid-up Capital, - - - \$8,000,000 Res. - - - 1,000,000

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Traders Bank of Canada

(Incorporated by Act of Parliament 885). Authorized Capital, \$1,000,000. Capital Paid-Up, \$172,221. Reserve Fund, 70,000. Board of Directors: C. D. Warren, Esq., President. John Dryan, Esq., Vice-President. W. J. THOMAS, Esq., O. KLOEFFEL, Esq., M.P., Guelph. J. H. BEATTY, Esq., of Thorold. Geo E. Tucker, Esq., Hamilton. Toronto: H. S. STRATHY, General Manager. J. A. M. ALLEY, Inspector. BRANCHES: Aylmer, Ont., Ingersoll, Sarnia, Dutton, Leamington, Strathroy, Newcasttle, St. Mary's, Elmira, North Bay, Sturgeon Falls, Glencoe, Orillia, Sudbury, Guelph, Port Hope, Tilsonburg, Hamilton, Kidgertown Windsor. BANKERS: Great Britain - The National Bank of Scotland. New York - The American Exchange Nat. Bank. Montreal - The Quebec Bank.

BANQUE D'HOCHELAGA.

Capital Paid-Up, \$1,250,000. Reserve Fund, 565,000. DIRECTORS: F. X. St. CHARLES, President. Cha. Chaput, Hon. J. D. Rolland, J. A. Vaillancourt, M. J. A. PRENDERGAST, Manager. C. A. GIROUX, Assistant Manager. O. E. DOIRAS, Inspector. Head Office, Montreal. BRANCHES: Joliette, P. Q.; Louiseville, P. Q.; Quebec, Sorel, P. Q.; Sherbrooke, P. Q.; Three Rivers, P. Q.; Valleyfield, P. Q.; Vankleek Hill, Ont.; Winnipeg, Man.; Montreal, 1393 St. Catherine St. E., 1765 St. Catherine St. C., 2204 Notre Dame St. W. CORRESPONDENTS - London, Eng. - The Clydesdale Bank (Limited), Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris, Paris, France - Credit Lyonnais, Credit Industriel et Commercial, Comptoir National d'Escompte de Paris, Societe Generale - Brussels, Belgium - Credit Lyonnais, Vienna, Austria - Banque Imperiale-Royale Priv. des Pays Autrichiens, Berlin, Germany - Deutsche Bank, New York - National City Bank, National Park Bank, Importers and Traders' National Bank, Messrs. Ladenburg, Thalmann & Co., and M. M. Heidehach, Ickelheimer & Co. Merchants' National Bk. of N. Y., Boston - National Bank of Redemption, Third National Bank, Chicago - National Live Stock Bank, Illinois Trust and Savings Bank. Collections made throughout Canada at the cheapest rates. Letters of credit issued available in all parts of the world. Interest on Deposits allowed in Savings Department.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL paid up, \$1,500,000. RESERVE FUND, 1,000,000. HEAD OFFICE, HAMILTON.

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AGENCIES: Berlin, Hamiota, Man., Palmerston, Jarvis, Plum Coulee, M. Blyth, Listowel, Port Elgin, Brandon, Man., Lucknow, Simcoe, Carman, Man., Manitou, Man., Southampton, Chesley, Milton, Toronto, Georgetown, Morden, Man., Vancouver, B.C. Grimsby, Niagara Falls, Wingham, Hamilton, E. End Orangeville, Winkler, Man., Barton St. Owen Sound, Winnipeg, Man. British Correspondents: - National Provincial Bank of England [Ltd.] London. American Correspondents: - New York - Fourth National Bk. and Hanover National Bk. Boston - International Trust Co. Buffalo - Marine Bank. Chicago - Union National Bank. Detroit - Detroit National Bank. Kansas City - National Bank of Commerce. St. Louis - National Bank of Commerce.

Eastern Townships Bank.

DIVIDEND NO. 80. Notice is hereby given that a Dividend of Three and One-Half per Cent. upon the paid-up Capital Stock of this Bank has been declared for the current half-year and that the same will be payable at the Head Office and Branches on and after Tuesday, 2nd Day of January Next. The Transfer Books will be closed from the 15th to 31st December, both days inclusive. By order of the Board. W.M. FARWELL, General Manager. Sherbrooke, 2nd Dec., 1899.

THE DOMINION BANK

Capital, \$1,500,000. Reserve Fund, \$1,500,000. DIRECTORS: Hon. Sir FRANK SMITH, President. E. B. OSLER, Vice-President. Wm. Ince, Timothy Eaton, W. R. Brock, A. W. Auetin, Willmot D. Matthews. HEAD OFFICE, TORONTO. AGENCIES: - Brampton, Belleville, Cobourg, Guelph, Huntsville, Lindsay, Napanee, Oshawa, Orillia, Seaforth, Uxbridge, Whitby, Toronto, Queen St. W. cor. Bathurst; Dundas St. cor. Queen; Spadina Ave. cor. College St.; Sherbourne St., cor. Queen; Market Branch, cor. King and Jarvis Sts; Montreal, Que.; Winnipeg, Man. Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies. T. G. BROUGH, Gen. Manager.

The Standard Bank of Canada

Capital Paid-up, \$1,000,000. Reserve Fund, 800,000. 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: Ailes Craig, Campbellford, Harriston, Bowmanville, Channington, Kingston, Brantford, Chatham, Markham, Bradford, Colborne, Parkdale, Toronto, Brighton, Durham, Picton, Brussels, Forest, Stonfville. 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.

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HEAD OFFICE, OTTAWA. Capital authorized \$2,000,000. Capital (fully paid up) \$1,087,200. Rest, 1,370,100. DIRECTORS: CHARLES MAGEE, President. GEORGE HAY, Esq., Vice-President. Hon. Geo. Bryson, Jr., M.L.C. Alex. Fraser, John Mather, David MacLaren, D. Murphy, George Bay, Charles Magee. BRANCHES: - Alexandria, Annapolis, Avonmore, Bracebridge, Carleton Place, Dauphin, M., Hawkesbury, Keswatin, Kemptville, Lachute, Lanark, Mattawa, Parry Sound, Pembroke, Port La Prairie, Man., Bank St., Rideau St., Ottawa; Rat Portage, Kenora, Toronto, Vankleek Hill, Ont.; Winnipeg, Man.; Montreal, Que.; Hull, Que. GEO. BURN, General Manager. D. M. FINNIE, Cashier.

The Chartered Banks.

UNION BANK OF CANADA

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Capital Authorized \$2,500,000
Capital Paid-Up 2,311,034
Rest 1,502,172

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Surplus \$91,000

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Paris, Le Credit Lyonnais
London, Eng.—Comptoir National d'Escompte de
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TORONTO.

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idend for the three months ending December 31st,
1899, at the rate of SIX PER CENT. PER ANNUM, has
this day been declared upon the Capital Stock of
this Institution and that the same will be payable
at the Offices of the Company in this city on and
after

January 2nd, 1900.

The transfer books will be closed from the 20th
to the 31st December, both days inclusive.

By order of the Board. E. R. WOOD,
Toronto, 7th Dec., 1899. Managing Director.

The Western Loan and Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE
LEGISLATURE.

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Assets, 2,417,237
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For further particulars address the Manager.

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

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T. H. PURDOM, Barrister, Inspecting Director.
NATHANIEL MILLS, Manager

THE HAMILTON Provident and Loan Society

Dividend No. 57.

Notice is hereby given that a dividend of THREE
per cent. upon the paid-up capital stock of the
Society, has been declared for the half year ending
31st December, 1899, and that the same will be pay-
able at the Society's head office, Hamilton, Ont., on
and after

TUESDAY, THE 2ND DAY OF
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Dominion,	Dec. 23rd, 2 p.m.,	Dec. 24th, 5 p.m.
Cambroman,	Dec. 30th, 2 p.m.,

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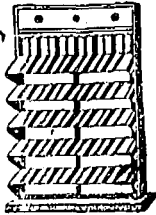
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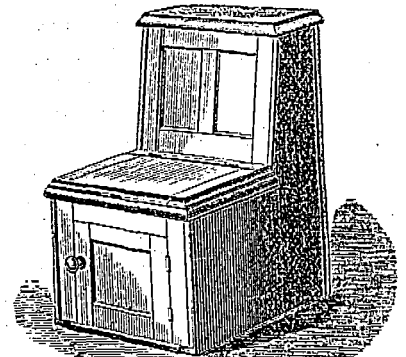
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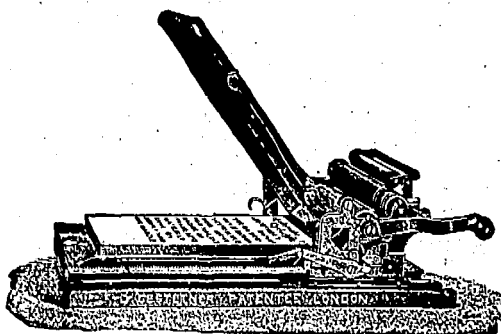
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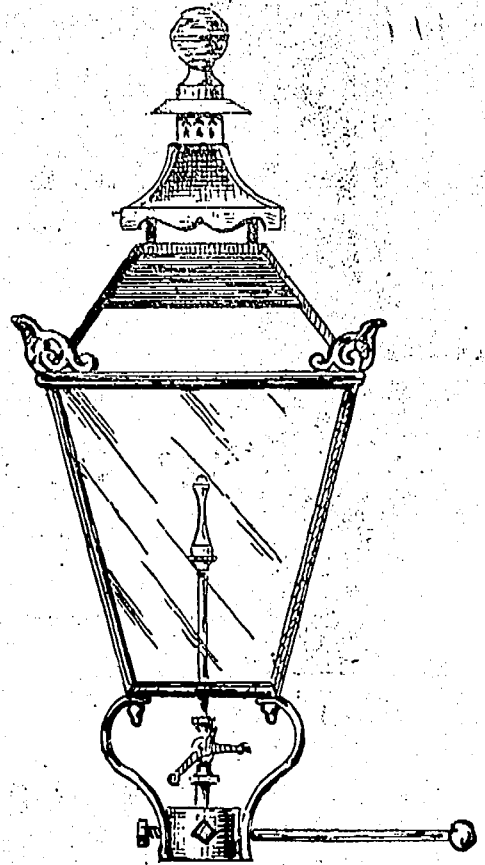
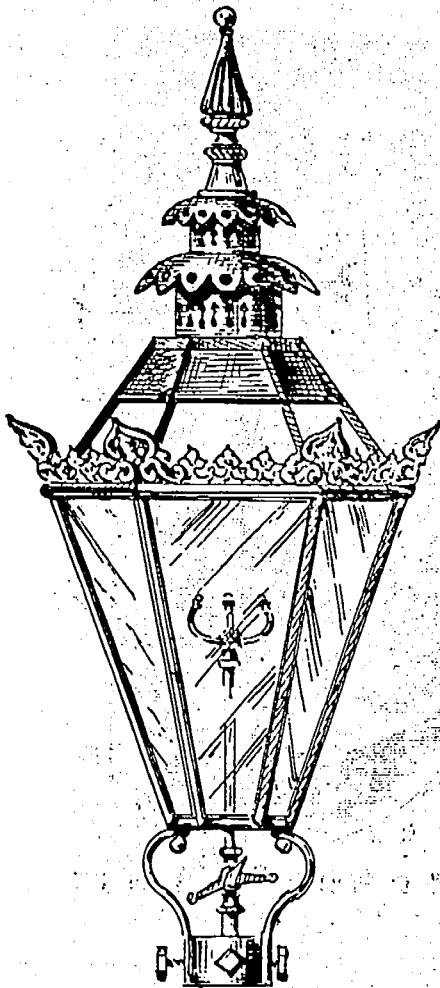
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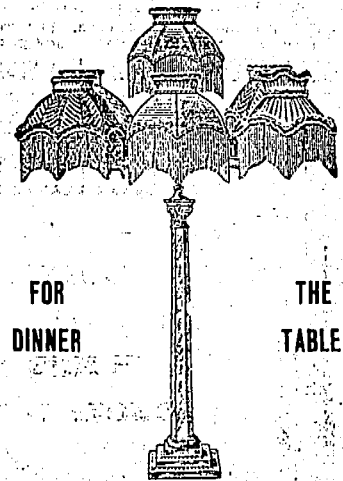


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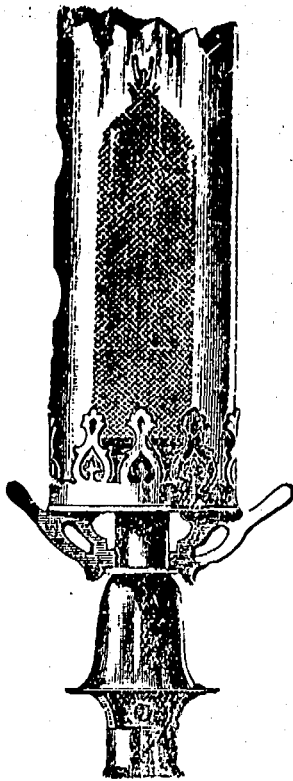
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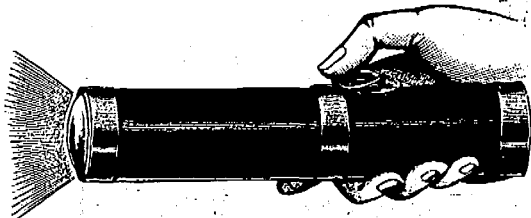
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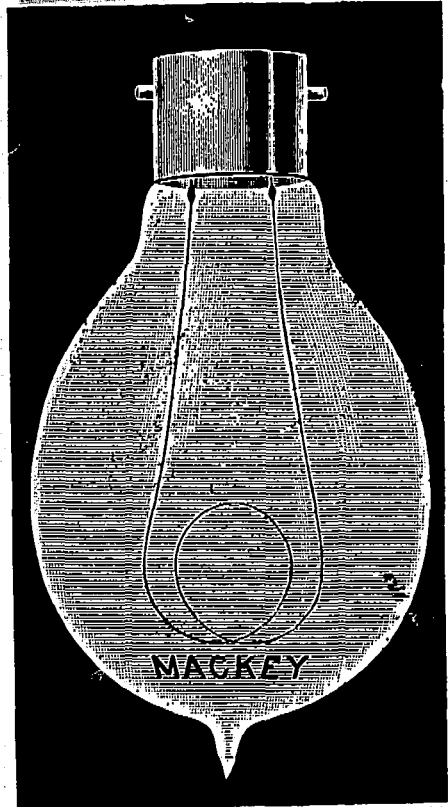
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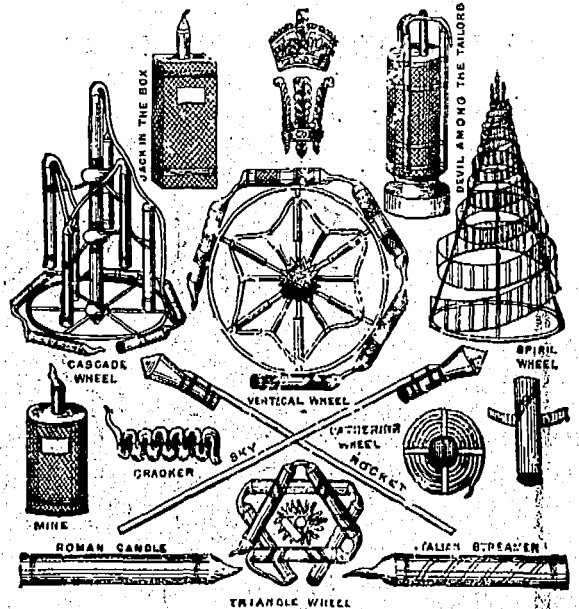
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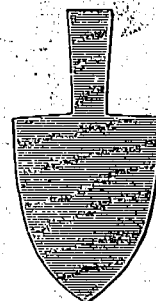
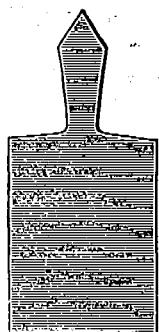
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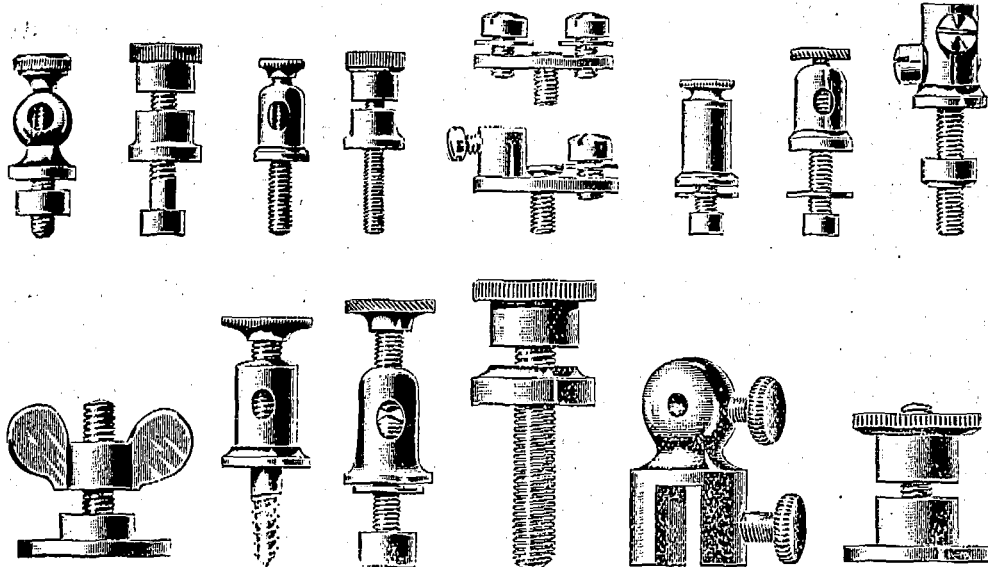
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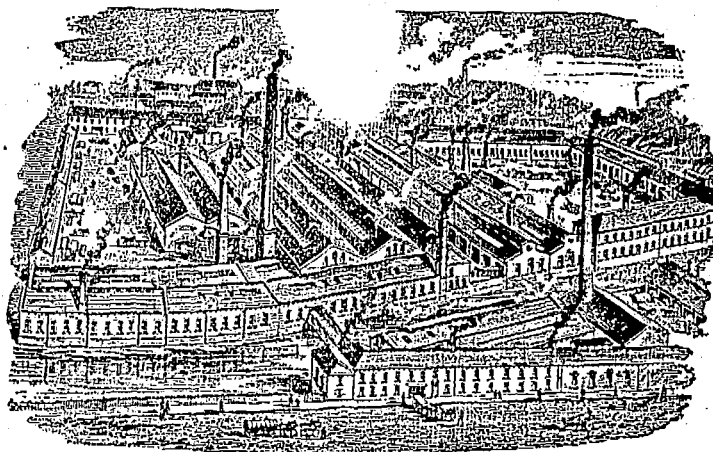
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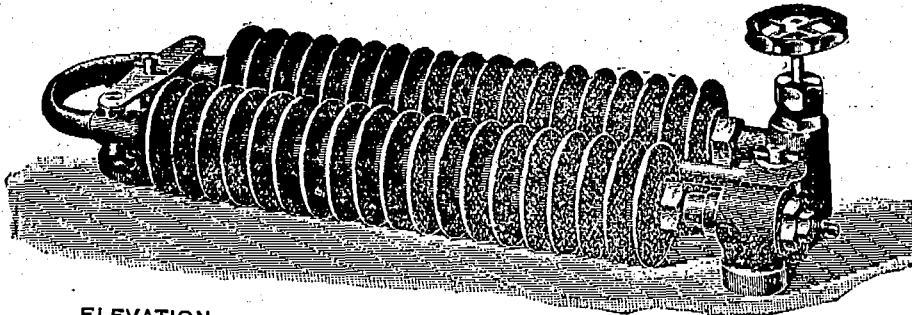


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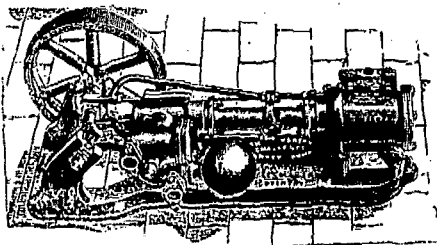
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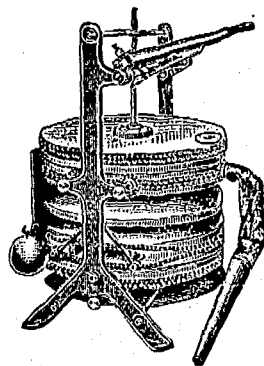
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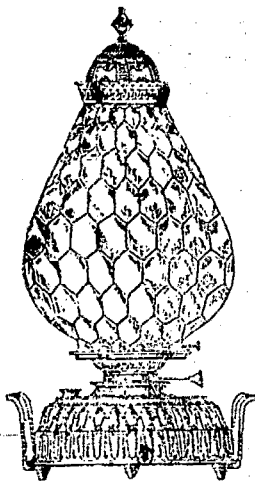
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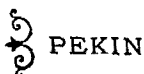
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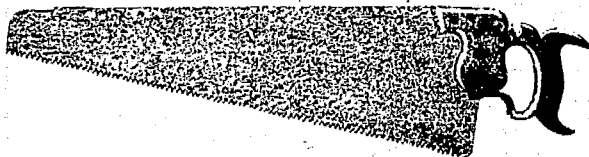
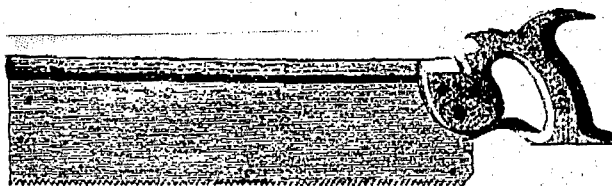
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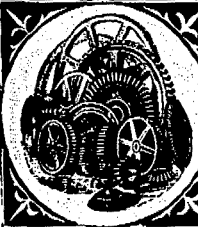


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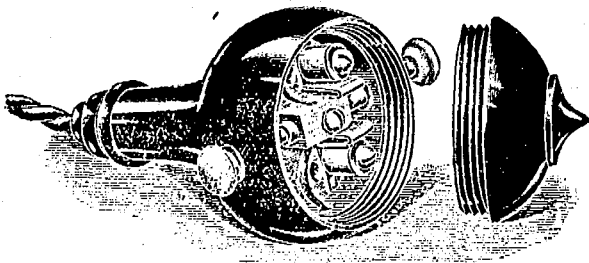
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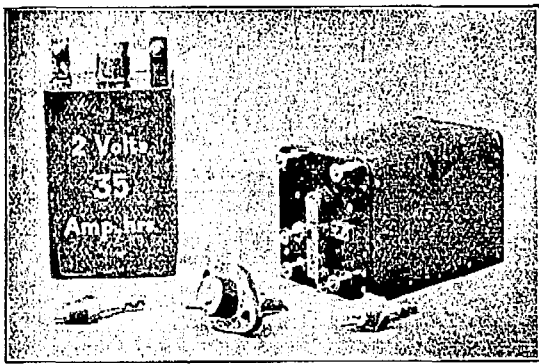


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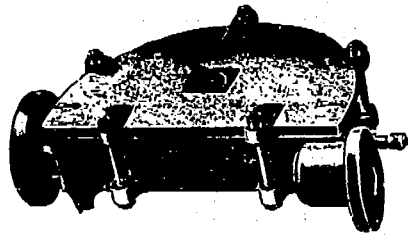
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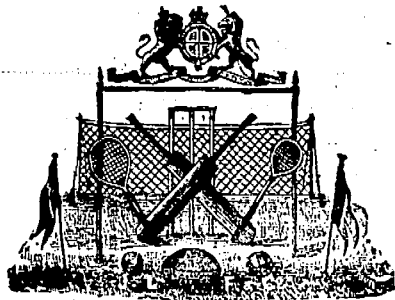
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1. Needs no attention, and may be fixed in inaccessible places.
2. Needs no regulating for different pressures.
3. May be fixed on its base, side, end, or simply suspended at end of a pipe, without affecting its working.
4. Blows through every time it works.
5. Is light, compact, and without loose parts.

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

MAKERS:

WHITLEY PARTNERS,
RAILWAY WORKS,
LEEDS. ENGLAND



J. Lillywhite, Frowd & Co.,

WHOLESALE, AND MANUFACTURERS OF

Lawn Tennis and Cricket Supplies,

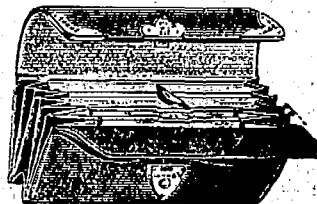
2 Newington Causeway, and 69 to 74 Borough Road,
LONDON, S.E., England.

Henry Thomson

Manufacturer of

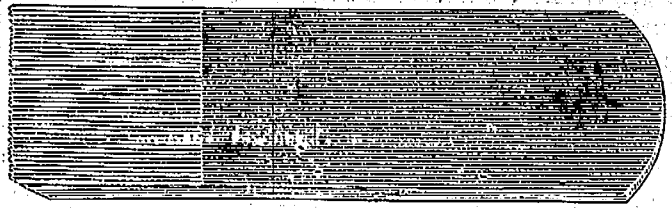
**POCKET BOOKS
PURSES & FANCY
LEATHER GOODS**

of Every Description.

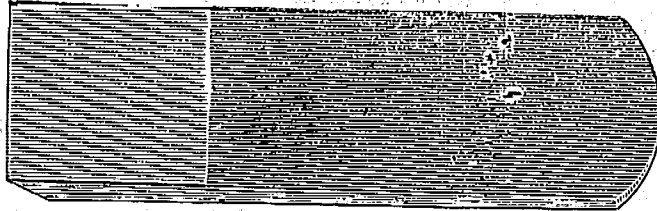


22 UPPER CHARLES STREET,
GOSWELL ROAD, LONDON, E.C., Eng.

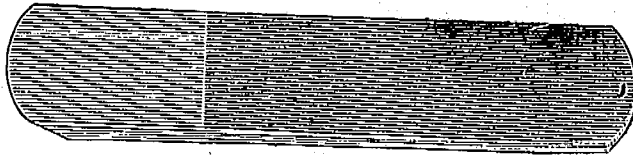
JOHN
KENYON
& CO.



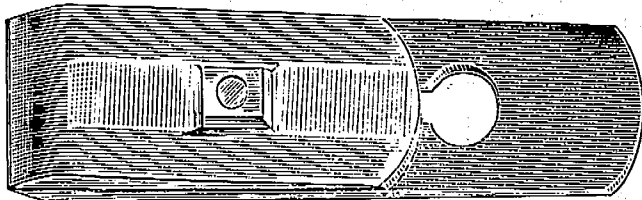
No. 383. Common Tooth Plane Iron.



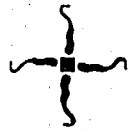
No. 380. Common Plane Iron, Square Nose.



No. 1. Common Round Nose Plane Iron.



No. 382. Double Irons, S.N.



SHEFFIELD,
ENGLAND.

WALTER LATHAM and SON,

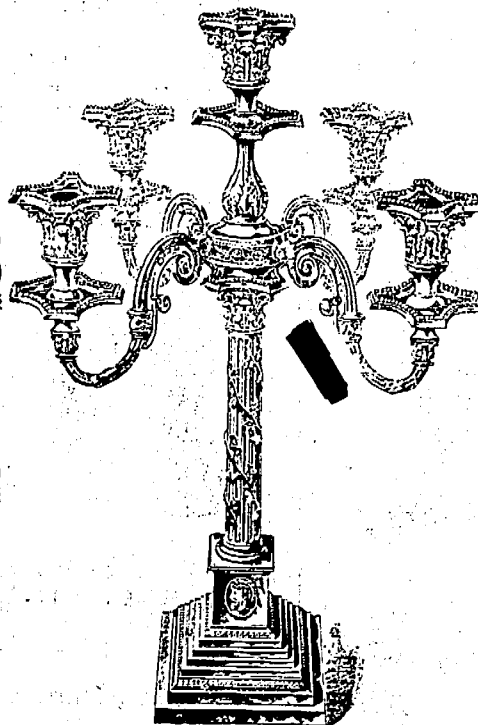
Manufacturer of

SILVER & E. P.

CANDLESTICKS

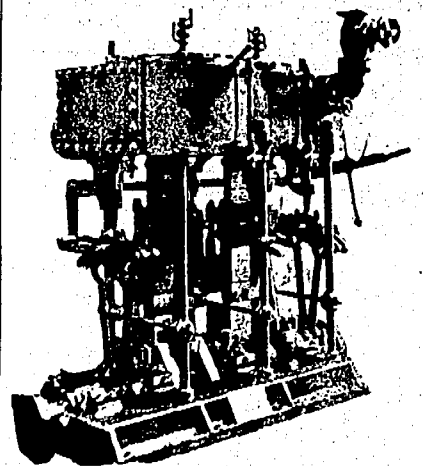
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ELECTRIC LIGHT ENGINES.

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Shirtings, Gingham, Ticks, Cottonades, Oxford, Denims, Flannellettes, Yarns, Awnings, Dress Goods, Sheetings, etc.

THE PENMAN MANUFACTURING CO., PARIS.

Mills at Paris, Thorold, Port Dover, Coatcook. Ladies' and Gent's Wool and Cotton Underwear, Topsirts, Socks, Hosiery, Balbriggans, etc.

THE AUBURN WOOLLEN MAN'G CO. PETERBOROUGH.

Tweeds, Beavers, etc.

THE TRENT VALLEY WOOLLEN M'F'G CO., CAMPBELLFORD.

Grey, Navy and Fancy Flannels, in All Wool and Unions; Dress Goods, Tweeds, etc.

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B. Th VONACHTEN, Aachen, Ger'y, Beavers, Fine Dress Worsted, &c.

M. De SAXE & SON, London, Eng., Umbrellas, Sunshades, Parasols, &c

Inspection of Samples Invited.—Correspondence Solicited.

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S. GOLD & CO.

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Suits cut, trimmed and made from \$1.40 and upwards Overcoats from \$1.75 up. For the trade only. -

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White Paper.

1000 page - - - - -	\$1.85
750 " - - - - -	1.50
500 " - - - - -	1.25
250 " - - - - -	1.00

Liberal reductions for quantities.

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1755 & 1757 Notre Dame St., Montreal.

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Awnings, Tents Tarpaulins, Flags, Etc. Thos. Sonne.....193 Commissioners St.

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W. McNally & Co.....50 McGill St.

Buttonhole Maker in Men's Clothing, shirts, Ladies' Cloaks & Waists.

II. Rosen.....170 Main St.

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Carpet Beating. Dominion Steam Carpet Beating Co., 11 Hermine St. H. N. Tabb, Mgr.

Clothing, Wholesale. M. Bernstein.....126 St. Lawrence St.

Dry Goods, Wholesale. James Johnston & Co.... 26 St. Helen St.

Alphonse Racine & Co. 340 & 342 St. Paul St.

Dry Goods and Fancy Goods. C. Rosenberg..... 67 St. James St.

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Paper Dealers, Wholesale. Wright & Co.....617 St. Paul St.

Scrap Iron and Metals. B. Cohen.....Sherbrooke, Que.

I. Smith.....E. Sherbrooke, Que

M. L. Schloman31 St. Peter St.

Manfrs. Shirts, Collars, Pants, Overalls, Skirts and Blouses.

Silversmiths. Simpson, Hall, Miller & Co. 1794 Notre Dame St.

Sporting Goods and Novelties. The Wightman Sporting Goods Co., 403 St. Paul St.

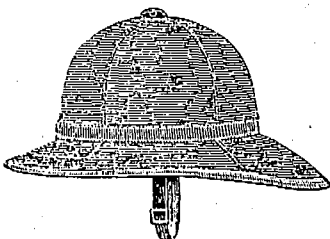
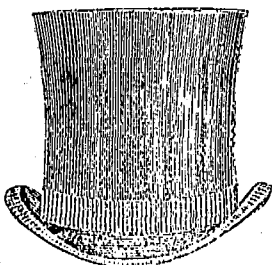
Woollens and Tailors' Trimmings. Lusher Bros.....1886 Notre Dame St.

Telegraphic Address: "EPANODOS," LONDON.

J. ELLWOOD & SONS.

24 Great Charlotte St., - - Blackfriars Rd., S.E.,

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PATENTERS OF

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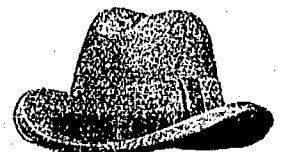
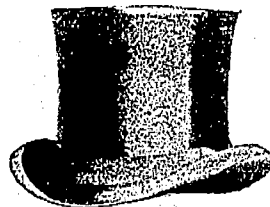
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Hats, Helmets, Caps, Etc.

Silk Hats, Hard Elastic and Soft Felt Hats

Helmets, Men's and Youths' Straw

Hats, Caps, etc.

For Colonial and Indian Markets.

Canadian Colored Cotton Mills Company.

Cottonades, Tlokings, Denims, Awnings, Shirtings, Flannelettes, Gingham, Zephyrs, Skirtings, Dress Goods, Lawns, Cotton Blankets, Angolas, Yarns, &c.

Wholesale Trade only Supplied.

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

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It will tone up your system, and restore the appetite.

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JUST WHAT YOU NEED THIS SPRING.

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Commercial Summary.

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

—Advices from Sydney, N.S.W., state that the official estimates of the wheat area of the colony are 1,361,611 acres, with a probable yield of 13,660,700 bushels, available surplus for export 90,000 tons.

—The demand for iron and steel is growing steadily. Advices from Berlin state that large orders in connection with the construction of the Shan Tung Railroad have reached Germany, among them orders for sixty-five thousand tons of rails, twenty-four locomotives and seven hundred cars.

—Ontario timber amounting to nearly half a billion feet of the finest white pine will be sold by auction about the end of April next. The limits belong to the Cook estate. At an estimated stumpage value of \$4 per 1,000 feet, this means a total value of nearly \$2,000,000. The limits are situated on Serpent River in the Georgian Bay region.

—A meeting of the Montreal Retail Grocers' Association was held on the 14th inst., to take action on the proposed amendment to the license law which is to be brought up at the next session of the Provincial Legislature. If adopted this will do away with the selling of liquors in connection with groceries. It was resolved to wait upon the provincial ministers, and protest against the measure. Some grocers, whose trade is not of large dimensions, claim they reap no net profit from the sale of bottled liquors, now that prices are being cut low and the license is held so high. They say that to drop liquors would mean a serious injury to the rest of their business, but in any other way their desire is to have it.

The well dressed man is well introduced.

The Celebrated "Fit Reform"

E. A. SMALL & CO.

MONTREAL.

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

We solicit correspondence from pushing progressive men, desiring to establish branches.

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Wholesale Clothier Hanches faites en Gros

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Jobber in

CLOTH SAMPLES, REMNANTS and TAILOR CLIPS

also dealer in

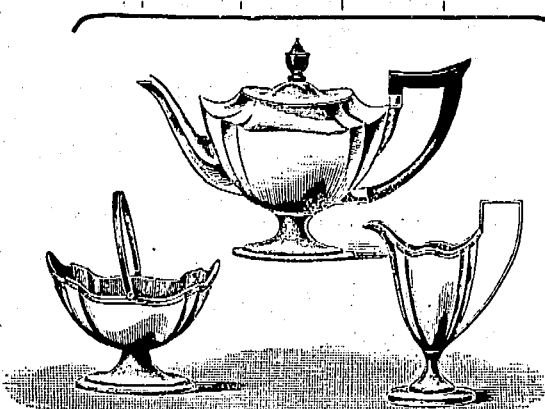
All kinds of Raw Furs and Fur Clippings. 169 Cadieux St., MONTREAL.

Cable Addresses: Bradbury, Sheffield. Silovium, London.

Thomas Bradbury & Sons

22 & 24

Arundel Street, SHEFFIELD,



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Charterhouse Street, LONDON, ENG.

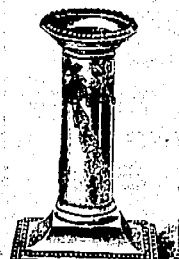
MANUFACTURERS OF

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OF EVERY DESCRIPTION.



: ALSO :



Best Electro-Plate only, Spoons and Forks, &c.

Re productions of Old English Silver a Specialty.

The "FLUX" Fountain Pens.

TRADE MARK.

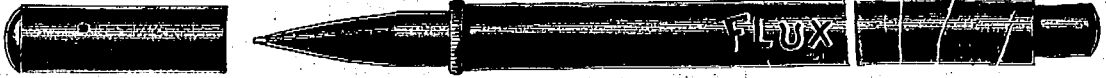
Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurring, so common with cheap fountain Pens.



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

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



No. 500—Plain Polished Vulcanite (size as illustrated) **Price 3s. each.** Each Pen supplied in Box with Filler and full Directions for Use By Imperial Parcels Post, single Pen to one dozen, 8d. extra. Illustrated List, fully describing each sort, Free!

M. LINDNER, Patentee, Manufacturer, etc., 170 Fleet Street, London, E.C., England.

—A \$250,000 shipment of material and equipment was made last week to Brazil for the San Paolo Electric Light & Power Co, which is composed of Canadian and American capitalists.

—The council of the adjoining municipality of Maisonneuve has granted a bonus of \$8,000 to the Kingsbury Footwear Company, to await sanction by the ratepayers. A small woollen factory to be located there will receive a loan of \$2,500, to be returned in sums of \$500 a year.

—The sixth annual exhibition of the Toronto Poultry Association is being held in that city this week. The fact that English markets are favourably receiving Canadian dressed poultry, will, doubtless, add largely to the success of such gatherings, which will be productive of much benefit to those engaged in this expanding branch of trade.

—A Barrie, Ont., letter states that the Grand Jury, in their presentment to the District Judge last week, recommended that the Government devise some mode of inspection of produce intended for the British market and thus stop the practice of sending inferior fruit which is so detrimental to our export trade. The Judge concurred in the recommendation, and promised to communicate the jury's request to the Government.

—The annual meeting of the Montreal Wholesale Grocers' Association was held on the 16th inst. Among those present were Mr. H. Laporte, president; and Messrs. D. L. Lockerby, D. C. Brosseau, L. E. Geoffrion, T. Lalonde, and S. J. Carter. The annual report of the president was submitted and approved of. The election of officers for the ensuing year resulted as follows: President, Mr. S. J. Carter; vice-president, Mr. Albert Herbert; treasurer, Mr. D. L. Lockerby. The new directors are Messrs. D. C. Brosseau, L. E. Geoffrion, and Joseph E. Quintal. Mr. Carter was chosen as the association's nominee on the Board of Trade Council for the coming year.

—Our New Westminster, B.C., correspondent writes:—Considerable stir is manifested amongst certain cannerymen in securing fishing sites along the northern coast of British Columbia, presumably in anticipation of the Government changing their policy as to "traps." The applications for these sites are being made to the Provincial Government.—The C.P.R. has invited the wholesale merchants of Vancouver, New Westminster and Victoria to an excursion into the Boundary Country over their new branch, the Columbia Western, with a view of expanding B.C. trade into that promising section of this province. The Seattle and Spokane merchants are now reaping a harvest there.

—Our Moncton, N.B., correspondent writes:—Mr. W. H. Faulkner, men's furnishings, Moncton, has sold his stock in trade and brick building, to Mr. M. B. Jones, bookseller and stationer of the same place. The property is heavily encumbered, but will be paid off by Mr. Jones, who will improve the building and proceed to enlarge his business. Mr. Faulkner has not definitely settled on his future plans; his business has not been a paying one and he is considerably in debt.

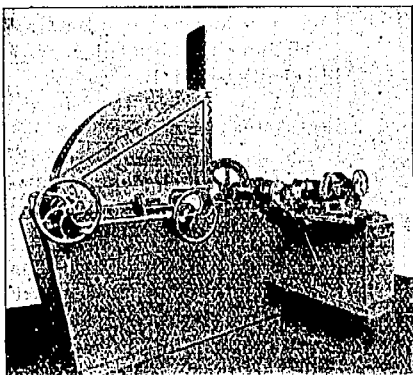
—A Toronto dispatch states that the Commercial Travelers Mutual Benefit Association on the 16th inst., re-elected W. J. Hopwood, President; W. B. Dack, vice-president; and R. L. Patterson, treasurer. The following out of town trustees were re-elected unanimously: M. S. Sutherland, Kingston; Hyman Miller, Winnipeg; E. A. Dalley and John Hooper, Hamilton; Colin McArthur and J. E. Burns, Montreal; J. M. Dillon, London; C. Huehn, Berlin; T. J. Fair, Brantford.

—A Chicago letter states that an advance of a full 25 per cent. in the price of stoves and ranges has been decided on by the Association of Stove Manufacturers, in session there last week. The advance will take effect January 1. It is claimed the advance was made necessary by the increased prices of iron and steel.

—A suitable and inexpensive substitute for Manila binder twine will, doubtless, shortly be introduced owing to the expected high price of the original article, caused by the continued hostilities.

—Sarnia will convert its horse car line into an electric one.

DAVID ASHTON & Co., ENGINEERS,



Speciality:—File & Saw Manufacturing Machinery,
AZTEC WORKS, NEEPSAND,
SHEFFIELD, ENG

FRANCIS BAGLEY,

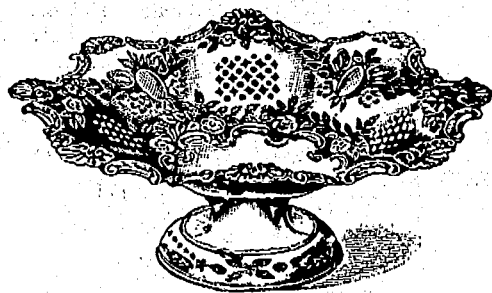
...MANUFACTURER OF

Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

Agent in
TORONTO & MONTREAL, **COVENTRY, Eng.**

F. A. TURNER.



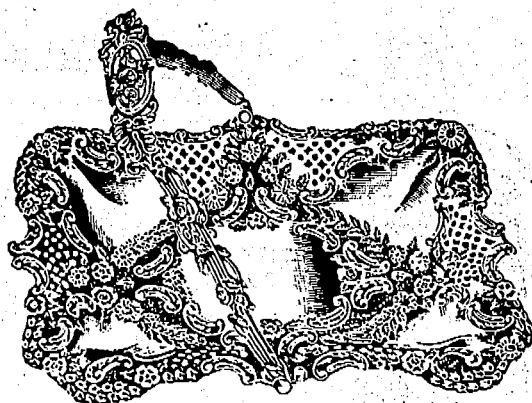
ALLAN GREEN

MANUFACTURER OF

STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.
..... SPOONS, FORKS,

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—The citizens of Three Rivers are desirous of obtaining Provincial Government aid in the completion of the bridge over the St. Maurice River.

—A St. John, N.B., druggist, Jas. McKinney, has suspended payment. A statement of affairs is being made. Liabilities are over \$4,000. He began in '84, succeeding T. M. Pengilly. Until lately the business was understood to be prosperous.

—At Laprairie, Que., Jos. Brault, general dealer, has assigned. A meeting of creditors is called for this date. Liabilities are \$7,500. He came from Barrington, Que., last May where he had been in business some years. He failed in '86, compromising at 70 cents in the dollar. Lack of capital to conduct the business he was doing seems to be the source of his troubles.

—Capital, which has for some years been flowing out of Alaska, is at length beginning to be invested there.—The Fort Simpson, Teslin and Dawson Railway Company will apply for incorporation at the next session of the Dominion Parliament. The company proposes to build railway and telegraph lines from Fort Simpson, via Teslin Lake, to the capital of the Yukon district.

—Our St. Thomas, Ont., correspondent writes: The Stacey Hardware and Mfg. Co., composed of Thomas Stacey, John Stacey, jr., and George Stacey, failed on November 4th. Mrs. Mary M. Stacey, wife of George Stacey, started business on the 15th inst., in another store as "The Stacey Hardware Co.," pending an action of ejectment Thomas and John Stacey have begun against Ingram & Davy, the purchasers of the old Stacey Co.'s stock from the assignee.—Mr. John Campbell, the present proprietor of the Erie Flour Mills, is turning the business into a joint stock company. The Erie Mills have a large export trade, Mr. Campbell having carried on business prosperously for a long time. He has been connected with the firm of Campbell & Stevens, with mills at Chatham, West Toronto, Aylmer and St. Thomas.—W. A. Miner called a meeting of his creditors several years ago and then his wife began business in groceries under the name of "Miner & Co." Some of the stock was seized and they have sold out now to H. Waddell.—John Christmas, formerly in the employ of G. R. McColl, druggist here, has bought out the Central Drug Store of Flock & Co., (Burkholder & Flock).

—A Washington, D.C., letter reports that the State Department has received advices from two of its Consular officers, at Ottawa, and Sault Ste. Marie, of intended action by the Canadian Government to prevent the exportation of nickel ores and nickel matte, which, they say, will have most important and disastrous results upon the nickel industry in the United States. Incidentally, because of the large consumption of nickel by the U.S. Government in manufacture of armour plate, the price of the raw material will be unfavourably affected, and the refining industry, now confined to the United States, will be seriously injured. The expressed purpose of the Canadian order is to compel the reduction of the ores and the refining of the nickel to be done entirely in Canada.

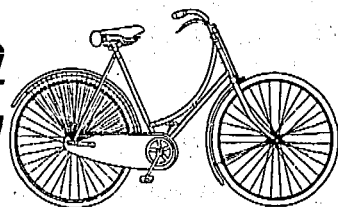
—A Philadelphia, U.S., letter states that the first Lafayette dollar, the unique specimen authorized by Congress in aid of the fund for the erection of the Lafayette monument in Paris, was struck off at the United States Mint in that city on the 14th inst. This coin will be presented by the President of the United States to the President of France. Fifty thousand of the coins will be struck off, and are to be disposed of at a cost of \$2 each. The coin is a legal-tender dollar, and bears upon its face a double medallion of the heads of Washington and Lafayette, and on the reverse a miniature reproduction of the equestrian statue of Lafayette with the inscription, "In Commemoration of Monument Erected by School Youth of United States to General Lafayette, Paris, France, 1900."

—Two reports of grocery assignments have been received from St. John's, Nfld. Geo. J. Keough began in groceries and liquors ten years ago. He escaped the big fire and was thought to be doing a good trade afterwards, but trade became dull of late. Last year he gave a mortgage on the stock for \$400. He has now assigned.—T. J. Reenan, grocer, same place, is reported to have assigned. He was formerly employed as bookkeeper by H. T. McCoubrey, starting on his own account in the spring of '97.

—A new hospital, capable of accommodating one hundred patients, has been opened in Toronto. The location is at the western end of the city.

—The John Campbell Milling Company of St. Thomas (Limited), with a capital of \$75,000, is seeking incorporation.

AGENTS



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Look Out
For
Business

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THE COVENTRY WHEEL CO., LTD.
COVENTRY, ENGL. (Only address).

Makers of the celebrated
"Coventry Wheel" and "Maxim" Cycles.

Cable Address:
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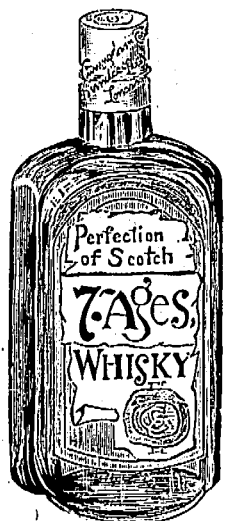
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56 LUDGATE HILL, LONDON, - - ENGLAND.

CUNINGHAM, COVENEY & CO.,



WINE & SPIRIT BROKERS.

33 Seething Lane, GREAT TOWER ST., London, E.C., ENGLAND.

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

Orders Promptly Attended To.

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SHEFFIELD, England.

Joseph Rodgers & Co.

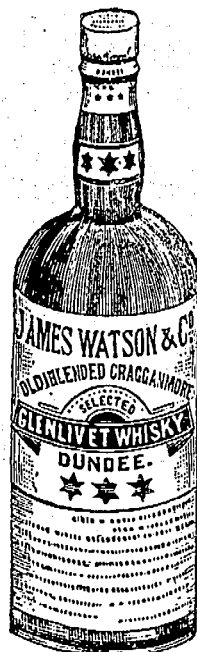
MANUFACTURERS OF

Table and Spring Cutlery,

RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.



A Safer Drink has never yet been brewed than . . .

Watson's Dundee Whisky

Undoubtedly the Finest Imported.

Henry J. Chard & Co.

Agents for Canada,

28 HOSPITAL ST., MONTREAL.

—Extensive harbor improvements will be made at Toronto to be ready for the opening of navigation.

—The Wagner Palace Car Co. and the Pullman Co. have been amalgamated. The combined capital will be 74 millions.

—An offer of 65 cents in the dollar, cash, is being considered by the creditors of A. Bussiere, general store, Stanfold, Que., whose difficulties have already been reported. It will likely be accepted.

—Railway earnings in October on 160,000 miles, about three-quarters of the whole, were relatively larger than in any previous month this year, showing a gain of 19.8 per cent. over 1892, and November earnings show an increase of 10.0 over last year's and 23.4 per cent. over those of 1892. Eastbound tonnage from Chicago in four weeks has been 411,525, against 408,925 last year, and 275,417 in 1892.

—The much-abused Texas mule will now begin to feel that when it comes to dead earnest he is not a bad fellow. An Austin, Texas, letter states that representatives of the British Government who have been buying mules in Missouri, Texas, and other Southern States, and shipping them for use in the campaign against the Boers, have received instructions to purchase 10,000 more, of the best available. A prominent mule dealer of Austin received a telegram from one of the representatives now in New Orleans, offering good prices for as many animals as could be furnished him.

—The Buffalo & Fort Erie Bridge Co. is building the only foot and vehicle bridge above Niagara Falls. The bridge, or practically two bridges, is to cross the Niagara River from a point between Buffalo & Tonawanda, to Grand Island, across the island, and on to the Canadian shore. The eastern section is the one for which legislation was obtained at Washington in 1898. The location of the bridge has been approved by the War Department of the U.S., the contract has been let for \$1,485,400, and already several piers have been built. The Canadian section will cross from the opposite side of Grand Island to a point in Welland County.

—Modern mining machinery, crushers and smelters have not only made unprofitable mines yield large returns of late years, but have been the means of re-starting many abandoned mines of former days. Between Higuera and Vallena, in Chile, the report comes a most remarkably rich discovery has been made. Manganese, copper, gold and silver, are reported in quantities and richness sufficient to change the financial conditions of the country if they are developed. Manganese is reported in quantities sufficient to supply the demands of the whole world, and veins of copper to give back to Chile the position she once held as being the producer of 75 per cent. of the copper supply of the world. The mines of Coquimbo and Atacama provinces were celebrated in the past as great producers of both gold and silver, but the communications with the best part of the mining country have not been good. An engineer who reports on the subject says the statements are not exaggerated, but entirely in accordance with the facts. He says that he has seen veins 19 to 33 feet wide and over a mile long on the surface; that the copper is 50 per cent. on the average, and that the climate is almost perfect.

—The C.P.R. land sales for 9 months this year were as follows:—

	Acres.		Amount.	
	1899.	1898.	1899.	1898.
January	14,718	22,044	\$ 46,411.35	\$ 72,924.83
February	13,747	20,650	43,371.00	66,399.00
March	24,045	33,421	74,430.00	109,010.00
April	36,626	43,145	116,835.00	140,276.00
May	39,573	43,148	125,862.00	137,835.00
June	54,225	49,203	169,234.00	160,200.00
July	47,402	39,512	149,546.00	123,010.00
Aug.	35,214	19,448	110,705.00	63,911.00
Sept.	25,517	18,007	83,719.70	56,936.43
	291,063	283,578	\$910,194.05	\$930,502.26

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

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

DISTINCTIVE QUALITIES

—OF—

North Star, Crescent and Pearl Batting.

Purity, Brightness, Loftiness.

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

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.



Contractors to H.M. Government and the Principal Railways.

NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

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

Works and Stores: SOUTHALL, MIDDLESEX.

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

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

—An offer of 25 cents in the dollar has been made by E. M. Huot, shoe dealer, Lake Megantic, Que.

—The assignee has charge of the small general stock of P. Erlich, Charitz, Man. Liabilities are about \$2,500, with assets nominally the same. He began last February, with little capital.

—The Finance Committee of the London, Ont., City Council, at a late meeting, unanimously voted to make the Police Magistrate's salary \$1,800, instead of \$1,400. Authority was also granted to dispose of \$55,000 worth of debentures.

—Words of appreciation, accompanied by substantial proofs, continue to reach us from subscribers far and near. "I could not do without it," writes Capt. W. E. J. of Combermere. "It is worth a hundredfold its cost to me in my business," says G. D. of Quebec.

—It is stated that 80 per cent. of the imports into the Yukon this year was Canadian produce. The season was practically closed on Dec. 1st, and at that time Victoria had shipped goods to the value of \$2,079,000, as compared with \$1,586,000 last year, and \$53,000 in 1897.

—A Quebec letter states that a new proposition for the establishment of refrigerators and abattoirs in the district of Quebec is to be made shortly to the provincial Government by various tenderers for its considerations before the coming session. The proposal contemplates a fixed subsidy not exceeding \$30,000 a year for a certain period, instead of the previously proposed guarantee of 3 per cent. on \$1,000,000 and not to be paid till the business has been established, and some \$500,000 spent on buildings and plant.

—A serious charge is held against Louis Cohen who had been a general storekeeper in Halifax, and who is now in Montreal, awaiting trial for having obtained some \$10,000 worth of goods under false pretences from Montreal merchants. It is alleged he came here from Halifax a few months ago, and, declaring himself in good financial circumstances, purchased goods from Messrs. Greenshields & Co., Hermann Wolff, Canadian Underwear Co., Montreal Waterproof Clothing Co., Freedman & Co., R. J. Tooke, and others. Cohen says he intended to get into business outside Halifax, and counted on making money to settle with his creditors.

—The assignee has charge of the shoe store of E. Flynn & Co., Quebec. The business was started in May, '97, with small capital. A subsequent change of location did not have the result anticipated.

—A Sydney, N.S.W., letter states that official estimates are that this year's wheat crop will show an increase of 4,374,484 bushels over 1898, and that 90,000 tons will be available for export.

—The combination of Ontario woollen manufacturers, recently reported, is said to be in a favourable way for early completion. The head office will be at Toronto.

—An offer of 25 per cent. is made to his creditors by A. Tessier, general dealer, St. Casimir, Que., whose financial shortages were previously reported.

—The Broadway National Bank, Boston, Mass., has suspended. The failure is partially owing to the assignment of J. P. Squire & Co.

McArthur, Corneille & Co.

310 to 316 St. Paul Street

AND

147 to 151 Commissioners St.,

MONTREAL.

Manufacturers and Importers of

White Lead, Colors,

Glass, Varnishes,

Glues, &c.

Oils, Chemicals, Dyestuffs,

Tanning Materials, &c.

AGENTS FOR

BERLIN ANALINE CO.,

Berlin, Germany.

Manufacturers of Aniline, Colors and other Coal Tar Products.

THE

NEW COVENTRY CYCLES.

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

NEW COVENTRY CYCLE CO.,

MOOR ST., EARLSDON,

COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

THE

BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write for our

SAMPLES & PRICES.

Offices and Warehouse:

2 GRESHAM BUILDINGS,

GUILDHALL,

LONDON, E.C.,

ENGLAND



Established
1824.Established
1824.

NEEDHAM'S PASTE.

"THE FAVORITE METAL POLISH."

You have to use water to Needham's Paste, but the water costs you nothing, you have only to go to the tap for it. Remember when you buy "grease" polishes, you pay, and pay extravagantly for having it in a moist state. Needham's Paste gives a brighter and cleaner polish, and goes three times as far.

MAUFACTURERS:

JOSEPH PICKERING & SONS

Alwyn Works, SHEFFIELD, Eng.

—From the humbler vocation of peddler, Geo. Cann started a small general store at Crewson's Corners, Ont., a few years ago. The assignee has charge now.

—At Aultville, Ont., the hotel conducted by Mrs. John Elliott, is held by the assignee. Her husband conducted the business for many years, prior to an affliction which necessitated his removal. The estate was reported as sold last July.

—The Duke of Manchester has joined the staff of the New York "Journal." We hope His Grace will not be unduly elated by this advance in social rank, for a man who has won a position as a journalist by his own brains is more worthy of respect than one who has nothing to recommend him except the accident of birth.

—A charter has been received by the G. W. R. Robinson Co., Limited, Hamilton, Ont., to carry on the business of a general merchant in that city. The capital stock is \$100,000, and the provisional directors are Messrs. George Webster Robinson, merchant, Hamilton; G. Robinson, J. W. Little, wholesale merchants, London; J. G. McIntosh, London; G. C. Gibbons, barrister, London.

—Mr. E. P. Clarke, M.P., ex-Mayor of Toronto, is likely to be again elected without opposition to that office next year. Mr. Clarke is very generally regarded as the best mayor Toronto ever had. He made a thorough study of municipal affairs; sought the best advice when needing information, or counsel; held aloof from all cliques and parties, and discharged his duties with exceptionable ability, probity, and regard for the city's affairs.

E. BOISSEAU & CO.

Manufacturers Wholesale

Men's, Youths', Boys' and Children's

CLOTHING

Yonge & Temperance Sts.

TORONTO, ONT.

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,
LONDON, E. C., ENGLAND.

Hoses, Tubing, Sheet, Pouches, Tobacco, Washers, Valves, Packing,	Closet Covers, (Ordinary and Patent), Gas Bags, Football Bladders, Tyres, Mats, All Surgical goods and Chemical Articles.
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—The Canadian railways are keeping well to the front in the matter of general improvement. New and better cars are being added, double tracks laid, new systems introduced and everything that modern genius can conceive as a step ahead is being tested on its merits and adopted if found expedient. It is stated that the Grand Trunk have made a change in the numbering of through trains. Hitherto when a train left the West for the east it received a number at the station, but at the different cities it received another number, sometimes confusing the public. The officials have decided that in future the number the train receives at the starting point will remain to its destination. The numbers of local trains will remain the same.

—The value of factory buildings erected in Toronto during the year just closing, approximates \$1,000,000, and of dwellings upwards of \$800,000, while another \$300,000 has been expended in building alterations and improvements.

—Two new branches of the Bank of Nova Scotia have been opened in Ontario, one at Arnprior, where Mr. A. H. Rowley has temporary charge, and one at Berlin under the present management of Mr. D. C. Chalmers.

—Mr. Edmund Morris, a son of the late Hon. James Morris, died at Toronto, on 17th inst. Deceased had been Inspector of the Ontario Bank for some years, and was very highly esteemed.

McLaskill, Dougall & Co
Fine Varnish & Japan
Manufacturers
Montreal
Price Lists on application

BRICK.

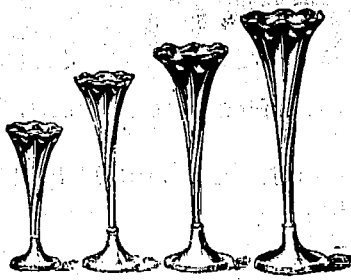
DON'T SPEND || Good Money on poor Bricks.
We make the highest grade made in Canada

THE MILTON PRESSED BRICK CO., Ltd.

Works & Head Office: MILTON, Ont.

DR. ROBERTSON, President. J. S. McCANNELL, Managing Director.

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



S. E. Breakspear,
 Manufacturing Jeweller
 AND Silversmith,

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



The "STRAINETTE"
 Registered TEA STRAINER.
 Fits Cups or Glasses.
 Nickel Silver..... 8s. per doz.
 E.P.N.S. Gilt inside..... 34s. "
 Hall-Marked Silver,
 Gilt inside..... 7s. 6d. each
 No. 1. N^o.1 Silv'r. 8s. p. doz.
 " " " " " " " "
 Bright, Gilt in. 12s. 6d. "
 No. 2. Electro-Plate on
 N^o.1 Silv'r. Gilt in. 2s. each
 No. 3. Hall-M^o.d Silv'r.
 Gilt inside..... 7s. 6d. "
 No. 3. Electro-Plate on
 N^o.1 Silv'r. Gilt in. 2s. 9d. "
 No. 3. Hall-M^o.d Silv'r.
 Gilt inside..... 8s. 9d. "



All above are size of large tea spoons.



The "SAIFTEE"
 (H. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches.
 The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.
 Electro-Plate on N^o.1 Silver 1s. 8d. each.
 Hall-Marked Silver. Gilt inside..... 3s. 6d. "
 Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., 11ee.

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

GROCERY NOTES.

—In its annual review of the salmon packing season of 1899 in its special cannery edition, a San Francisco paper gives the following comparison of the total Pacific Coast pack for past three years:

	1897.	1898.	1899.
Alaska	969,850	956,979	1,094,207
British Columbia	1,015,477	454,500	694,746
Puget Sound	423,500	417,700	871,500
Columbia River.. . . .	552,721	473,230	337,700
Outside	68,683	78,600	62,500
Sacramento River.. . . .	42,500	28,000	30,213
Totals	3,072,731	2,409,009	3,090,866

Large as the pack was this year, it has practically gone into consumption, leaving a much less stock than was carried on May 1, 1899, of the 1898 pack. For the first time in its history the Alaska Packers' Association has withdrawn from the market, so large have been the sales. This is the case also with the Pacific Steam Whaling Co., and other large packers on the Coast.

—A private London circular of the 8th inst., treating of dairy products, says: — The demand for Australian and New Zealand butter continues good, although prices make no advance. Complaints of "fishiness" are more numerous this year than usual, and really "Choicest" butter is by no means plentiful. There is a good supply of butter at 98s and 102s, but not much at 92s to 96s. The amount of business transacted this week has been large, although agents

Established 1842.

Thomas Otley & Sons,

Manufacturers of all kinds of

Electro-Plated, Nickel Silver,

and Britannia Metal Goods.

Meadow Works,

SHEFFIELD, ENGLAND.

are not yet able to clear their floors before the arrival of the next steamer as they did in former years. The trade, however, is getting well on to Australian and New Zealand and over 750 tons a week are going into consumption. During the past fortnight Canadian supplies have temporarily increased again, but prices in Canada have risen, and this market has somewhat sympathised in the movement, to the extent of 3s on the week. There is a large trade doing in margarine mixtures of the better kinds. As the high-class mixture will be illegal after December 31st there are strong hopes of a better demand for pure butter in January—Cheese —The demand continues good, but prices are still relatively too low compared to c.i.f. quotations, as late Novembers have been bought at 56s c.i.f. London, and Septembers at 59s to 60s, whilst Septembers have made only 58s on spot. The first arrival of New Zealand is due in ten days, a large line of which has been sold this week at 47s 6d. f.o.b., New Zealand.

INDIA RUBBER BALLS.

ENGLISH MAKE.

QUALITY GUARANTEED.

SIZE—Inches.	GREY	COLOURED
	P. R. GROSS	PER GROSS
1 1/4		9/6
1 1/2	8/3	12/6
1 3/4	13/6	14/6
2	14/6	17/6
2 1/4	17/6	23/6
2 1/2	21/-	29/-
2 3/4	28/6	33/-
3	32/-	39/-
3 1/4	37/-	44/-
3 1/2	46/6	48/6
3 3/4	49/-	52/-
4	52/-	60/-
4 1/2	77/-	82/-
5	92/-	100/-

These prices are subject to cancellation without notice.

Free Cases, Free London or Manches-ter. 2 1/2 % for Cash in London.

S. GOTTSCHALK & Co.,

BUNHILL ROW,
 LONDON, E.C.,
 ENGLAND.

The Novelty Inventors.

Cables,—“Reminders,” London. A. B. C. Code used.
 Payment against documents or through shipper.
 See our November and December advts. in this JOURNAL.

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

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

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

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

The Brewers' and Distillers' Co₂ Co., Ltd.,
16 VICTORIA STREET, LONDON, ENGLAND.

IRON AND STEEL PROSPECTS.

—From the numerous large orders in waiting at the principal steel mills estimates of the coming year's requirements can be gauged with considerable accuracy. A Cleveland letter, summing up the situation states that sales of the old range Bessemer ores of Lake Superior began last week. While it is not to be expected that the scramble of last spring, when prices were about \$2.50 a ton lower, will be repeated, large contracts have been entered into in the past few days and in the case of some large producers the bulk of their output for 1900 has been sold. Mesaba Bessemers, as predicted, did not follow the lead of Biwabik, at \$4.25, but have sold on a basis of \$4.80 for Fayal. Eastern furnaces have been on the market, but as heretofore are letting Central Western buyers take the initiative. Imports of Cuban and other foreign ores will be on an enlarged scale next year, but even with 250,000 tons from Cuba and 200,000 tons from Newfoundland and increased shipments of low phosphorus ore from Mediterranean ports, the total will be but a fraction of the wants of the East apart from its local ones. Some effort has been made to gauge the condition of the foundry trade and its lookout. Reports show that stocks of pig iron are light; that foundries see an indication of an increase rather than a decrease in their business in 1900 at high level prices and that large requirements of foundry iron for the first half of 1900 are yet to be met. A factor that must be reckoned on for next year is stoppages for repairs, many furnaces having been driven this year to their utmost, and relining and repairs postponed to take advantage of rising prices. The week has brought no changes in prices and the indications are that the quiet period of the year will be marked by neither advance nor decline. The fact that the leading consumers of iron and steel — railroads, car works, shipyards, bridge and structural works—are supplied with work for so many months of the new year is taken as an indication that expectations of any general weakening in prices due to the lull in new buying will not be raised.

THE FINEST WILL SURVIVE.

A large wholesale warehouse such as that of McIntyre, Son & Co., Victoria Square, which was supposed to be ready for comfortable and efficient occupancy in midsummer last, requires considerable in the way of extra work before it is thoroughly fitted for the business of a wholesale house of this magnitude, one which has never been known to do anything by halves. We have already described the interior improvements in the warehouse proper, but even Mr. William C. McIntyre, the head and front of the house, was scarcely prepared for the elegance with which, in the meantime, his own business and private office has been finished. It combines the neatness of a boudoir with all the facilities for thorough business management. His many friends wish him long years

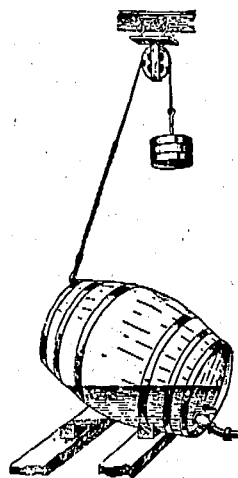
to continue, promote and enjoy the prosperity of this old established staunch business with its latter day infusion of new brains and practical industry. The imposing building which the firm is re-creating in the adjoining lots for Green-shields, Son & Co. promises to be one of the model wholesale warehouses, not only of Canada, but of the Continent.

—Assets of \$2,000,000 over liabilities would appear like a favourable showing in case of assignment. These figures are given in the matter of J. P. Squire & Co., provision dealers and pork packers, Boston, whose assignment is chronicled. The assets are given as \$5,000,000.

—An electric line is projected from Bracebridge to Muskoka Lake. It would be a summer enterprise.

THE "CHAMPION" ... Automatic Tilt FOR BEERS, SPIRITS AND WINES.

(Under Royal Letters Patent, No. 6876.)



This AUTOMATIC TILT is simplicity itself; being SELF-ACTING, no attendance is required—in fact, the cellar can be locked up and left.

INDISPENSABLE to PUBLICANS and the TRADE.

When the Beer or other contents has reached such a level as to require the tilting of the cask, the machine begins at once to act for itself.

The AUTOMATIC TILT moves imperceptibly with the regularity of clockwork, the eccentric sheave performing the duty of tilting and retaining in position.

The AUTOMATIC TILT acts on a rider, just as well as on a stillion.

N.B.—The increased quantity of bright beer that can be drawn off by using this AUTOMATIC TILT soon saves its cost.

Indispensable to Brewers, Publicans and Bottlers.

PRICE - 30s. - COMPLETE.

PATENTEE AND MANUFACTURER

J. WALTON,
176 Shaftesbury Avenue

LONDON, W. O., Eng.

CHRISTMAS ANECDOTES.

Instances of how readily large profits may be realized from articles possessing in any degree a mysterious value occasionally come to light through accident. Christmas week couple of years ago the manager of a departmental store out West was referred to in the case of a customer who had returned a china cup and saucer and demanded twenty cents for overcharge. The cup was marked thirty cents—the regular price. The young saleslady—a temporary hand—on being shown the fifty-cent check she made out and the thirty cent price, merely offered the explanation that she mistook the figure three for a five and had sold about fifteen that day at fifty cents each. The cups being delivered from extra stock, were not marked, and it was only after the sample had been preferably taken the error was noticed.

A customer of the same store—a man of many summers—who, throughout the year was almost a daily caller, being allowed to do the buying for the entire family, was very anxious to get a Christmas box as the time approached. On the first of December he made known his desire in a joking way, but as the days went by, kept getting a little—very little—more emphatic in his request. It can readily be seen that, as a daily caller, his voice became pretty distinct along about the end of the third week. As no Christmas presents were given by the management of the store, and as this man was a valued customer there was a problem to solve. Couple of days before Christmas he sternly demanded his present, selecting a pair of shoes, extending the request by stating that he would buy another pair or possibly two, if the first was forthcoming. A compromise was agreed on by selling him a pair for one of his sons, a No. 7, E last, at strictly wholesale cost. The selling price was \$4 and he was quite pleased to get them for \$3.

The second evening afterward he brought the shoes back and claimed his son couldn't wear them. He wore them one day and the second tried them with lighter hose, he claimed, but to no use. The shoes being worn prevented them being exchanged, the man admitting this. But what could he do? He must have shoes for his son or he couldn't go to work next day. He then proposed he'd take a pair of No. 8½ same last, so as to be sure they'd be big enough, and he'd try and wear the original pair himself. Of course he had to receive the second pair for \$3 also. The following week one of his sons came in smiling, and said, "Did you catch on to the joke father got on you about the shoes? The first pair fitted me all right, see them on my feet. They were such bargains that my brother Tim gave him \$3 more to try and get him a pair. He thought for a minute and then asked me to loan him mine or he couldn't work it."

The present received by mail is, doubtless, more warmly appreciated, for in this case, like many others, "distance lends enchantment." But what of the following: An individual whose days, unfortunately, were too often spent away from home, was extremely anxious to show some tangible proof of his affection for his wife. On Christmas eve he mailed her the following: "Dearest Annie, I cannot be home for Christmas, but I am partially recompensed by the knowledge that for the first Christmas since we were married I am able to bestow on you some real proof of my regard. I herewith make you a present of \$100, trusting it will reach you safely.—P.S.—I don't happen to have the full amount with me, but I enclose \$1, and shall send the balance at first opportunity." When the letter was received and opened it was found he had forgotten to enclose the dollar.

—An offer of 20 cents in the dollar is referred for acceptance to the creditors of J. Phipps, shoes, Dunnville, Ont. He owes about \$1,600, and shows stock, etc., of about \$400. He some years ago, succeeded to the business of S. Cormick, with whom he had been employed. He gave a chattel mortgage last October, and was recently sued on another debt.

—The Guelph Farm, Dairy and Grocery Company, of Toronto, would appear by its title to warrant extensive operations, and plenty of reserve capital, yet its owner, Arthur R. Burnett, has assigned. He succeeded to the milk and dairy business of his father early this year, subsequently adding groceries.

FRIDAY, DECEMBER 22ND, 1899.

RETAIL SHOE TRADE.

The remarkably mild weather during the past months has more seriously affected the retail shoe trade than any other separate line. This would not be felt to the extent noticed in the assignment lists were it not a fact that people enter this line with less capital than almost any other, where a good showing is necessary to insure a fair trade. Among the week's failure list are a number of small dealers in shoes, and it is safe to presume that were weather conditions favourable these names would not appear.

A dry goods dealer can force his sales, often to an addition of 25 per cent. through counter exertions, and more than double them for a week or two by announcing apparent big cuts in prices. He can accomplish this because he has the latitude. He has variety, unseasonable goods, overstocks, bankrupt specialties, etc., as arguments, and if his resources need replenishing, he can thus relieve the temporary strain. But these outlets do not appear to the retail shoe dealer. He cannot make big reductions to entice trade, for his stock, if small, is too well known to regular customers. He would be selling at a loss if he insisted on making his declaration a fact, and to have his sale a success the semblance of facts at least must be there.

A large stock of shoes can be successfully reduced occasionally by clearing off all odd sizes, narrow widths, and ends of makes in which sizes are no longer being kept up. The dealer who can dispose of such stock at least yearly, receiving 80 to 90 per cent. of the cost, is aiding his store by getting his stock in good shape, and aiding his resources by taking the value of his undesirable stock, and placing it in shoes that will sell and yield a profit. Some Chicago departmental stores conduct their shoe department on the plan of always selling odd sizes, styles, widths, etc., at heavy sacrifices. They get much of these from the wholesale houses, but the greater number are picked up at bankrupt sales, etc., then new and old are bunched together and advertised under a single heading and for a single price. A man wearing a No. 7 E last will, if not particular, buy a Goodyear-welt-No. 9-A or B last, for probably two-thirds the original cost. Of course he has a bargain and tells it to his friends. The store gets credit for the bargain without further explanation, nor the knowledge that a profit of perhaps 30 per cent. was made on the sale.

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Being the largest Deposit made by any Canadian Life Company.

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THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, DECEMBER 22ND, 1899.

THE NOVEMBER BANK STATEMENT.

The bank statement for November arrived just as we were going to press, too late for any extended comments or analysis. The circulation fell last month from \$49,588,000 to \$47,839,000. Deposits on demand increased by \$600,000, and those payable after notice, \$2,400,000. Call loans fell off by \$327,000, and Current Loans, or Discounts increased from \$259,849,000 to \$263,597,600, an advance of \$3,748,600, which is a notable figure. Balances held in the States were reduced, \$950,000. The other items remain much as in October.

THE SEASON'S DANGER TO LIFE ASSURANCE COMPANIES.

The life assurance companies at this season are accustomed to make exceptionally great efforts to secure new business in order to swell their annual statements. Their agents and canvassers are put under the utmost pressure, and the greatest temptation, to secure applications for new policies. Such conditions invariably tend to relax the precautions necessary to be taken against, not fraud only, but unconscious deception by those who are pressed to apply for a policy of life assurance. The whole staff is very apt to become demoralized by the prevailing excitement at this season.

It is known to us, that offers have been made of large rebates on the ordinary premiums, even to the extent of nearly the whole amount for one year, or for three, or six months. Payment of the first premium is being offered

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We made the first Bicycles in England in 1869, and are making the best Cycles to-day.

Applications and Enquiries to

The Swift Cycle Co. Ltd.,

WITH WHICH IS INCORPORATED

THE COVENTRY MACHINISTS' CO'Y, Ltd.,

CHEYRESMORE WORKS,

COVENTRY, ENGLAND.

to be left uncollected at the convenience of the applicant, a note being taken, which is promised to be renewed.

Besides these highly objectionable practices at this season, there is another one of peculiar danger. Representations are being made, that the medical examination will be merely formal, so that weak lives may be passed, and a policy granted, not only without any money payment, but granted to an applicant who could not pass a complete, a properly conducted examination. There are medical men available to whom a fee for passing an applicant is an irresistible temptation. Physicians are easy to find who are hardly making a living enough for an artisan. Many a family doctor is not in a position to give offence to one of his patrons, who are so few as to be very precious. To him the interests of a life assurance company are of no moment compared to his own. Without any strain of his conscience an impecunious doctor, will draft a report for a friend in order to secure his being passed for a life policy, and himself helped by a fee. Christmas time anyway, he says, is not the time for being too punctilious; charity is the note of the season; and, out of pure goodness of heart, he puts his friend through a formal examination, recommends him as an applicant, so, both he, and the doctor, and the agent are mutually gratified. The company adds another policy to its list which swells its returns, the result being, that the existing policy holders are robbed by business being accepted which drains off part of the profits, so that their share is most unfairly diminished.

The custom, so general at this season, of taking life assurance business at a nominal premium is a gross wrong done to the old policy holders, and the acceptance of applicants without a strict, highly expert, and independent examination is a highly scandalous fraud. If the life assurance companies in their reports were to explain under what conditions some of their increases had been secured

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,134,327.27
Death Losses Paid, 1898, \$3,887,500.95
Total Paid Members, 1898, \$4,584,095.12

CASH AND INVESTED ASSETS.

Net Surplus Invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898, \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 Ins., \$32,037,390
Total Business in Force Dec. 31, 1898, " 102,379 " 269,169,321
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

EXCELLENT POSITIONS OPEN in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the **MUTUAL RESERVE THE VERY BEST ASSOCIATION THEY CAN WORK FOR.** Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.

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T. W. P. PATTERSON, Gen. Man.

at the latter end of the year, they would have nothing to boast about, but much to shake the confidence of old policy holders, and the public.

A CHRISTMAS VIEW OF THE WAR.

To our subscribers, advertisers, and all our readers, an ever widening circle which extends wherever this season is observed, we extend a hearty Christmas greeting. May all its festivities be theirs, and prove the joyous prelude to a prosperous and happy New Year.

But for the war, Christendom would now be on the eve of celebrating the most peaceful Christmas season ever known. But He, whose birth established the festival, foreshadowed war as one of the results of His Kingdom being founded. The ploughshare and the harrow have to tear through and over the ground, before cultivation can be successfully prosecuted. This preliminary work is being done in South Africa. The rough ways are being smoothed and the crooked paths made straight to prepare the way for the march of the forces of civilization. For individuals the process is a terrible experience, but for persons the world's great movements have no more regard than has the ploughman for the ants whose nests he cuts through.

Had Mr. Gladstone, in 1881, recognised that the sword had its providential function, that before right can rule wrong must be subdued, that the most lasting peace is based on justice, not amiability, the Transvaal, years ago, would have been redeemed from semi-barbarism, and the British flag waving all over South Africa would have elevated that region into liberty, ensured its permanent peace, and so saved this terrible war from bringing Christmas desolation to thousands who, otherwise, would have been enjoying its festivities.

Those who believe that Christian civilization needs no sword should consider what Europe would have been had not the Roman legions prepared the highways for its march. To the Roman roads of Britain is largely attributable the rapid development of the old land from barbarism to enlightenment. The standards of Cæsar pioneered the progress of those of the King born on Christmas Day. British trade owes an incalculable debt to military operations carried on solely for the purposes of conquest. While, then, we cannot but be saddened by thoughts of those who will spend their Christmas amid

and sharing the agonies of the battlefield, or in lamenting their beloved dead, we may yet rejoice over there being a silver lining to this dark war cloud in the certainty that the message of Christmas, "Peace on earth to men of good-will," will, in all future generations, resound over regions now "the habitations of cruelty," where the light of Christmas has never shone.

THE STORAGE ELEVATORS.

An agreement has at last been reached between the Harbour Commissioners and the Buffalo Syndicate in regard to the erection of elevators and warehouses on the wharves in the harbour of this port. The agreement will need ratification by the Dominion Government before it can be put in force. Owing to the crowded state of our columns we have to lay over our comments on this matter until next issue.

ASSETS AND LIABILITIES OF INSURANCE COMPANIES.

The Report of the Superintendent of Insurance includes tables of statistics relating to the different companies doing business in Canada that are of interest, though rarely seen outside that report. Amongst these tables is one showing the Assets in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada. This table we present in a condensed form:

British Companies—Assets.				
Companies.	Real Estate and loans on R. E.	Stocks and Bonds.	Agents balances and bills receivable.	Total Assets in Canada.
Alliance	\$ 311,142	\$ 12,938	\$ 12,938	\$ 335,535
Atlas	113,783	19,551	19,551	143,041
British & For				
Marine	117,000	3,931	3,931	120,931
Caledonian	160,055	21,065	21,065	192,868
Com'l Union	358,026	34,647	34,647	417,383
Guardian	*100,000	377,580	31,551	530,121
Imperial	*377,178	197,441	31,299	629,759
Lancashire	223,326	20,991	20,991	269,444
Liv. & Lond & Globe	1,299,250	1,691,771	26,075	3,108,976
Lon. & Lancashire	181,880	12,681	12,681	227,552
London Assurance	170,340	14,866	14,866	191,955
Manchester	173,432	5,165	5,165	214,550
National of				
Ireland	105,713	10,811	10,811	127,258
North British	2,153,652	2,764,847	45,123	5,252,498
Northern	211,700	23,457	23,457	253,548
Norwich Un.	198,000	8,611	8,611	225,587
Phoenix of				
London	259,420	5,382	5,382	314,474
Royal	*245,000	700,245	49,723	1,056,088
Scottish Un. and Nat'l				
Sun Fire	321,673	24,836	24,836	368,588
Union Assurance	265,354	13,667	13,667	333,988
Totals	\$4,176,081	\$9,050,035	\$429,846	\$14,560,042

*All Real Estate. The Liverpool, London and Globe holds \$88,000 of real estate, and North British \$103,000.

American Companies—Assets.

Etna	134,860	9,727	9,727	144,587
Connecticut	103,000	7,178	7,178	110,178
Hartford	121,042	8,998	8,998	159,427

Ins. Co. of N. America	122,100	.....	159,101
Phoenix of Brooklyn	112,000	5,873	117,874
Phoenix of Hartford	244,491	16,539	271,720
Queen of America	301,986	12,478	331,542
Totals	1,139,479	\$60,796	\$1,294,430

The respective amounts of cash on hand and in Banks do not appear in above table, nor the amounts of Interest due and accrued, nor loans on collaterals. The companies that have no cash on hand in Canada, or in any Canadian bank are, the British and Foreign Marine, the Etna, Connecticut Fire, and Phoenix of Brooklyn, the managers of which companies prefer to keep no cash in Canada. All the other companies have cash on hand, or in their respective banks, to an extent regarded as proportionate to their immediate business requirements, so that, what with these funds and the power of the managers to draw on the head office they are in a position to pay claims with all promptitude. The companies having interest due and accrued are, the Guardian, \$1,326; Lancashire, \$1,389; Liverpool and London and Globe, \$17,164; North British, \$56,486; Phoenix of London, \$1,514; Union, \$844; Phoenix of Hartford, \$2,707. The companies having loans on collaterals of any material amount are, the North British, which has, \$116,800; and Royal, \$30,676, the total of all other companies amounts to only, \$7,170. The Real Estate owned consists of office premises in this city, Toronto, and other places in Canada. Of this class of property the Guardian has, \$100,000; the Imperial, \$377,178; Liverpool and London and Globe, \$88,000; North British, \$103,000; and Royal, \$245,000.

The liabilities in Canada of the above companies are reported as follows:

British Companies.—Liabilities.				
Companies.	Unsettled Losses.	Reserve of unearned premiums.	Total liabilities in Canada.	Excess of assets over liabilities.
Alliance	\$ 30,532	\$ 131,996	\$ 162,528	\$ 173,033
Atlas	27,988	98,879	126,868	16,172
British & For				
Marine . . . . .	.....	.....	.....	120,932
Caledonian	61,626	128,635	192,948	.....
Com'l Union	51,860	259,380	311,458	105,926
Guardian	56,062	223,438	279,515	250,606
Imperial	47,525	173,498	221,198	408,561
Lancashire	60,005	208,977	268,982	462
Liv. & Lond & Globe	36,191	294,575	436,133	2,672,842
Lon. & Lancashire	21,416	151,839	173,255	54,297
London Assurance	23,540	96,528	133,682	58,273
Manchester	21,420	141,152	163,448	51,102
National of				
Ireland	27,988	98,879	126,868	391
North British	65,502	335,895	999,894	4,252,604
Northern	29,839	161,716	191,556	61,992
Norwich Un.	18,545	188,426	206,971	18,616
Phoenix of				
London	69,096	267,118	336,214	.....
Royal	83,050	457,442	966,453	89,635
Scottish Un. & Nat'l				
Sun Fire	30,834	124,356	155,336	213,252
Union Assurance	22,971	168,322	191,293	142,696
Totals	\$810,653	\$3,829,179	\$5,788,382	\$8,771,660

American Companies—Liabilities.

Etna	\$ 1,785	\$ 111,918	\$ 113,703	\$ 30,884
Connecticut	6,245	33,136	39,381	70,797
Hartford	24,456	113,794	138,250	21,177
Ins. Co. of N.				
America	16,216	73,347	89,563	69,538
Phoenix of				
Brooklyn	4,205	48,564	52,769	65,104
Phoenix of				
Hartford	20,505	94,952	115,457	156,263
Queen of				
America	27,708	195,223	224,386	107,156
Totals	\$101,120	\$670,935	\$773,510	\$520,919

The Assets of the Caledonian in 1898 were \$1,079 less than the liabilities, and those of the Phoenix of London, \$21,740 less. It would be better for those companies to fall into line with the other British companies, by raising their assets in Canada to an amount in excess of their liabilities in Canada proportionate to the extent of their Canadian business. The above returns afford a gratifying exhibit of the financial stability of the British and American fire insurance companies which is calculated to inspire their policy holders with confidence. Although there are wide variations in the degree of respective strength, there are none so defective as to justify doubts as to their having ample means to meet all claims that can be made against them in Canada.

BRITISH CEREAL RETURNS.

The British Board of Trade has issued a statement of the estimated yield of wheat, barley and oats for this year, compared with 1898 from which we take the following figures:

	England.	Wales.	Scotland.	Total
	Bushels.	Bushels.	Bushels.	Bushels.
Wheat—				
1899	62,380,057	1,380,938	1,768,320	65,529,325
1898	69,074,387	1,582,086	2,372,383	73,028,856
Barley—				
1899	56,164,813	3,328,494	8,222,891	67,715,698
1898	55,377,522	3,377,413	9,296,983	68,051,918
Oats—				
1899	73,905,288	7,527,952	33,313,304	114,736,544
1898	75,282,761	8,389,938	35,248,218	118,920,917
			England Scotland Wales	
			Bush. Bush. Bush.	
Yield per acre of wheat, 1899	32.83	25.62	37.42	
“ “ “ 1898	34.76	26.83	42.47	
Yield per acre of barley, 1899	34.34	31.41	34.19	
“ “ “ 1898	35.44	32.82	39.07	
Yield per acre of oats, 1899	41.48	36.37	34.78	
“ “ “ 1898	43.49	33.06	36.87	

The average yield per acre of the 10 years up to 1898, and the averages of the different crops in 1899, were as follows:

	England.	Wales.	Scotland.
	per acre.	per acre.	per acre.
Wheat, bushels	29.85	24.03	36.94
“ acres	1,899,827	53,898	47,256
Barley, bushels	33.16	29.87	36.29
“ acres	1,636,634	105,978	240,496
Oats, bushels	40.84	33.06	36.74
“ acres	1,781,629	220,233	957,873
Total acreage	5,317,110	380,110	1,245,025

The yield of wheat in Great Britain this year was 7,499,531 bushels below that of 1898. If we allow what is considered the fair average of 4½ bushels per head of population for the whole of the United Kingdom, we get

180 millions of bushels as the annual consumption. This leaves about 112,500,000 bushels of wheat which will be required in the current year, in excess of the home production of the United Kingdom.

The total area of land in Great Britain under wheat, barley, and oats this year was 6,942,632. The total area devoted to cereals was much the same this year as last, but there was a change in the crops, wheat lands having, to a considerable extent, been given up to barley and oats. The above statistics show how very large an area in Great Britain might be devoted to growing cereals adapted to food for the population were there any probability of the foreign supplies being interrupted. White Britannia rules the waves there is little risk of such a danger, more especially when we consider that the enormous exports of wheat, flour, and meats, from the United States to Great Britain would be protected while on the ocean by the American navy. Our neighbours would never allow such a vast proportion of their foreign trade to be cut off without striking a blow in its defence.

THE WAIL OF BUFFALO.

The Buffalo people are in a sad state of alarm over the prospect of grain from the North West being shipped through this port to such an extent as to damage the trade of their beautiful and wealthy city. What they fear is a danger which reminds us of the fate of the eagle shot by an arrow guided by a feather from its own wing. The conspirator against Buffalo is Mr. Conners, who has become quite a prominent personage in connection with the proposed elevators to be erected at this port.

After quoting what this Buffalo citizen said —“for Canadian consumption”—in regard to his intention to divert the whole of the grain trade of that city to Montreal, the “Express” says, sarcastically, “And he is obliged to do his utmost to keep his word! By virtue of an agreement made with the Montreal harbor commission, Mr. Conners gets the privileges he has been seeking on condition that he bring to Montreal the commerce he has promised to bring within three years, the penalty for failure being a forfeiture of the privileges. Buffalo knows what to expect now. By grace of Mr. Conners, it has three years to live, Well, a good deal can be done in that time to fortify the Buffalo-New-York route. Perhaps we shall not die after all. Perhaps Canadian shipbuilders and dock laborers will not be able to take the bread out of the mouths of American workmen, despite Mr. Conners’ promises to the Canadians. At the worst, we shall not die without a struggle.”

Struggle? Why, this word conveys no idea of what would be done by Buffalonians to keep their city alive. They would crate and drink lager, and call on heaven, and earth, and Washington, to keep their city from becoming a desolation, and their charming avenues from being given over to the owls and the bats. Their wailing would go up like the roar of the adjacent Niagara Falls, which, it may not be generally known, were placed by Nature where they are, for a suburban pleasure resort to the people of Buffalo. They would, until their backs began to ache, turn out to a man to dig the Erie ditch deep enough to justify its title as a canal. But, after their paroxysm passed away, they would discover, that life had not lost all its charm, so long as the lager supply held out, even if grain was finding a more economical route to the sea, via this port, as it is bound to do sooner or later.

Let our Buffalo friends take heart. If the worst comes to the worst, and should Buffalo come to the throes of dissolution, by our capturing its grain trade, this city will need a large accession to its population, to its capital, to its business enterprises. Montreal has no "alien" labour law, and the people of Buffalo need not "die," as they can "trek" hither, where they would enjoy opportunities to enter upon a new career of prosperity, under institutions which ensure wider liberty than those they now live under.

THE REMITTANCE MAN.

We have been under the impression that "The Remittance Man," was an exotic found only in Canada. The peculiarities, the habitat of this species, we have had opportunities of observing in this country. We have seen why and how it is cultivated, under what conditions it thrives, or withers, or is transformed into a higher class, but we have never yet discovered what good purpose it serves in the economy of nature. There are optimists who believe the house-fly, which is the most impudent and irritating of all creatures, has its use, which is said to be the removal of offensive matter. How this is accomplished by flies feeding on street offal and removing it to disfigure gilt picture frames, silver ware and ceilings, we regard as a scientific mystery. As, however, the utility of flies is an article of faith to some, we keep our opinion in charitable, or rather, philosophical suspense.

"The Remittance Man," according to our observation, is a nuisance pure and simple, like the house-fly. His function seems to be somewhat akin to the buzzing torment of summer, he removes superfluous matter, in the shape of money, from where it is not wanted to a place where it is wasted; where, indeed, it does mischief to the recipient. By this creature is meant a man who is a drone in the hive; a loafer by taste, or training, who has been sent out to Canada to make his fortune by picking up the gold, which, we all know, is scattered all over our streets. On arrival, he finds the gold there, sure enough, but it requires constant hard work to pick it up, and work, hard or soft, is what The Remittance Man declines. As he must live, though, as Judge Bramwell said to a burglar, "We do not see there is any such necessity," he looks for remittances from home to pay his board and lodging, with a plentiful supply of cigars and whisky thrown in.

A writer in the "Nineteenth Century" for November describes this creature as he studied it in Australia and South Africa where it has also secured a settlement. He describes the position of one of his class. "He is removed from the wholesome restraints of decent society amid which he has lived. He finds himself in places where he is unknown, and where even the conventionalities of good behaviour are no longer demanded of him. He may yield himself up to excess and no voice will be raised to warn or reprove him. So far from standing alone in shameful isolation, he will find himself welcomed by many worse than himself who will pursue and contaminate him the more that he is not without resources." We should put this differently by saying, "because he has resources," for evil companions are drawn to The Remittance Man, as flies to a sugar bowl. The dissipated have no use for one who is "without resources," or, ready cash.

Some years ago we piloted an English Bishop to an establishment well known in an Ontario city as the "English Colony," where young men of this class herd together. He was commissioned to look up a young fellow of good

family, well educated, a B.A. of Oxford, who was living on remittances, while, so he wrote home, "until he got an appointment." We found him in bed at noon, strong and well in health, but a moral wreck. Regular remittances at the rate of \$1,000 a year had ruined him hopelessly. He was deeply in debt, had not paid his board for months, and was utterly indifferent about his disgrace. It would have been a blessing to that man to have been told plainly, that his remittances would cease unless he got work. Another of the class, one of the same "Colony," was so treated by his indignant father. He took a position in a livery stable, having at home been accustomed to drive from childhood, and possessed that love of, and knowledge of horses, which is so general amongst the upper classes in England. Thus put on his mettle, he worked up steadily until his manhood was thoroughly roused, then he bought a farm. To-day he is a large landed proprietor and universally esteemed throughout his county. Had his remittances continued, he would have remained a Remittance Man, if dissipation had not shortened his days.

Many of these young men are not of the "ne'er-do-well class" naturally. Some once known to us, were scholars of no mean rank, the ex-cab driver sports his Oxford M.A. hood on suitable occasions; two we knew could have earned a good income as organists; all in the "English Colony" were gentlemen by birth and breeding, but had become demoralized by coddling. The Remittance Man is usually mamma's pet, or the darling of a sister who has private means, which she spends in ruining her beloved brother. Family pride in such spoilers of youths and young men is often so morbidly active as to cause them to prevent their relatives from preparing for a life of industry by early entrance into training for a profession, or mercantile calling. It is very sad, but true, that more young people are ruined by unwisely manifested affection than by severe discipline. It is still true, that, it is well for a man to have borne the yoke in his youth.

The fate of many of the Remittance Man class in our colonies is a warning to parents here, as well as "at home." We are not without a class of young people who are in training for the life of a "ne'er-do-well." A youth verging on manhood, was pointed out to us to-day who spends half his salary in cigars, and the balance as sensibly. In a bank, or other business office, young clerks who are helped by their parents in such indulgences are a serious menace to the staff. They "set the pace," which others are tempted to emulate who have to live on their earnings, and who are drawn into debt by keeping up with extravagant comrades.

To this influence is owing the too common idea of the young man of the day, that a salary their parents married and lived happily upon, is not enough to support an up-to-date young bachelor who has no other mouth to fill, or back to clothe but his own. Early learnt extravagant habits are apt to become permanent ones, and thousands upon thousands of insolvents owe their break down to having in early life, been treated like "The Remittance Man."

—Baron Von Hugel passed away on the 20th inst., somewhat suddenly. We fear the injury of his son who is at the front in South Africa hastened his end. Baron Hugel was always and under all circumstances a gentleman of the old school. Ever refined in speech and manner, fond of society, well informed, generous in sentiment, and as good a listener as he was an interesting talker, it was pleasant to meet him, and to part with him is sad.

BETTER PROFITS.

There is a time-honoured custom which calls upon all individuals to make some change for the better with the opening of the New Year. For some reason, however, this custom seems to have resolved itself into a sort of elastic temperance movement, and to such a degree that where no need for improvement was deemed necessary, the New Year, with all its hopes and prospects, has been entered into and waded through with no more concern than that which marks the beginning of any month or week.

A fitting resolve for the retailer, to go into effect with the year 1900, is to obtain a better margin of profit on his goods. Can he do this? He can, and instead of losing thereby he runs a better chance of gaining extra trade. Every change that comes about, through accident or otherwise, should be turned to good account; should be made the basis for some profitable move, if profit or saving cannot be derived directly. While the New Year does not of itself directly open the way for this accomplishment, there are causes existing at the present time which admit of such a resolve being put into execution and carried out, which have not before presented themselves to the average retailer of the present. With a few exceptions all classes of goods have been greatly advanced in cost within the past year. The top has not yet been reached. Hardware, woollen and cotton goods are still advancing, and when the multitude of products derived from these three sources is considered, it will readily be seen that they would of themselves furnish a fairly well assorted departmental store. In the first place, to meet the proportionate advance in cost, a heavy addition must be made to retain the original margin of profit. Right here it is well to note that many retailers harbor the idea that the general public are fully aware of the cost, or additional cost of many articles they sell, and hesitate to advance the selling price of goods which have become dearer, lest customers may refuse to buy, and go elsewhere. A Philadelphia and Chicago departmental store, and widely advertised mail-order concern, failed a couple of weeks ago. The verdict of a man who had the best chance of knowing all the details of the firm's dealings was: "The management lacked 'nerve' in keeping retail prices on the basis of increased cost." Under such management any house would certainly lose and eventually fail. Good value is all the public expect; getting that they are satisfied. The few pronounced bargain-hunters who, unhappily, mix in every community, will not buy the bulk of their necessities at any one store, but will go from place to place, therefore it is useless to either countenance or attempt to meet such trade, beyond the ever necessary courtesy, patience and determination to sell if possible.

The country is standing at present on a prosperous footing. All indications point to not only a continuance but a greater improvement in work and wages. The manufacturers and wholesalers are getting better profits or moving in that direction. The retailer has no right to be behind when prosperity is abroad, because through uncontrollable circumstances, he is generally foremost in times of adversity. His position in the mercantile world places him there, so he should see to it, when the tables are at last turned, that he gets his share of the extra profits that all are seeking.

While the same keen business judgment is required in upholding a retail business in prosperous times, as pulled it through in duller days, there is a larger issue at stake. The schoolboy studies harder for a dollar prize than for a

dime, and when he afterwards engages in business he knows both by precedent and natural instinct that before festival days he must trim his store neater, make greater displays of goods, and add an air of extra activity to his business if he is to profit by the additional crowd. The coming year should be likened in this respect to a festival time. Accordingly, the shrewd retail merchant will plan and plead for trade by using all the arts available. While admitting at a very close margin a few leaders, in the most staple lines, he will look for a better percentage on the bulk. In the achievement of this desirable object his business cannot suffer because the knowledge that he is making more profit gives him a clearer brain wherewith to successfully encounter obstacles, and at the close of the century, one year hence, he may, in a larger measure, be enabled, if not already free, to entirely wipe out all indebtedness and begin the next one free of debt.

TELEGRAPH POLES AND WIRES.

Men employed in placing telegraph wires are under the impression that they can do just as they please, the way in which they recklessly and quite needlessly destroy trees in this city is scandalous. Trees on our residential streets are not a mere ornament, they have great value as coolers of the air, and as a protection from the sun. But the telegraph poles are so placed as to destroy shade trees, when, if a little common sense were exercised they could be fixed where no harm would be done. A correspondent of our New York namesake asks the following question, which we have heard asked under similar circumstances in this city: "Is there any way to compel a telegraph company to remove its wires running over the yard in the rear of my house? If I write them to remove the wires and they fail to do so, can I cut the wires?" The reply is as follows, and we believe the laws of Canada are in harmony with it: "If telegraph wires have been strung across our correspondent's premises without his consent, and the company, being appealed to refuses or neglects to remove them, we believe it is proper for our correspondent to remove the wires himself. A statute of this State makes it a misdemeanor for anyone wilfully and maliciously to cut or destroy telegraph or telephone wires, but we understand this to refer only to wires which have been lawfully and properly placed. If wires could be strung across a building or any real estate without the knowledge or consent of the owner, and he was not at liberty to remove them, upon the refusal of the company to do so, then his property, or the use of it, would be taken without his and the Constitution expressly provides that this shall not be done.

—Our Oshawa correspondent writes: Since my last communication Oshawa has met with a severe blow in the destruction by fire of the McLaughlin Carriage Co. The loss was considerably over \$100,000, and the insurance about \$75,000. The Merchants, Gore, Hand-in-Hand, Imperial, Phoenix of London, London and Lancashire, and Perth Mutual, Waterloo, Millers' and Manufacturers' and Anglo-American, were interested. It is probable that the factory will be rebuilt in Oshawa on a large scale.—A by-law to grant a bonus of \$5,000 to Smith & Co., of Port Hope, to establish a canning factory here will be voted on on the 1st January next.—There have been no business changes in Oshawa of late; our merchants are doing a good trade, though they are likely to lose a little this winter, as the McLaughlin's will manufacture in Gananoque until their shop here is rebuilt.

SOLDIERS' INSURANCE.

Our English insurance contemporary, "The Review," is publishing a series of articles on, "The soldier in battle," one of which we republish as being of great interest at this crisis. We may mention in this connection that when the Standard Life Insurance Company applied, long before the war broke out, to the Transvaal authorities, for permission to do business in that State, the agent was expressly informed that one condition would be that no extra premium would be charged on those Boers who might be called to engage in war. This is one of the many proofs that Mr. Kruger and his oligarchic friends were contemplating the hostilities for which they had been preparing for years, while England was wholly unconscious of their having any intention to invade British territory.

"In the march and the three battles of the Western Column of British troops to the relief of Kimberley, we have fresh and interesting data presented for the consideration of insurance companies. There have been certain difficulties in the way of calculation, by reason of the actual strength of the officers, N.C.O.'s and men, of each detachment not being stated in the returns. We have, however, special facilities in this direction which are not at once available to the ordinary observer, and from a variety of sources we have drawn the figures upon which we have compiled the annexed tabular statement.

It will be noticed that the mortality amongst the officers, which was greatest in the first Natal battle, Dundee, (5.18 per cent.), fell off at Elandsagte, the second battle, to 3.22 per cent., and in the third fight, Reitfontein, to 0.57 per cent. But there were more officers wounded at Elandsagte, i.e., 19.35 per cent., as against 11.92 at Dundee and 3.41 at Reitfontein.

Now let us look at the Western Column. The total percentage of officers killed is 3.4 per cent., as against 7 per cent. in Natal in the recorded fights up to investment of Ladysmith, five in all—Glencoe, Dundee, Elandsagte, Reitfontein, and Nicholson's Nek.

When Lord Methuen has fought another battle, we may find that his loss in officers may approximate to the Natal Force in killed and wounded. It has already done so amongst the N.C.O.'s and men. In fact, it is exactly the same (6.9 per cent.) in less time and on fewer engagements. The Naval Brigade has lost about 25 per cent. in killed and wounded, doubtless owing to their close formation and conspicuous dress; and the Argyll and Sutherland Highlanders made a desperate fight, with the highest percentage, next to the Naval Brigade, of any unit yet engaged. The Northumberland Fusiliers shows the heaviest list of killed, 28, against the 3rd Grenadiers and Scots Guards with 19 each, but the Argyll and Sutherland Highlanders lost 109 killed and wounded in the one single fight on the Modder River, as against the two fights, viz., Belmont and Modder River, in which the 3rd Grenadiers lost 93, the 1st Scots Guards 96, and the Northumberland Fusiliers 95. The Argyll and Sutherland Highlanders had a heavy fight at the Modder River.

Generally speaking, therefore, the Western Column shows an equal mortality with the Natal Force on the N.C.O.'s and men over fewer fights and much less time, and more fighting to come.

The life offices have grave reasons for close study of these figures, and will find that the 5 per cent. addition and the 7 per cent. new rate was a very bad investment, for we have the sick and wounded to hear from yet.

The Three Battles of Belmont, Enslin (or Graspan), and Modder River up to December 3rd, 1899.

TROOPS ENGAGED	STRENGTH.		KILLED.		Wounded and Missing.		TOTAL.	
	Officers.	N.C.O.'s and Men	Officers.	N.C.O.'s and Men	Officers.	N.C.O.'s and Men	Killed.	Wounded.
3rd Batt. Gren. Guards	28	1,000	2	17	9	65	19	74
1st Coldstream Guard	28	1,000	—	8	1	42	8	43
2d Coldstream Guards	28	1,000	2	10	3	62	12	65
1st Scot Guards	28	1,000	—	19	5	72	19	77
1st N'thumberl'd Fus.	28	1,000	2	26	4	63	28	67
2nd N'thampton Regt.	28	1,000	—	1	2	5	1	7
2nd Yorkshire Lt. Inf.	28	1,000	1	9	6	45	10	51
2d Loyal N. Lanc. Rgt	15	500	—	4	1	24	4	25
1st Argyll & Sutherland Highlanders (? 1/2)	28	1,000	—	18	2	89	18	91
9th Lancers	30	500	—	1	1	13	1	14
18th Field Artillery	5	200	—	—	2	9	—	11
62nd Field Artillery	5	200	—	1	—	4	1	4
75th Field Artillery	5	200	—	2	2	12	2	14
Royal E. & Med. Staff	18	300	—	—	2	4	—	6
N.S.W. Lancers & Remington Guides	8	200	—	—	—	3	—	3
Naval Brigade	16?	400	4	10	3	93	14	90
Grand total	326	10,500	11	126	43	605	137	642

Western Column—Lord Methuen.

Percentages to total engaged of the officers, 326 in number:—

Killed	11	equal to 3.4 per cent.
Wounded	43	" 13.2 "
Killed and wounded	54	" 16.6 "

Percentages to totals of the N.C.O.'s and men, 10500 in number:—

Killed	126	" 1.2 "
Wounded	605	" 5.7 "
Killed and wounded	721	" 6.9 "

Eastern Column Natal.—Sir George White.

(Up to and including the investment of Ladysmith.)

Percentage of officers killed 7 per cent.
Percentage of officers wounded 19 "

Percentage of killed and wounded 26 "

Percentage of N.C.O.'s and men killed 1.5 "

Percentage of N.C.O.'s and men wounded 5.4 "

Percentage of N.C.O.'s killed and wounded 6.9 "

Grand Totals Killed and Wounded.

Western Column, Lord Methuen, 3 battles . . . 7.2 on 10,826
Eastern Column, Sir George White, 5 battles and skirmishes as well 7.5 on 13,000

MANUFACTURERS: ATTENTION!

We have frequent inquiries as to where goods can be bought and sold. Here is the latest:

"Mr. Journal of Commerce, Montreal.—Dear Sir,—Would you please inform me where I can get nickel-plated name plates—about this size (indicated) and how much they would cost per dozen;—2. And where I can buy porcelain insulators for line work in Canada;—3rd. Where I can buy gal. wire in Canada cheapest?—4th. Where I can buy a field and marine glass in Canada.—Please reply, and oblige, yours,—

W. S. Healey."

Stanley's Corners, Ont., Dec. 18th, 1899.

BANKING IN THE KLONDYKE.



THE FOURTH SHIPMENT OF GOLD FROM THE BANK OF B.N.A., DAWSON CITY.

In continuation of the series of illustrated articles which have recently appeared in this journal concerning the banking business of the Yukon gold fields, we have the pleasure this week of presenting to our readers some views of the armed expedition sent to Dawson City by the Bank of British North America in April, 1898. This expedition was quietly fitted out in Vancouver and left that point for Skagway on the 1st April with an outfit of cash, stationery and stores. From Skagway the members of the expedition travelled by means of dog teams and canoes until they arrived at Dawson City on May 17th where a branch was opened for business on May 19th. We give an illustration of the dog teams on the next page which will excite much interest. Throughout their journey the Bank's officers were shown the greatest courtesy by the members of the North West Mounted Police and every assistance possible was given to them at the various Police Stations along their route. That these important services were warmly appreciated by the Directors of the Bank in England is evident from the Address of the Chairman to the Shareholders at their next meeting, in the course of which Mr. Hoare

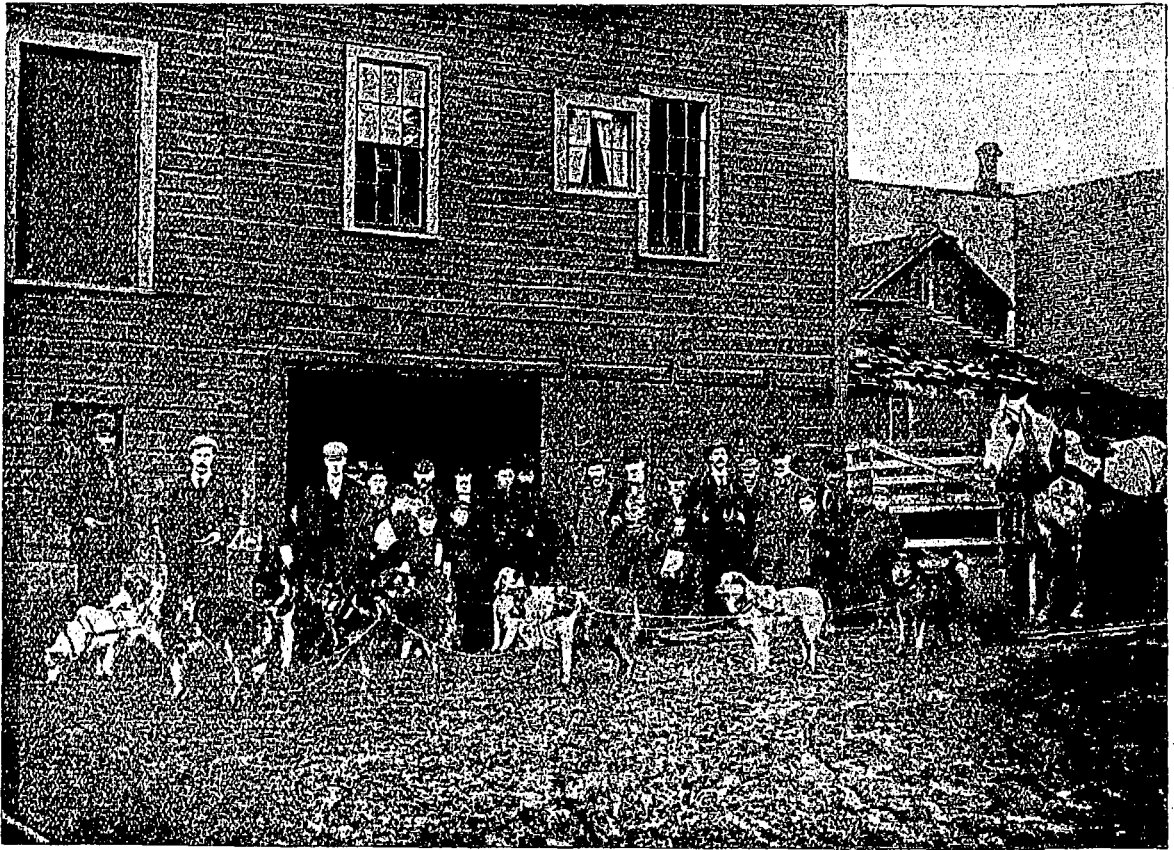
remarked that the Directors felt deeply indebted to the Government for the consideration which they had displayed towards the Bank. The Bank of British North America was thus the first to open in Dawson City, as they had been the first to open in Rossland two years previously. This Bank and the Canadian Bank of Commerce, whose expedition, under Police escort, followed close upon the heels of that of the British Bank, and who opened for business on June 16th, 1898 (not 1897, as stated in our issue of October 27th), are still the only banks in Dawson. The Bank of British North America was flooded out in 1898 and had to remove from its first quarters to higher ground. Early in this year they had the misfortune to be burned out, but as their property was fully covered by insurance the only loss to the Bank was that resulting from the temporary stoppage of business for a few days. The Bank is now established in new and commodious quarters a view of which in a partially finished state we here reproduce, together with a view of the Bank's fourth shipment of bullion for the season of 1899.

Further illustrations will appear in our next issue.

THE LATE WALTER SHANLY, C.E.

The commanding figure of Walter Shanly, so familiar in this city, will no more be seen. He died suddenly on the 17th inst., in the 80th year of his age. Deceased was born in 1819 at the Abbey, Queen's Co., Ireland. He adopted the profession of civil engineer in which he attained a prominent position, having been engaged on the principal public works of Canada. He was contractor,

with his brother, for the Hoosac Tunnel, Mass., which they successfully completed. He sat in the old Parliament of Canada from 1863 to 1867, and was a member of three Parliaments after Confederation. He was quite intimate with Sir John A. Macdonald, and other leaders of the Conservative party, who paid great deference to his views on public questions. There are others in private life, who gratefully remember his kindly solicitude for their welfare. Indeed, Walter Shanly was eminently a



THE BANK OF BRITISH NORTH AMERICA'S DOG TEAM.

gentle—man. Quiet, refined, strong-willed, but ever ready with sympathy to encourage and to aid those in need; such was the deceased. Canada owes Ireland much for sending her so worthy a citizen.

A LOST CHEQUE CASE.

One of the most unreasonable defences made to an action in our memory was that pleaded recently in a Court in New York. A trader named Walton deposited a cheque in the Riverside Bank, drawn on a bank in another city. The amount was placed to the depositor's credit in due course. Some two months afterwards the cheque was charged back to his account. To justify this action the bank explained, that the cheque had been lost before being presented for payment. The depositor was in no way responsible for the loss, he had lost all physical control over it, it was lost while in possession of the bank which had received it as a deposit. The customer thereupon entered suit to compel the bank to restore his account as it was before the lost cheque was charged back. The bank entered as a defence, that there was an arrangement, that no payments were to be made on cheques deposited before they had been collected by the bank. This plea would be valid enough under ordinary circumstances, but it is marvellous indeed that any banker should suppose he could lose a cheque left for collection, conceal the fact from his customer for two months, and then claim the right to saddle the loss on the customer. The jury even found that no such agreement existed, but had this been proved, the bank was clearly liable for a loss caused by its own negligence. The Court decided so and the bank appealed to the Supreme Court which confirmed the original judgment and ordered the bank to re-credit the customer's account with the amount of the lost cheque. Another strange thing is the neglect of the bank to secure a duplicate of the lost cheque, which would have solved the difficulty and saved two expensive law suits. We

trust the above case is not a fair illustration of the ignorance of American bankers as to the law relating to the presentation of cheques, and as to their obligations to customers.

"LE JOURNAL"

A new morning newspaper with the above title, issued its initial number on the 16th inst. As the name intimates it is a French-Canadian enterprise. The address to readers states that "Le Journal" has been established by a group of citizens in order to defend and advocate Conservative principles. "Catholique, Canadien-Francais, Conservateur," these words, it says, are inscribed on its flag. While it will defend the Faith and the Race, when attacked, it will be loyal to England, and to those institutions which guarantee the liberties of the Canadian people. It also announces the intention to make "Le Journal" a family paper, as well as one containing a full supply of news, free from the improprieties which are too commonly found in daily papers. Our young contemporary starts off well. It has a number of well executed illustrations. The news columns are full and well edited. A letter dated "Paris, 15th Dec.," sharply attacks the English generals in Natal for their ignorance of the country and the forces of the enemy. This writer will need watching, as he is manifestly no friend of Great Britain. News of the war via Paris, our contemporary will do well to place little reliance upon, as most of it is manufactured. We wish "Le Journal" every success, so long as it keeps as faithful to the interests of Canada as it promises to be.

A SLOW APPLE-MAN.

An apple dealer, who bought on the trees from a number of farmers in one of the northern townships of Wentworth lately, is causing some inconvenience by delay in settlement for his fruit. The farmer, who is so suspicious of the city man, can, as a rule, learn only by experience. It takes one of his own calling—one who can talk glibly about cattle and crops—to pull the wool over his eyes.

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WHEN DOES THE CENTURY END?

In spite of the judgment passed on this question by the Astronomer Royal, who, on such a subject is the final Court of Appeal, there are yet many who contend that 1899 is the last year of the present, 19th, century, and consequently that the year 1900 will commence a new one, the 20th century. If those in doubt would test the matter in a homely way they would have ocular demonstration that this year cannot possibly be the last of the 19th century. The word "century" means one hundred, and when applied to periods of time it designates a term of one hundred years. Any century can only be said to have passed away when its one hundred years have gone by. At the end of the year 1899, only 99 years of the current century have elapsed. The year 1900 by its very name indicates that it is the last year of the series of one hundred years called the 19th century, as, when that year has ended, 19 terms of 100 years each have closed, just as when in counting 100, which is a "century," when we get to that figure the counting of the century is complete. To commence counting on to 200, we begin the second 100 or "century" at 101, and each new series of 100 necessarily follows this rule, so that the year 1900 ends the 19th set, or century, and 1901 begins the 20th set or 20th century.

ADVANCE IN U.S. FREIGHT RATES.

A Chicago dispatch states that one of the most radical advances ever made in freight rates will go into effect on all the railroads east and west of Chicago January 1. Thousands of articles will be affected, and the increase will average 35 and 40 per cent., the jump on many classes reaching 50 per cent. This has aroused the shipping interests of the country and vigorous protests are being made against the sweeping rise. The shippers say that if the charges are increased to the extent announced it will have the effect of increasing retail prices in every line of trade. Sugar, soap,

coffee, flour, coal and farm implements are a few of the articles to be affected. On these, as well as 1,500 other articles the increase will run from 20 to 40 per cent.

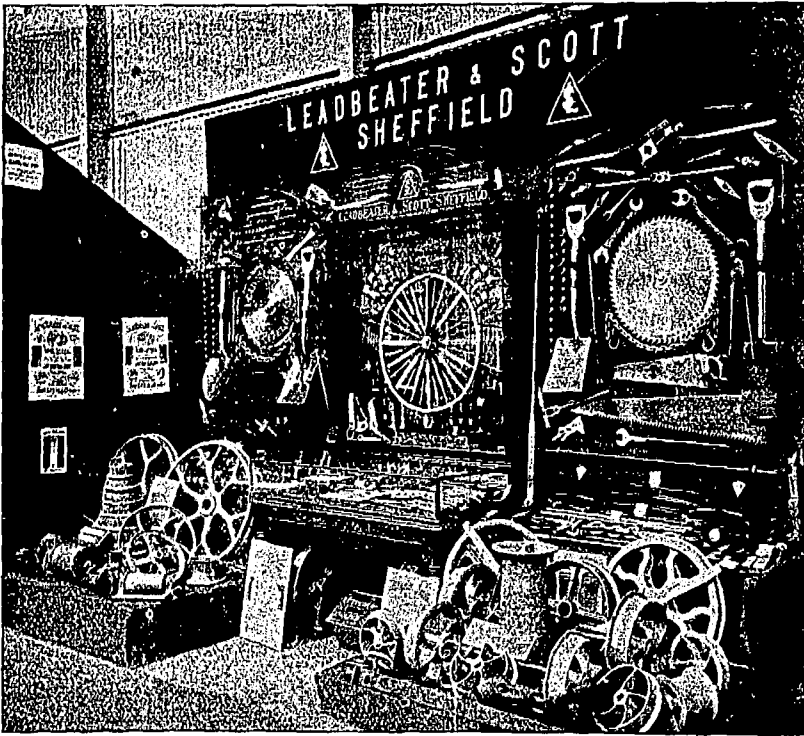
Chicago shippers are petitioning the railroads to defer the announced advances until April 1 to enable them to catch up with their orders. Should the railroad officers refuse disastrous results will, it is claimed, be the consequence. Shippers in several jobbing centers talk of appealing to the judiciary to prevent what they term the arbitrary action of the railroads. Officers of the railroads declare that the advances are made necessary by increased cost of everything from ties to engines. They further aver that there is no reason why the railroads should continue to quote panic rates while merchants, manufacturers and others are advancing prices.

RECENT FIRES.

St. George, N.B., Dec. 14.—The polishing mill and cutters' shed of the Victoria Granite Company, Shore Line machine shop, two blacksmith shops, outhouses, etc., destroyed. Loss, \$10,000 to \$15,000; insurance, \$6,500 in the Guardian.—Huntsville, 14th.—The steamer Willan, owned by G. F. Marsh, and the tug-boat owned by Shaw, Cassils & Co., were burned to the water's edge to-night in the dry dock.—Winnipeg, 14th.—Campbell's grain elevator at Glenboro burned, with a large quantity of wheat. The building was insured for about \$5,000. Total loss, \$17,000.—Montreal, 16th.—The James Shearer Lumber Company's plant badly damaged. Total loss about \$25,000; insurance about \$10,000.—Bloomfield, Ont., 17th.—Residence of Magistrate Albert G. McDonald burned. Nothing saved. Supposed to have been caused by the furnace. Insured.—Picton, Ont., 17th.—The house, barn and drive-house of Abe McDonald, near here, with contents, including seven horses and some cows, totally destroyed. Said to be well insured.—Welland, Ont., 17th.—Residence of Thos. Gordon badly damaged. Insurance on building \$500; contents, \$200, in Liverpool & London, and Globe.—Rat Portage, Ont., 16th.—Hugh Cameron's boarding house, at Norman; burned, with contents.—Toronto, 17th.—Residence owned by Col. Sweeny and occupied by Capt. C. Herring, destroyed, with valuable contents. Total loss about \$10,000.

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ESTIMATES ON APPLICATION.

Telegraphic Address:—"Leadbeater, Sheffield."

STREET CAR ACCIDENTS.

A well known Toronto lady, Mrs. J. E. Rogers, one of the fur trade family, was killed in that city on 16th inst., by the carriage she was in being struck by an electric car. The coachman saw the car coming and fancied he could whip up his horses for a dash across the street in time to avoid it, but he miscalculated, the result being, the smashing of the carriage into splinters, and the instant death of Mrs. Rogers, who was frightfully mangled. The incident should be a warning to drivers, who may be seen any hour in this city making a similar experiment. Instead of waiting a few seconds for a car to pass, they make a plunge to cross the tracks, out of pure bravado and devilment. Then, when an accident occurs through their insane rashness, the conductor of the car is blamed. We see narrow escapes every day on our streets, and not a few minor accidents every week. Drivers, and pedestrians also, boys especially, seem to have a morbid craze for putting themselves in extreme danger for the sole purpose of getting across a street ahead of a car which they see coming and which they could avoid by waiting to cross in its rear. Owners of vehicles, and parents, need to sternly warn their drivers and youngsters against this dangerous practice. As for adults they must be left to continue their folly until they learn prudence by reflections in a hospital ward. At the same time there are occasions when a conductor is highly blameable. The speed at which cars are daily run on some sections of St. Lawrence Main and St. Catherine streets, is far in excess of the legal maximum. It is, however, very strange what a fascination a car running at 15 or 20 miles an hour has for young drivers of milk carts, delivery vans, etc., who take a pride in shooting across a street just in time to save their worthless brains being knocked out, if they have any, which is not apparent.

The annual meeting of the Dominion Commercial Travellers' Association was held in this city on the 16th inst. The membership is now over 3,000. The annual report contained the following information:—The total income for the fiscal year ending December 6 is \$41,029.45. Of this amount

\$4,379.07 has been paid for working expenses, and the sum of \$24,625 in death claims, which is somewhat less than last year. Owing to this fact and the large increase in membership fees, the surplus exceeds that of any previous year, save one, the balance for the year being \$9,425.36, which added to the capital account, now reaches the sum of \$169,372.94. The certificates issued show a large increase of membership over any former year, the number of new members received being 536, making the present membership 3,209, a net gain of 293 over last year, and a gain of 696 in five years. The number of deaths reported for the year is 26, and the amount arising therefrom and payable under the mortuary benefit scheme is \$26,025. The total amount now invested on first mortgage is \$104,011.25, all bearing from 5 to 5½ per cent. Mr. Max Murdoch was re-elected president. The other officers elected were:—Vice-President, John E. Wright; Treasurer, T. L. Paton; Directors, Gus Harries, Geo. A. Mann, D. M. Lefebvre, C. M. Mills, J. C. Brims, W. Kearney, Chas. Gurd, Jas. Robinson, A. R. Colvin, and G. Lefebvre.

Failures in five weeks ending November 30 were \$86, and in amount of liabilities \$8,046,848, against \$12,691,094 in the same weeks of last year, \$14,590,197 in 1897, and \$17,168,086 in 1896. The figures by branches of business shows remarkable decrease even comparing five weeks' failures with the regular compilation for four weeks last year and in previous



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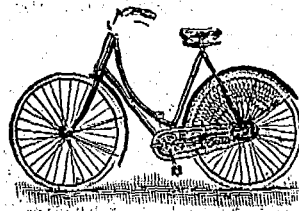
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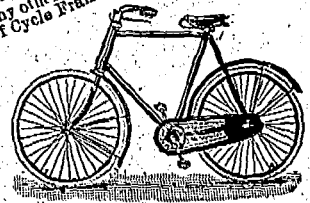
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years, but the figures including the same weeks each year show a decrease of 36.6 per cent. compared with 1898, or 44.5 compared with 1897, and of 51.1 compared with 1896. In manufacturing, the failures in five weeks were for \$2,986,626. against \$5,127,903 for the same weeks last year, \$5,072,512 in 1897, and \$6,081,851 in 1896, while trading in the same weeks were \$3,846,108, against \$6,608,080 last year, \$7,604,642 in 1897, and \$10,398,402 in the same weeks of 1896. It is further cause for congratulation, says Dun's Review, that the few large failures this year are in five weeks much smaller than in four weeks of either previous year, and represent largely real estate and building operations.

—If cigars may be reckoned in the list of luxuries and the good or bad state of trade gauged by the extent to which luxuries are sought or avoided, there is much evidence in favor of the former in the tobacco statistics recently issued. Returns for the fiscal year ending June last show a large increase in the production of each class. The consumption of cigars reached in the twelve months a total of 128,900,992, an increase over the preceding year of 15,816,127. Of the total given 112,353,955 are entered as foreign leaf, 1,021,650 as Canadian leaf and 654,845 as combination. Under the heading of foreign leaf tobacco the returns show a total of 7,105,786 pounds, against 6,648,333 pounds the preceding year; Canadian leaf, 2,186,426 pounds, against 1,807,959 pounds, and combination leaf tobacco, 352,205 pounds. The consumption of foreign leaf cigarettes totalled 100,750,828, against 79,660,317 in the previous year. The foreign raw leaf paid a tax of \$1,067,656, against \$851,786 the year before. This represents only the inland revenue duty, and does not include that paid to the customs.

—A St. Catharines, Ont., letter states that a meeting of the Fruit-Growers' Association of the Counties of Welland and Lincoln was held in that city on the 16th inst., for the purposes of receiving the report of the Special Committee appointed some weeks ago to enquire into and report upon the working of the San Jose Scale Act and Embargo Act. Mr. W. H. Hendershot reported on behalf of the San Jose Scale Committee, making the following recommendations: "That general inspection be continued in order to detect the presence of the scale in the various districts.—That all badly-infested trees be destroyed.—That in case of valuable orchards, trees slightly infected or exposed, the owner to have choice of having them destroyed with compensation, or to have them treated for one year, the grower to pay part of the cost of treatment.—That the owner of an infested orchard who wishes to have trees treated instead of destroyed, be required to thoroughly prime the orchard in such a manner as may be required by the inspector, as a precaution for treatment.—That all nursery stock be well fumigated with cyanide of potassium gas under supervision of an in-

spector before it is allowed to be sent out.—That the owner have a voice in estimating the value of his trees which may be destroyed.

—The Union Bank has taken possession of its handsome new building on Wellington and Jordan streets, Toronto.

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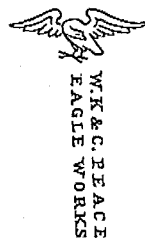
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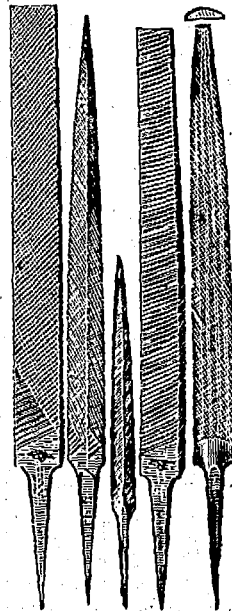


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LEGAL RECORD.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$300 and upwards (Montreal, from \$175 and upwards), and Chattel Mortgages and Bills of Sale (for sums of \$550 and upwards), as taken from the public records.—It will be understood that the actions or items do not necessarily affect the credit and soundness of the persons or concerns named, as they may have been paid or otherwise settled, and that good defence may exist in cases of writs, etc.

WRITS ISSUED—ONTARIO.

December 14.
Babaygeon—J. D. Collins vs John and Margt. O'Donnell, \$650; Fitzroy—J. Crawford vs C. R. Armstrong, \$530; Hamilton—Cobourg Water and Electric Co. vs Alex. Gartshore, \$1,350; London—B. Williams vs W. L. Johnstone and wife, \$312; Nottawasaga—G. J. Telfer vs Wm. Pearson et al, \$5,439; Preston—R. Pinke vs Elizabeth Sullivan, \$795; Toronto—Webster Bros. & Parkes vs Robt. Kilgour, \$500; Los Angeles, Cal.—Confederation Life Association vs Harriet A. McLellan, \$1,800;Banque Nationale vs London and Lancashire Life Assoc. Co., \$3,000.

December 16.

Barrie—Canadian Rubber Co. vs S. M. Lawrence, \$364; Hurke's Falls—Star Life Assn. vs Wm. Train and A. W. Briggs, Toronto, \$23,530; Southampton—W. P. Knowles et al vs E. C. and Delia Talbot, \$4,007; Seaforth Tp.—J. Smith vs George Fitzgerald, \$380; Seneca Tp.—N. Garland vs Wm. Hull, \$322; Toronto—H. Smith vs Bertram Eng. Works Co., Ltd., \$1,500; Toronto General Trusts Corporation vs Douglas Bros., \$500; S. R. Graham vs Estella J. Wagner et al, \$39,210; Walkerton—W. McKenzie vs Farmers' Central Mutual Fire Ins. Co. et al, \$600; Ocala, Fla.—Building and Loan Assn. vs Ellen L. Williamson et al, \$1,250; Prairie Depot, Ohio—R. Kenny vs Wm. Porter, \$376.

December 19.

Colborne—Mark Hawkins vs Armelia Atchison, \$530; Etobicoke Tp.—Canada L. and N. I. Co. vs Geo. Clarkson, \$2,847; Hungerford—P. and P. Murphy vs Abram Rutter, \$387; Napanee—Canada General Electric Co. vs J. R. Scott, \$2,006; Ottawa—Banque Jacques Cartier vs Citizen Exchange and Loan and Agency Co., \$4,719; St. Thomas—E. Adams & Co. vs Miner & Co., \$1,490; Toronto—Argonaut Rowing Club vs Toronto A Montreal Steamboat Co., Ltd., \$500; G. Harris vs

J. W. Willmot, \$1,116;—Page Wire Fence Co. vs Atlantic and Lake Superior Ry. Co., \$597;—Duncombe Bros. vs Michigan Cent. Ry. Co., \$2,698;—G. W. Puffer admr. vs Temperance and General Life Assurance Co., \$500; New York, N.Y.—Josephine Beament. exrx. vs Saml. Davison, \$885.

JUDGMENTS RENDERED—ONTARIO.

December 14.

St. Thomas—Lucie E. Mulligan agt Mary A. Pennington, \$574.

December 16.

Athabaskaville—J. Safe et al agt Crepeau & Crepeau et al, \$308; Brampton—T. Milson et al exrs agt J. C. and W. H. Smith, \$1,071; St. Thomas—Gault Bros. Co. agt McLean & Co., \$1,408; Toronto—London & Can. L. & Assee. Co. agt T. A. and A. Thompson, \$2,720; Toronto General Trusts Co. agt T. H. Yeoman et al, \$1,688; Hartney, Man.—Confed. Life Assn. agt Ruth A. Dale, \$7,423.

December 19.

Guelph—J. J. Drew agt Stubbs & Rodgers, \$303; Hamilton—D. M. McPherson et al agt Andrew Onderdonk, \$509; Smith's Falls—Bowes, Jamieson & Co. agt Sarah J. Begley, \$369.

JUDGMENTS RENDERED—QUEBEC.

December 14.

Farnham—De Marie E. Jodoin agt Napoleon Desroches, \$1,211; Montreal—De. M. Rossi agt Canadian Construction Co., \$1,960; C. Semay agt P. A. Lariviere, \$200; De. Malvina Beauchemin agt Jean Malo, \$4,187; Ste. Cunegonde—De. A. Quintin agt J. Petit, \$742.

December 16.

Montreal—Jane Robb agt T. J. Baldon, \$361; G. B. Burland agt Edward Elliott et al, \$3,500; E. Cavanagh agt Henri Hains, \$291; St. Johns—H. Morehouse agt J. C. Molleur, \$1,076.

December 19.

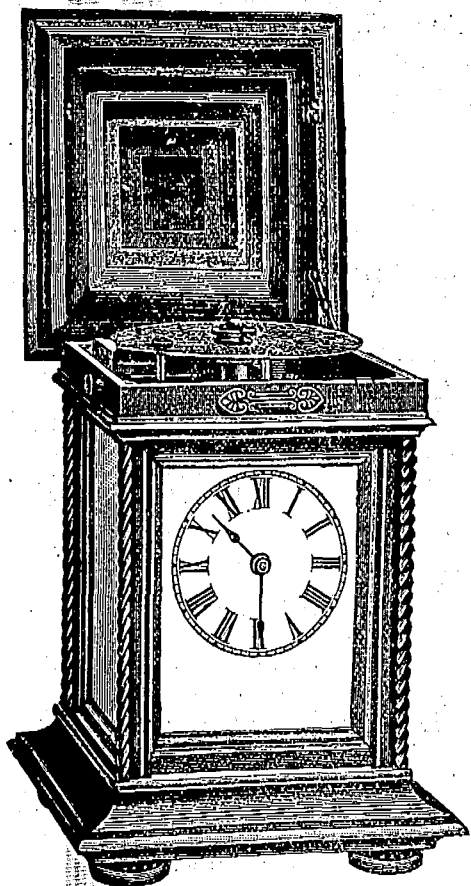
Montreal—A. Charlebois agt Cie Conduits D'Eau et al, \$210; A. L. Kent et al agt Dme. W. B. Davidson, \$354; J. Torrance et al agt Wm. Drysdale, \$450; B. Shepherd agt P. F. Dumont, \$500; D. McMillan agt J. O. R. Frappier, \$5,651; W. R. Darling et al agt C. R. Goeway, \$207; P. Grenier agt P. Levac, \$236; S. Bethune et al agt Mrs. Henry Mille, \$5,125; Dme. Elizth. Bowman agt Mrs. Henri Millen, \$5,562; A. D. McGillis agt Wm. Rourke, \$302; T. Plamondon agt Geo. Vio-

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1666, \$394; St. Henri—Dme. Cecil Carstairs et al agt Francois St. Germain, \$9,247; St. J. Soulanges—D. M. McPherson et al agt Andrew Onderdonk, \$509; St. Lambert—Banque Nationale agt Toussaint Trudeau, \$510; St. Pierre aux Liens—J. H. David agt Dme. J. H. Deschamps, \$800.

EXECUTIONS—QUEBEC.

December 14.

Montreal—P. McCormack, agt De. M. E. Cutter et vir, \$240; M. F. Sheridan agt Pat. Flammigan, \$182; De. M. L. A. Riddle et al esq. agt J. W. Fulton et al, \$4,489; R. N. Smith agt G. H. Griffin, \$302; St. Louis—L. Villeneuve agt F. X. Tetrault, \$313.

December 16.

Helmsford—P. Larocque, sr., agt Pierre Larocque, jr., \$600.

December 19.

Longueuil—Montreal Loan and Mortgage Co. agt Dme. Geo. Rodrigue, \$417; Maisonneuve—F. Toupin agt Louis Champagne, \$2,218; Bank B. N. America agt Dme. J. A. Guenette, \$720; F. H. Green et al agt Michael Guerin, \$3,094; M. H. Brissette agt Wm. Kinehan, \$320; Montreal Board of Trade agt Chas. Maze, \$557; Hon. L. F. R. Musson et al esq. agt J. A. Rafter esq., \$22,117; Muncie—J. Brown agt John Brownell, \$378; Ste. Cunegonde—R. Penk agt Julien Martineau, \$437.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

December 14.

Trout Lake—N. E. Lay, \$1,500; Vancouver—Blanchfield & Co., \$2,324; R. G. Buchanan, \$2,000; H. F. & H. W. Robinson, \$900; Windermere—C. C. Mackey and R. M. Mackey, \$9,000.

December 19.

Vancouver—Smith & Hamilton, \$1,500; Wellington—J. L. McKay, \$2,250.

CHATTEL MORTGAGES—NOVA SCOTIA.

December 14.

Halifax—T. C. Allen & Co., from W. T. Allen, \$10,000.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

December 14.

Nanaimo—John Hilbert, \$8,489; New Westminster—Egerton Burns, \$314.

December 16.

Vancouver—Alfred Blodgett, \$1,289; John Hustwaite, \$304.

BILLS OF SALE—NOVA SCOTIA.

December 14.

Amherst—Curen Bros., \$1,500.

BILLS OF SALE—BRITISH COLUMBIA.

December 16.

Vancouver—J. A. Macfarlane, \$12,500.

December 19.

Nanaimo—Sarah McKeen, \$1,400.

JUDGMENTS RENDERED—NOVA SCOTIA.

December 14.

Bridgetown—Curry Bros. & Bent Co., Ltd., \$1,520; Halifax—Nova Scotia Marine Ins. Co., \$352; North Sydney—North Sydney Mining and Transportation Co., Ltd., \$413 and \$760; Yarmouth—Jas. Wallace, \$341.

December 19.

Port Hawkesbury—H. N. Paint, \$707.

WRITS ISSUED—MANITOBA AND N.W.T.

December 16.

Edmonton—John Lubbock et al, \$1,000; Moose Jaw—Geo. Parry, \$325.

WRITS ISSUED—BRITISH COLUMBIA.

December 16.

Pincher Creek—F. W. Godsal, \$350; Rossland—D. Harris & Co., \$1,000; D. Harris & Co., \$1,000.

CHATTEL MORTGAGES—ONTARIO.

December 14.

Franklin Tp.—A. J. McDonald to A. McPherson, \$5,100; Gos-

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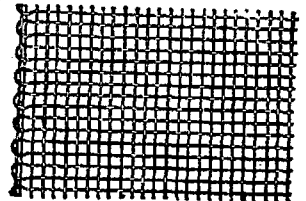
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field S. Tp.—Lucinda L. Wigle to E. Scratch, \$662; Guelph—James Hough to T. P. Coffee, \$623; Kingston—W. H. Potter to J. McParland, \$977; Lindsay—O'Neill and Simpson to J. McDonald, \$5,946; Oakley Tp.—Albert Meiers to W. T. Hammer, \$1,500; Strathroy—F. J. Brown to F. J. Brown, \$1,500; Toronto—Coulter & Campbell to W. Coulter, \$3,927.

December 16.

Berlin—Cath. Hieman et mar to Randall & Roos, \$726; Galedon Tp.—Chas. Wilnot to O. W. Sanford, \$2,417; Hintonburg—Robt. Kenny and wife to Canadian Savings, Loan and Building Association, \$1,300; London—Mahon & Patten to J. Nichols, \$2,067; Ontario Printing and Lithographing Co. to S. Wright, \$2,050; Ottawa—Louis Dauray and wife to J. Boyden, 1,451; Toronto—Wm. Lount to W. A. Clark, \$600; Jas. Robinson to O'Keefe Brewery Co., \$3,980; Toronto Junction—Mrs. Mary J. Edgar to A. Edgar, \$1,100;—Geo. Bell et al to M. Bateman, \$1,001;—C. M. Metlor to Mary M. MacLeod, \$611;—E. H. Verral to C. F. Verral, \$1,000.

December 19.

Bowmanville—Sarah M. and Levil Tole to D. B. Simpson,

\$614; Byng Inlet—Holland & Envery Lumber Co. to Bank of Toronto, \$350,000; Drayton—S. Maxmilian to A. Bauer, \$1,272; Himsworth Tp.—Wm. Lewis et al to A. D. Spears, \$1,201; Petrolia—S. D. Abell to J. A. Jackson, \$600; Sandwich Magdel Guindon to J. L. Murphy, \$1,477; Schreiber—Saml. Otisse to Canada Perm. L. & Savings Co., \$2,397; Toronto—Mrs. W. Gallow to B. A. Ewan, \$864.

CHATTEL MORTGAGES—MANITOBA & N.W.T.

December 14.

Brandon—Wm. Pothlethwaite et al, \$3,000; Calgary—J. S. Mackie, \$4,865; Winnipeg—H. A. Wise, \$9,000.

December 19.

Portage la Prairie—McLeod & Rothwell, \$31,100.

BILLS OF SALE—ONTARIO.

December 14.

Kingston—S. Oberndorffer to R. Marshall, \$700.

December 19.

Paris—Mrs. C. E. Pamey and G. W. Wheeler to W. H. Meldrum, \$5,000.

BUSINESS DIFFICULTIES.

—At Tilbury, Ont., M. Kelly, grocer, has assigned. He began in a small way about the first of 1898.

—The assignment is reported of G. H. Holdsworth & Co., groceries, Dighy, N.S., recently referred to as offering to settle.

—Morel, general dealer, St. Anne De Beaupre, Que., has assigned.—E. Howe, a small harness dealer, at Listowel, Ont., has assigned.—F. W. Beaman, hotel, Hamilton, Ont., has assigned.

—J. H. Binns, hardware, Killarney, Man., has assigned. He began in '97, succeeding W. T. Phillips. A meeting of creditors was held four months ago when it was decided to liquidate.

—Mrs. O. Winter, general store, L'Orignal, Ont., has assigned. The business was formerly conducted by F. Winter as F. Winter & Co. The stock was sold under chattel mortgage in August, '95, his wife purchasing.

—An offer of one-third to settle, has been made by G. R. Fraser & Co., gen-

eral goods, Springhill, N.S. A writ for a small amount was lately issued against the firm. The supposed owners are G. R. and A. Fraser, who succeeded Mills, Fraser & Co.

—Liabilities of \$7,493 are shown against the estate of E. Giroux, jr., druggist, Montreal, who has assigned. The chief creditors are J. N. Fulton, \$2,500; Tuft & Co., Boston, \$1,400; Union Bank, \$2,500. He began in October, '94, with F. Langelier as special partner. They assigned in June, '96, the

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which a certain class of American papers, and one in this city, chuckled with venomous glee. Men may kick as they please at the idea of an alliance between England and America, but, financially it exists, and it is so closely knit that every vibration felt in London runs through New York, like an electric current, in the same wire. Our local 'Change of course was seriously disturbed in response to the excitement in London and New York. Prices slumped all along the line. Pacific in large lots have been parted with at 94; Montreal Street at 87; Toronto St. at 94; Gas, 132; Richelieu, 101½; Electric 184. Few sales of bank stocks have been made, and their prices have kept steady when others were rickety. Holders of securities need to be cautious in parting with them under such a stock exchange scare as that of this week, which was nothing short of a fraudulent conspiracy, or raid. As the chief sufferers were those speculators who are ever ready to engage in such schemes, their fate excites no concern. The bank statement for November has no features other than those usual in that month's returns. At the trial of the ex-accountant of the Bank Ville Marie it was urged that, he did not sign a false statement inasmuch as the books had been falsified in order to make the monthly statement to be a correct draft from the books! A crime, therefore, was urged as a justification of a second one, for which the first crime prepared the way. He was found guilty today. Gold is reported to be leaving New York on Saturday for England. We hope to have a few words on gold exports in our next issue. Money rates here remain practically unchanged, with a tendency upwards.

The following is a comparative table of stocks for w.e. Dec. 21st, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Bank of Montreal.	54	260	255	246
Molsons Bank....	25	193	191	202
Molsons Bk. Right	327	7½	7¼	....
Merchants Bank...	3	165	165	178
Merchants of Hal.	25	180	180	180
Can. Bk. of Com.	10	145	145	143¾
Hochelaga,	90	130	130	161
MISCELLANEOUS.				
Can. Pacific	6109	94¾	86½	84½
Duluth S.S. & At.	100	5	5	2¾
" S.S. & At pfd 100		12½	12½	7¼
Comm. Cable xtd..	232	191	183	182½
Twin City	1510	86½	58½	....
Montreal Teleg..	25	176	176	175
St. John Ry.....	50	122	122	....
Rich. & Ont.	1800	111¾	99	99
Loan & Mortgage.	15	140	140	....
M. S. R.....	4017	312½	279	288½
Virtue	25950	68	50	....
Montreal Gas Co.2142		190	178½	207¾
Bell Telephone ..	102	178	175	171
" Rights 72¾		69	67	....
Royal Electric....	1945	197½	177	160
Toronto Ry. Co. 7705		108¾	92	108
War Eagle.....	10750	263	249	297
Halifax Ry.....	150	96	92	128
Payne M. Co....	39500	105	92	....
Abattoir, 4 p.c. bds	2000	103½	103½	....
Mont. Cotton Co.	142	143	140	153¾
Can. Col'd Cot....	100	65	65	64
Dom. Cot. Mills...	963	102	94	106¼
Mont. & Lon....	2000	36	36	....
Dom. Coal, Pfd..	20	118	118	113
" " Bds.. 1500		111	111	....
Hal. H. & L. Co..	25	12	12	30
Corp. 4 p. c. bds. 1000		101½	101½	....

Brazilian exchange for the week ending Dec. 20, is as follows:

Dec. 14.....	7 1-32d
" 15.....	7 1-16d
" 16.....	7 1-16d
" 18.....	7d
" 19.....	7 1-32d
" 20.....	7 1-32d

MONTREAL WHOLESALE MARKETS.

Montreal, Dec. 21st, 1899.

The Holiday presence has had the usual local effect. A few lines, such as commission fruits, poultry, etc., being crushed, while the bulk of the lines have had their busy days earlier in the month and are now summing up the year's transactions, and attending to small immediate wants. The past week has been noticeable for the few changes in values, aside from money stocks which are noted elsewhere. Dry goods alone keep moving upwards with a determination born of actual shortages in raw materials and inability of manufacturers to fill orders either on price or on time. Retail city trade is lively but with better sleighing and colder weather the retailers would be largely benefited. Failures are few and unimportant, while ready money is circulating with a freedom which promises a good trade for the remainder of the week.

BUTTER.—The market during the past week has shown some improvement. There appears to be a good trade passing, and notwithstanding the discouraging advices from English markets, prices are holding firm. Finest creamery moves out quickly at 21 to 21½ cents. Dairy is also in good request at 18 to 20 cents. Rolls are arriving in small quantities and meet with ready sale at 17 to 18½ cents, as to quality. The increasing interest, which of late years has been awakened in regard to quality suitable for export has caused a marked improvement in the quality of country supplies of rolls and dairy. Agricultural colleges and experimental farms have been largely instrumental in bringing this about. There is still much need for improvement.

CHEESE.—In this market there has been only a light business passing, but the tone is firm. October makes are held at 11¾ to 12 cents, while the market is well cleared of both earlier

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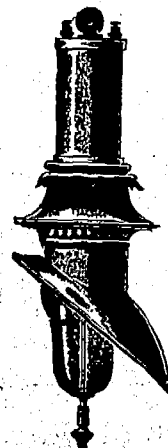
OWNERS OF PATENTS and SOLE MAKERS:

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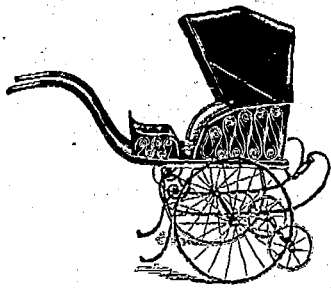
21, 23, 25, TABERNACLE STREET, London, England.

USERS.

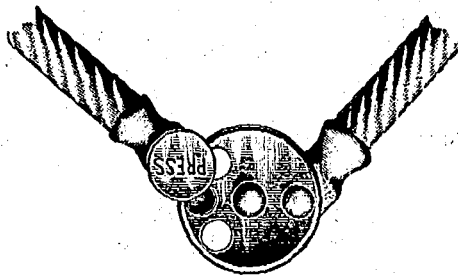
- Wm. Whiteley.
- D. H. Evans & Co., Ltd.
- Gardiner & Co.
- Chas. Baker & Co., Ltd.
- Jones Bros.
- Horne Bros.
- Lewis's.
- Etc., Etc.



SIMMONS & CO., Export Manufacturers.



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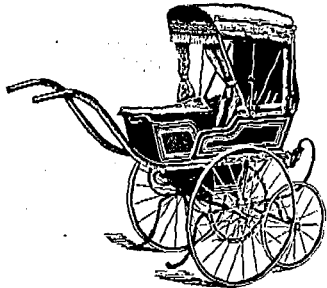


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London, S.E., Eng.

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Telegrams: "QUADRICYCLES."

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and later makes. The Liverpool public cable was unchanged at 57s to 59s.

DRUGS, CHEMICALS, BARKS, ETC.—The chief features of these lines for some time have been the strong tendencies to advance, caused principally through light available stocks. Just why this should be noticeable in drugs at a time when all other commodities are, in a like manner, more or less hampered is difficult to surmise. Locally, these conditions have been caused in some measure by delays in shipments; but they are found to exist also in primary and foreign markets, which are not thus governed. Nitrate of soda is scarce and advancing. This will be apparent until supplies come forward about the middle of February. Cocoa butter, both in cake and bulk, is also advancing. At the recent auction sales in London and Amsterdam the prices were considerably higher than at previous sales. Carbolic acid continues to advance. Beeswax has been marked higher. Cattlefish bone is quoted lower.

DRY GOODS, DOMESTIC WOOLENS.—While weather conditions are not favoring retail dealers, this temporary drawback is unnoticed in the mad upward rush of all fabrics. The most marked of these, for the past week, were linens, silks, and regular cotton goods. The formidable English combine known as the Calico Printers' Association, with a capital of £6,000,000 sterling, has been registered. This combination of interests includes all the leading firms in the country. An English letter states that a good premium has already been offered on the shares. Importers state this will, in all likelihood, lead to further advances in those fabrics. Cables of advances on print goods of 7½ to 10 per cent. have been received this week. A late English letter speaks of the impossibility of securing cloth, and merely expresses regret that orders, at former prices, cannot be filled. Local spring orders received by wholesale houses are the best in many years for December, showing a decided improvement over last year. In dress goods, blacks, plain and fancy figures, which were expected some months ago to be largely worn, are given a still greater impetus by the war. This will necessitate a much higher sale of black goods.

EGGS.—The condition of the egg market continues to be satisfactory, both as regards supplies and distribution. The extremely mild weather has caused a better supply of strictly fresh, and this has had the usual effect of stimulating the demand, which has kept prices at a good figure. The market here is holding firm and quite active for new laid at 21c to 22c; best, held, 15c to 16c; limed stock, 15c to 16c; and culls, 12c to 13c. Retailers say they hear but few reports of undesirable eggs this season, where in former years, about Christmas time, they encountered sufficient complaints of bad eggs to almost cause them to question the honesty of the fowl that produced them.

FISH, OYSTERS, ETC.—The market for fish is depressed owing to the changeable weather, which prevents freedom in handling. There will not be much doing now till after the Holidays. Prices have held fairly steady for the past weeks, a few lines showing a slight decline. Quotations are: Salt Fish.—B.C. salmon, No. 1, \$13 bbl.; Labrador salmon, \$14 for barrels; \$7.50 for ½ barrels; green cod, \$5.25 per barrel for No. 1 and \$4.25 for No. 2; Nova Scotia herring, \$5.25 to \$5.50 per barrel, and \$2.75 for half barrels; No. 1 green haddock, \$4; No. 1 large round herrings, with milt and roe, \$5.25. Smoked Fish.—Finnan haddies, 6c lb.; bloaters, 90c to \$1 box; smoked herrings, in small boxes, 12c box; Loch Fyne herrings, \$1 keg and \$3.50 per half barrel. Prepared Fish.—Skinless cod, in 100 lb. cases, \$4.75; dried cod, in 112 lb. bundles, \$1.75 to \$5.00; boneless cod, one and two lb. bricks, 5½c to 6c lb. Fresh Fish.—B. C. salmon, fresh, 10c lb.; haddock, 3½c per lb.; halibut, 10c to 12c; dore or pickerel, 6c to 6½c; market cod, 3c; steak cod, heads off, 4c; Manitoba white fish, 7c; smelts, 6c to 7c; fresh herrings, \$2 per 100. Oysters.—Shell, Malpeques, hand-picked, \$5 to \$5.50; Miramichi hand-picked, \$3.75 to \$4; standards, in bulk, \$1.25 per gal.; selects, \$1.50.

FLOUR, FEED AND MEAL.—The flour market, which was expected to recover somewhat from the dullness which followed the closing of navigation, by demands from interior local

points, has been hindered by the bad roads. Accordingly, trade is extremely quiet, with prices unchanged. The variations in wheat are not of sufficient importance to make any difference in flour values. Feed is in fair request. Hay is being given more interest owing to further war orders, and will likely show an advance shortly. Quotations are: Winter wheat patents, \$3.70 to \$3.90; straight rollers, \$3.50 to \$3.60; and in bags, \$1.65; Manitoba patents, \$3.90 to \$4; strong bakers, \$3.60 to \$3.70; Manitoba bran, bulk, \$14; Ont., \$14.50 to \$15; shorts, \$15.50 to \$16.50; mouille, \$19 to \$20 per ton; oatmeal, \$3.55 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$10 to \$10.50; No. 2, \$8.25 to \$9; clover and mixed, \$7 to \$7.25; best timothy hay in bulk is held at \$8 to \$8.50 per load, averaging 1,500 lbs.

GAME, FOWL, ETC.—Prices in these have been held at low water owing to the changeable weather which prevents even Christmas supplies from moving with the freedom which they usually exhibit. Ample supplies are visible throughout the various commission houses, but with weather at all favourable these will speedily be distributed. There is a good inquiry for turkeys at 9c to 10c per lb., as to quality. Chickens are freely called for

Thos. B. Cumpston & Son

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

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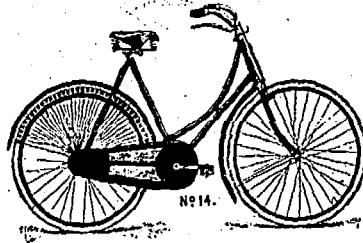
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"GOOD AS GOLD."

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Manufactured by

FRANK H. PARKYN,
LTD.,



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"Olympic" Cycle Works,
GRANVILLE STREET.....
Wolverhampton,
.....ENGLAND.....

at 7 to 7½ cents lb.; with a fair business in geese at 6c lb. Ducks bring 8c to 9c lb. Fowls are plentiful and slow in selling at 6c lb. Scalded and inferior lots are much neglected it being necessary to discount prices 1 to 2 cents a pound to push sales. Partridges are plentiful as the season closes, bringing 50c to 60c per pair.

GREEN FRUITS, &c.—The local trade has suffered from weather conditions, which affects many lines aside from the usual drain on oranges. These, while high, sell readily. Apples are dull in a local way, supplies having been gathered last month, when prices were extremely low. Shipments for week ending December 16, 1899, were: 16,775 barrels from all Eastern ports. Total since season opened, 902,341; same time in 1898, 897,745; same time in 1897, 592,518. Quotations are: Messina lemons, \$2.75 to \$3.25; Spanish onions, in crates, 70c; Canadian do, in brls., \$1.75 to \$2; bananas, \$2 to \$3.25; apples, in brls., \$2 to \$3.50; sweet potatoes, \$3.50 brl.; oranges, \$6 to \$6.50 brl.; chestnuts, 8c per lb.; Malaga grapes, \$6 to \$7 per keg; cranberries, \$7 to \$8.50; figs, 12 to 15c lb.; coconut, \$3.25 to \$3.50; chestnuts (French), 10c lb.; California celery, \$5 to \$5.25 case; do. calliflowers, \$1.50 dozen; do. navel oranges, \$3.65 to \$4 box; Mexican do., \$3.25 box.

GROCERIES.—The sugar market has remained featureless during the past week. Shipments are slow and uneventful, the Holiday requirements being already secured. A large new sugar concern in the United States, the Colonial Sugar Company, will doubtless operate against the present formidable trust to a degree sufficient to keep up the war of prices which has existed for

some time and which keeps prices at rock bottom. This company was incorporated at Dover, Delaware, on the 20th inst., with a capital of \$100,000, with the privilege of increasing it to \$100,000,000. The company is chartered to engage in the production of sugar in Cuba, Hawaii and Porto Rico. The refining is to be done by a special process on the plantations. Reports received for this season's sugar crop in the Hawaiian Islands gives the total product as 282,807 tons, which is one of the largest in years. Groceries in general are quiet for out-of-town orders, but the trade have been exceptionally busy and have been rather looking for a needed easy spell. Rice is steady. Beans are unchanged, at \$1.40 to \$1.45 per bushel, as to grade. Raisins are in light supply but trade is limited for the time. Prunes hold rather firmer, but no advances have been made. Molasses and syrups are unchanged. Teas are quiet. A Yokohama letter of 1st inst., says: During the past fortnight there has been very little doing and the season may now be considered practically finished. Arrivals have almost ceased, and stocks are reduced to about 3,000 piculs. The Chinese have lately bought about 250 piculs of low common leaf for Singapore. Total settlements for the season to November 28th amount to 212,547 piculs against 204,28 piculs at corresponding date last year.

HARDWARE AND METALS.—The market has shown little change in values during the past week. It would appear as though prices have at last reached a limit. This, however, is difficult to gauge, as much builders' hardware will be ordered immediately following the New Year, to insure against delays in spring building. Black sheet iron has dropped slightly in price this week, new quotations being: 8 to 16, \$2.95 per 100 lbs.; 18 to 20 g., \$2.65; 22

to 24, \$2.85; 26, \$2.95, and 28, \$3. Washers, in 50 lb. boxes, have been changed to 35 p.c. off. London tin prices are £2 higher for future than for spot delivery. Copper dropped 10s for prompt delivery and £1 for futures in English market, but reacted. New York markets for both metals fairly well protected. Lead and spelter very steady. Tin plate rather easy at second hands, iron and steel showing little change.

HATS, FURS, &c.—The weather has been very unfavourable for traders in this line, and there is some apprehension as to the prompt meeting of paper when due. One or two Toronto wholesalers are likely to have an access of

Telegraphic Address—"Safety, Wolverhampton."

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SEND FOR PRICE LIST.

PELHAM ST.....
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R.R. PATTISON & Co.,
..IMPORTERS OF..
FOREIGN FANCY GOODS.
and Factors of English Toys
OF EVERY DESCRIPTION.

191 HIGH HOLBORN, LONDON, W. C. England.
Bone Goods with Sea Side Views.

PETER BOSWELL & SON,

CARRIAGE SPRING

CARRIAGE

AND

AND

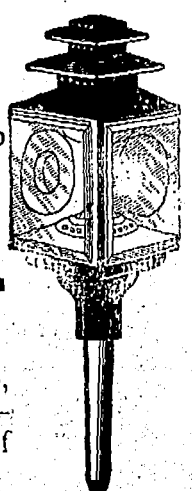
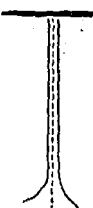
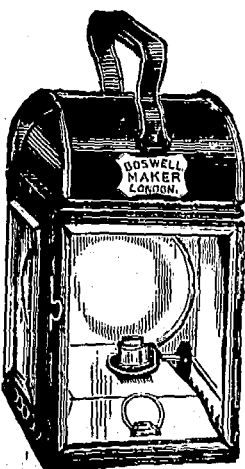
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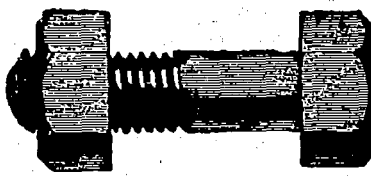
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Agents:—Messrs. GEORGE BERKLEY & Co.,
Victoria St., Westminster, London, Eng.



Bolts, Nuts, & Rivets.

experience. On the other hand, the steady employment of workmen on the number of large buildings in course of construction in the city cannot fail to somewhat enliven the holiday trade. London, Eng., advices state that fur sales of the North Pacific sealskins brought the highest price for many years, going at an average of 66s, which is 40 per cent. higher than the price realized last December.

LEATHER, SHOES, RUBBERS, ETC.—Both hides and leather are firm, but there are no transactions of note to record. Stocks of leather, in first hands, are light. Little purchasing will be done until the turn of the year. The condition of some of the shoe trade in Quebec is again causing some uneasiness. This is the outcome of orders taken in the fall and some months past for future delivery. Meantime the prices of raw materials have increased, as shown in these columns from time to time; the result of which is that purchases cannot be made for manufacturing except at a considerable advance. Manufacturers, consequently, cannot supply goods and make a profitable turnover.—Considerable financing has been going on lately, but it is feared much of it will fail of the desired effect.

LUMBER, SHINGLES, LATHS, ETC.—Michigan lumbermen have filed papers at Toronto appealing the decision in the famous saw log case. The Ontario courts, decided that the provincial government was within its power in inserting in the leases of the Crown timber reserves a provision requiring that the timber cut be sawn into logs in Canada. It is the intention of the Michigan men to carry the case to the Privy Council. A big sale of timber limits held by the Ontario Government, took place in Toronto on the 20th. The sale was a large one, and included 36 berths, comprising in all 300 square miles of timber, situated in Algoma, Nipissing, and Rainy River districts. In the township of Harty, Algoma, Berth No. 1, consisting of eighteen lots, with sixteen mining locations, was sold at \$4,000 a mile, or \$28,700; a berth consisting of eighteen lots, was sold at \$1,300 a mile, or \$11,700. Berth No. 3, consisting of thirty lots, nineteen mining locations, was sold at \$100 a mile, or \$1,350. The township of Foy, thirty-six square miles, was sold for \$18,000. Harty Nos. 1 and 2 were sold for \$19,

\$00 and \$28,000 respectively. There are eighteen lots in each. Harty No. 3 was sold for \$36,000. The time limit placed on the sales is ten years.

PROVISIONS.—The Holiday time usually admits of dullness in this branch, but the present unseasonable weather adds much to the inactivity. Prices have not changed meantime except to show an easier tendency. We hear, however, of lower quotations being made on cured hams, and bacon. Dressed hogs are ruling easier at \$5.40 to \$5.50 for medium weights. Quotations are:—Selected heavy short boneless mess pork, \$14.25 to \$14.50; heavy Canadian short cut mess, \$14; short cut back, \$14; heavy long cut mess, \$14 per barrel. Pure Canadian lard, per pail, 7c to 7½c; compound refined, per pail, 5¼c to 5½c; hams, 11c to 12½c per lb., as to size; bacon, 10½c to 12c per lb., as to grade.

the year. A large trade has been done in fancy goods, and city retail dealers report an exceptionally busy season. Prices of leading staples are firm, and payments are good. Hardware and groceries quiet, with no special features. Leather dull, with fair stocks on hand. Money firm, at 6 to 7 per cent. for prime commercial paper. Stocks are lower this week in sympathy with decline in Wall Street securities. Latest sales: Bank of Commerce 145, Dominion 268, C.P.R. 89½, Cable 184 xd, Dom. Telegraph 132, Gen. Electric 178, Richelieu 101, Toronto Ry. 97½, London Electric 115, Dunlop Tire 104½, British Am. Assur. 125, Toronto Electric 133 cash. Western Assurance 163.

Butter, &c.—There is a fair demand for butter with receipts moderate and prices firm. Choice tub 18c and medium 15c to 16c. Large rolls 15c to 17c and choice pound rolls 19c to 20c. Creamery rules at 21½c to 23c, the latter for choice rolls. Eggs, fresh, 18c to 19c, in case lots. Cheese firm at 12c.

Dressed Hogs.—Receipts are fair, and prices continue to rule firm. Car lots of heavy \$5 and selections \$5.20 to \$5.25.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph)

Toronto, Dec. 21, 1899.

—Trade was quiet this week. In dry goods business is practically over for



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BRASS & IRON

BEDSTEADS,

Hadfield Works, St. James' St.,
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Prices on application.



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WULFRUNA CYCLES

(CARTER OIL-BATH GEAR CASE)

The Best Cycle in the Market for the Price,

Manufactured by **J. BARRATT,**

HEAD OFFICE and WORKS: **WOLVERHAMPTON,**
Telegrams: "Wulfruna, Wolverhampton." **ENGLAND**

Old Outer Covers

Repaired Equal to New or Bought for Cash

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

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

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

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

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

Flour and Grain.—Flour in fair demand and firm, with sales of straight rollers at \$2.80 to \$2.90 in barrels west. Manitoba Patents \$4 to \$4.10 and strong bakers \$3.60 to \$3.65. Bran steady at \$12 to \$12.50 west and shorts \$14 to \$14.50 west. Wheat quiet and steady; white and red sell at 65½ north and west. Goose 70c low freight. Manitoba No. 1 hard 65½c Fort William and 75½c Toronto and west. Barley quiet, No. 2 selling at 38c to 39c west. Oats are unchanged at 26c to 26½c outside for white and at 25c for mixed. Peas are sold at 57c west, and at 58c east. Rye, 50c and buckwheat 47c to 48c outside. Oatmeal \$3.25 in bags, and \$3.35 in barrels on track here.

Groceries.—Business fair, and prices generally unchanged. Sugars sell at \$4.48 to \$4.53 for granulated and at \$3.73 to \$4.13 for yellows. Coffees and teas in good demand. Dried fruits are firm at unchanged prices.

Drugs.—Trade quiet, but prices with few exceptions are very firm. Acid carbolie continues to advance. Strychnine is 5 cents higher. Quinine 3 cents up, which corresponds with the last Amsterdam bark sale, where about 15 per cent. advances were secured. Salicylic acid, salicylate of soda, and synthetic oil of wintergreen are dearer. Acetic acid and all the acetates cost more, based on higher acetate of lime.

Hides.—The hide market is firm with offerings small. Cured sell at 10c to 11c. No. 1 green unchanged at 9½c and No. 2 at 8½c. Calfskins, 10c for No. 1, and 8c for No. 2. Sheepskins, 90c to \$1.

Live Stock.—The cattle market was disappointing this week, butchers having bought Christmas heaves last week. Offerings fair and butchers cattle lower, there being sales at 3½c to 4c per lb. for the best. A few loads of choice exporters' brought 5c. Light stockers 2c to 2½c and heavy feeders 3½c to 4c. Sheep unchanged at \$3.25 to \$3.40 per cwt. and lambs \$3.25 to \$4 per cwt. Hogs higher at 4½c for the best, and 4½c for heavy and light fats.

Provisions.—Trade quiet and prices unchanged. Mess pork is quoted at \$13.50 to \$14 and short cut \$15.50 to \$16. Lard steady, at 6½c to 7¼c, the latter for pails. Bacon 7c to 7¼c in car lots, and 7½c in smaller packages. Hams, smoked, 10c to 11c. Rolls, 8c to 8½c. Beans, \$1.40 to \$1.50 for hand-picked. Dried apples, 6c to 6½c, and evaporated 8½c to 9c. Hops, 15c to 17c. Potatoes, 40c per bag in car lots.

Wool.—There is a fair demand for pulled supers at 20c to 22c, and extras are quoted at 22c to 24c. Fleece nominal at 20c to 21c.

STOCKS AND BONDS.

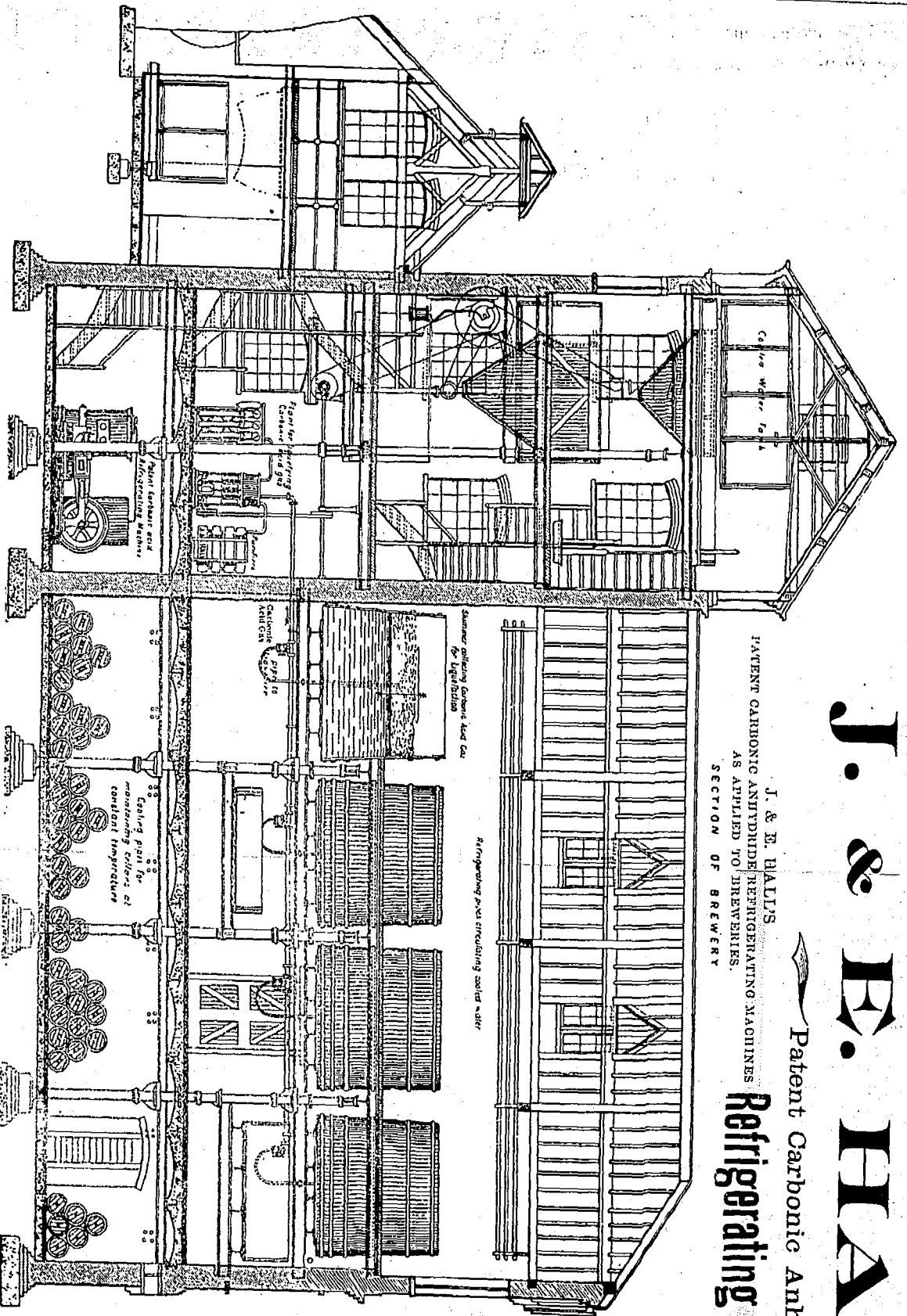
NAME.	Par Val'e.	Capital Sub-scrib't.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Dec: 21 (Bid)	Cash value per %
British North Am.....	248	4,866,666	4,866,666	1,480,000	2 1/2	Apr. Oct	....	145 1/2
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	145	145 1/2
Commercial, Windsor..	40	500,000	30,000	90,000	2	.....	105	42 1/2
Dominion	50	1,500,000	1,500,000	1,500,000	3	May	255	183 1/2
Eastern Townships.....	50	1,500,000	1,500,000	850,000	3 1/2	Jan July	155	71 1/2
Halifax Banking Co.....	50	500,000	500,000	375,000	3 1/2	Feb. Aug	158	79 1/2
Hamilton	100	1,497,700	1,497,100	1,000,000	4	June	192	192 1/2
Hochelaga	100	1,369,700	1,280,100	565,000	3 1/2	June Dec	152	15 1/2
Imperial	100	2,500,000	2,311,034	1,502,172	4 & 1/2	June Dec	211	210 1/2
Jacques Cartier.....	25	500,000	500,000	265,000	3	June Dec	.....	.....
Merchants' Cab.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	152 1/2	152 1/2
Merchants' Halifax.....	100	1,957,500	1,833,520	1,577,402	3 1/2	Feb. Aug	180	180 1/2
Molokoh	50	2,000,000	2,000,000	1,625,000	4 & 1/2	Oct	pril	190
Montreal	200	12,000,000	12,000,000	6,000,000	5	June Dec	250	50 1/2
National	50	1,200,000	1,200,000	150,000	3	May Nov	90	27 1/2
New Brunswick.....	100	500,000	500,000	500,000	6	Jan July	300	300 1/2
Nova Scotia.....	100	1,756,100	1,746,440	2,005,500	4	Feb. Aug.	210	210 1/2
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	130	120 1/2
Ottawa	100	2,000,000	1,687,200	1,370,400	4 & 1/2	June Dec	190	190 1/2
People's of N. B.....	150	180,000	180,000	140,000	4	.....	250	378 1/2
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	125	125 1/2
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	600,000	4	April Oct	194	194 1/2
Toronto	100	2,000,000	2,000,000	1,800,000	5	June Dec	240	240 1/2
Traders	100	1,000,000	917,320	70,000	3	June Dec	112	112 1/2
Union (Halifax).....	50	500,000	500,000	250,000	3	Mch	123	61 1/2
Union of Can	100	2,000,000	2,000,000	450,000	3	June Dec	.....	.....
Ville Marie	100	500,000	479,620	100,000	3	June Dec	.....	.....
Western.....	100	500,000	388,239	118,000	3 1/2	Apr	.....	.....
Agri. Sav. and Loan Co.....	50	630,000	629,544	160,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan	170	170 1/2
Brit. Can. Loan & Inv. Co.	100	1,937,900	395,481	120,000	3 1/2	Jan July	95	95 1/2
Brit. Mortg. Loan & Sav. Co.	100	450,000	316,504	100,000	3	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan July	38	9 1/2
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	62 1/2	62 1/2
Can. Landed & Nat'l Inv't Co.	100	2,000,000	1,004,000	350,000	3	Jan July	85	16 1/2
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,200,000	3	Jan July	125	62 1/2
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	June Dec	115	17 1/2
Central Can. Loan & Sav. Co.	100	2,500,000	1,250,000	360,000	3	Jan July	132 1/2	132 1/2
Dominion Sav. and Inv. Co.	50	1,000,000	384,200	10,000	2 1/2	July Dec	72 1/2	37 1/2
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	132	16 1/2
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar	100	100 1/2
Freehold Loan and Sav. Co.	100	3,221,500	1,319,100	300,000	3	June Dec	75	75 1/2
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	109	119 1/2
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 1/2
Huron & Erie Loan & Sav. Co.	50	3,000,000	1,400,000	770,000	4 1/2	Jan July	176	88 1/2
Imperial Loan and Inv. Co.....	100	840,000	730,647	160,000	3	Jan July	95	95 1/2
Landed Banking and Loan.....	100	700,000	658,098	160,000	3	Jan July	112	112 1/2
Land. & Can. Loan and Ag.....	50	6,000,000	700,000	210,000	4	Jan Sep	65	22 1/2
London Loan Co.....	50	679,700	681,850	81,000	3	Jan July	108 1/2	54 1/2
Land. and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	85	85 1/2
Manitoba & North-W. Ln Co	100	1,500,000	375,000	51,000	.....	Jan July	45	45 1/2
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	175	70 1/2
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	5	April	177	70 1/2
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	234,247	2 1/2	Feb.	270	270 1/2
Montreal Cotton Co.....	100	1,000,000	1,400,000	600,000	4	Mch.	137 1/2	137 1/2
Merchants Mfg Co.....	100	600,000	600,000	.....	4	Feb	130	130 1/2
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch	.....	.....
Ont. Indus. Loan and Inv.....	100	468,800	314,356	150,000	3	Jan July	.....	.....
Ont. Loan and Deb. Co.....	50	2,000,000	1,300,000	400,000	3 1/2	Jan July	120	60 1/2
People's Loan and Dep. Co.....	50	600,000	600,000	40,000	.....	Jan July	25	12 1/2
Real Est. Loan Co.....	40	578,840	373,720	50,000	.....	Jan July	61	32 1/2
Richelleu and Ont. Nav. Co.	100	1,350,000	1,350,000	250,000	3	.....	95 1/2	98 1/2
The Royal Electric Co.....	100	1,500,000	1,500,000	232,862	2	Jan.	175	175 1/2
Toronto Electric Light Co.....	100	500,000	.....	20,000	.....	Jan.	181 1/2	181 1/2
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan.	97 1/2	97 1/2
Union Loan and Sav. Co.....	50	1,088,400	699,020	200,000	3	Jan July	40	20 1/2
Western Can. Loan and Sav.	50	3,000,000	1,500,000	770,000	.....	Jan July	105	52 1/2
Western Loan & Trust Co.....	50	2,201,200	561,721	52,000	3 1/2	June Dec	98	49 1/2
Windsor Hotel.....	105	105 1/2

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WALL PAPER.**

—The reduction of letter postage to one cent is being advocated by some U.S. Board of Trade representatives; also a cheaper parcels post.

—The Canadian Wholesale Hardware Association concluded a two days' session in this city on the 13th inst. The outlook for the coming year, prices, etc., were discussed. The members present were Messrs. C. H. Newman, of Caverhill, Learmont & Co., president; Veleg Howland, of H. S. Howland, Sons & Co., Toronto, vice-president; Raoul Angers, of Frothingham & Workman; Eugene L'anneton, Canada Hardware Co.; J. F. Seybold, Seybold, Sons & Co.; John Bowman, John Bowman Hardware & Coat Company, London, Ont.; Thos. B. Lee, of Rice, Lewis & Son, Ltd., Toronto; F. O. Lewis, of Lewis Bros. & Co., and Alfred Jeanotte, with L. H. Hebert.

—Whatever adds to the comfort of the purchasers or to the simplicity and ease with which the goods he buys are made ready for use will always be appreciated. The big difficulty of late is to add these achievements to anything already in use. A new cigar-lighter, for use, says the "Leaf," is made of brass, and rests on a pedestal in the centre of the store. There are four individual lighters suspended from the middle support by gas tubes. Each of these is fitted with a small ball arrangement inside, which makes the flame small when the device is not in use. By lifting the lighter, however, a vent is opened, and a thin, long blaze shoots forth, adding to the convenience of the user. The new acquisition is fully as useful.

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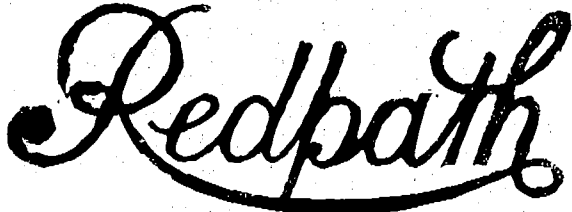
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DEC. 21, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.					
Boots and Shoes.				Mens.	Boys.	Youths.			Heavy Chemicals.							
Brogans or Cobourgs		\$0 75	0 85	\$0 80	\$0 65	\$0 55	\$0 60	Good Luck 2-1 stg. Var. Han.	3 45	0 00	Bleaching Powder	1 75	2 50			
Split Balmorals		0 90	1 10	0 80	0 90	0 70	0 75	Rose 4 varn. hand heavy.	4 25	0 00	Blue Vitriol	7 00	8 00			
Kip		1 10	1 20	0 95	1 00	0 80	0 85	Pansy 4 " medium	3 45	0 00	Brimstone	2 00	2 50			
Butt	or Congress	1 20	1 50	1 00	1 20	0 90	1 00	Thistle 4 " "	4 25	0 00	Caustic Soda 80.	2 00	2 10			
Split Boots		1 30	1 75	1 10	1 25	0 90	1 00	Map Leaf A 4 stgs.	4 25	0 00	" 70.	2 20	2 30			
Kip		2 10	2 75	1 50	1 75	1 10	1 30	" B 4 " stained	3 60	0 00	Soda Ash.	1 2 1/2	1 50			
Grain	\$2.00 to \$3.00, Felt Sox	2 10	2 75	1 50	1 75	1 10	1 30	Shamrock A 4 " varn han	3 45	0 00	Soda Bicar.	2 25	2 35			
Felt Boots, half fox		\$1 75	\$2 00	fall 2 42	2 50			" B 4 " stained	3 20	0 00	Sal. Soda	0 70	0 80			
				Womens.	Misses.	Chlds.			Datsy A 3 stgs varn handle	3 15	0 00	" Concentrated	1 50	2 00		
Split Batts or Bals		0 75	80	0 85	0 70	0 47 1/2	0 50	" B 3 " stained "	2 90	0 00	Dyestuffs.					
Kip Pebbled or Butt Bals		0 90	1 00	0 80	0 90	0 60	0 70	Tulip No. 1 3 stgs "	2 65	0 00	Archil, con	0 27	0 29			
Pebbled Button, Machine Sewed		1 00	1 10	0 90	1 00	0 70	0 75	" 2 2 " "	2 40	0 00	Cutch	0 08	0 09			
Glazed Butt Button		1 00	1 10	0 90	1 00	0 70	0 75	Carling	3 75	0 00	Ex. Logwood	0 10	0 15			
Polish Calf		1 25	1 60	1 15	1 25	0 90	1 00	Warehouse 4 heavy	3 50	0 00	Chlp "	2 00	2 10			
Dongola Kid 1 quality		1 00	1 10	0 90	0 95	0 75	0 80	K. 3 str. bamboo handle	2 75	0 00	Indigo (Bengal)	0 74	1 75			
" 2 " "		1 15	1 35	1 00	1 15	0 85	0 95	Drugs & Chemicals				Gambler	0 07	1 00		
" 3 " "		1 50	2 00	1 20	1 50	1 00	1 10	Acid Carbolic Cryst med.	0 95	0 45	Madder	0 10	0 15			
				Mens' Calf, Bals, Cong or Butt. Goodyear Welt				2 30	3 50	Aloes, Caps.	0 15	0 18	Sumac	70	75 00	
				" " " " McKay Sewn				1 90	2 10	Alum	0 06	0 07	Fish.			
				" Tan Russia Calf, Bals, Cong or Butt, Goodyear Welt				2 50	3 10	Borax, xtra	0 07	0 07	Cape Bret. Herring,	5 50	0 00	
				" " " " McKay				1 90	2 10	Brom. Potass	0 70	0 75	Labrador Herring, N.F.	0 00	0 00	
				" French Pat. Calf or Enamel Leather Bals, Butt. and Cong.				3 50	4 50	Camphor, Eng. Ref Rings	0 85	0 70	No. 1 Shore Herring	0 00	0 00	
				Ladies' Glaze Dong. Butt. and Bals, Goodyear Welt				2 10	3 00	Ref. oz. ck	0 70	0 75	No. 2 Nova Scotia	5 25	5 50	
				" " " " " Turns 2 " "				3 50	4 00	Citric Acid	0 45	0 40	Mackerel No. 1, palls	1 50	2 00	
										Citrate Magnesia lb	0 00	0 45	" 1/4 barrel	0 00	0 00	
										Cocaine Hyd. (oz)	0 00	7 50	Green Cod, No. 1	0 00	5 25	
										Copras, per 100 lbs	0 75	0 80	Green " large	5 00	5 25	
										Cream Tartar	0 20	0 25	Draft " "	0 00	1 50	
										Epsom Salts	1 50	1 75	No. 2 " "	0 00	4 25	
										Glycerine	0 18	0 20	Large dry Caspe per qntl.	5 00	5 50	
										Gum Arabic per lb.	0 25	0 50	Salmon No. 1 bris Lab.	0 00	14 00	
										" " " " " Frag	0 50	1 00	Salmon, (tierces)	0 00	1 00	
										Insect Powder lb.	0 25	0 40	" Brit. Col bris	0 00	13 00	
										do per keg, lb.	0 22	0 30	Boneless Fish	0 04	0 00	
										Morrels	1 75	1 25	" Cod	0 05	0 07	
										Oil Peppermint lb.	2 00	2 25	Finnan Haddies	0 25	0 28	
										Oil Lemon	1 60	1 80	N. S. Salt Herring, in	0 00	3 00	
										Oil Lemmon	4 25	4 50	half-barrels	0 00	4 50	
										Oxalic Acid	0 08	0 10	Salt Lake Trout, half-bris	0 00	4 50	
										Phosphorus	0 65	0 75	Flour.			
										Potash Bichromate	0 09	0 12	Winter Wheat patents	3 70	3 90	
										Potash Iodide	3 40	3 75	Manitoba patents	3 90	4 00	
										Quinine	0 35	0 45	Straight roller	8 50	3 50	
										Strychnine	0 75	0 90	do bags	1 60	1 85	
										Tartaric Acid	0 35	0 40	Strong Bakers	0 00	0 00	
										Tin Crystals	0 28	0 32	Superfine	3 50	3 60	
										Licorice.				Corn meal, bag	0 00	95 1 00
										Stick, 4, 6, 8, 12, & 18	2 00	0 00	Bran Manitoba bags	0 00	15 50	
										to lb., 5 lb. boxes,			Bran Ontario buik	0 00	16 00	
										Acme Licorice Pellets,	2 00	0 00	Shorts	0 00	16 00	
										cans.			Manilla	19 00	20 00	
										Licorice Lozenges, 1	1 50	0 00				
										5 lb. cans.						

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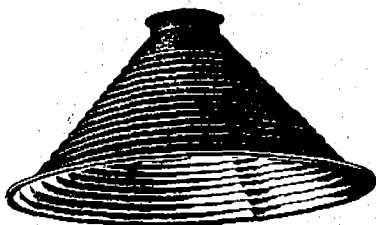
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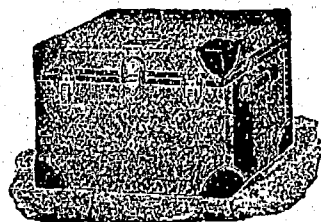
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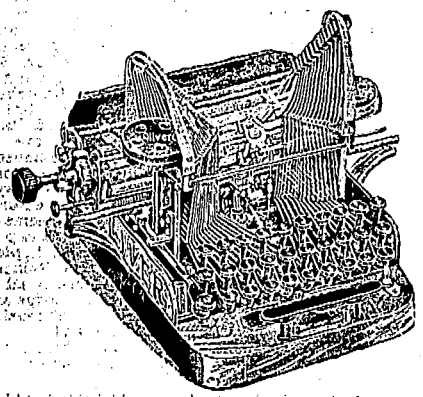
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DEC. 21, 1890.

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
Farm Products.		Grain.		Molasses (Barbados).....		Vermicelli, Canadian.....	
Butter: Choice Cr.	0 21 0 21	New No. 1 Dec. Ft. Will	0 00 0 66	0 42 0 43	0 00 0 40	Macaroni.....	0 05 0 06
Earlier makes.....	0 20 0 20	2. " " " " " "	0 00 0 63	0 00 0 60	0 00 0 69	" Italian.....	0 10 0 13
Townships Dairy.....	0 18 0 20	No. 1 Northern do	0 09 0 50	0 00 0 00	0 00 0 07	Peel—Citron.....	0 14 0 16
Western.....	0 16 0 18	" 2 " " " "	0 00 0 51	do do Old.		Orange.....	0 11 0 13
Good to choice.....	0 12 0 15	ate afloat.....	0 00 0 30			Lemon.....	0 10 0 12
Fresh Rolls.....	0 17 0 18	Barley, malting.....	0 47 0 00	Raisins:		Chocolate	
CHEESE:		feed, afloat.....	0 00 0 45	Sultanas.....	0 11 0 18	Vanilla, yel. wrap, 24 x 1/2 lb	0 34 0 36
Oct.....	0 11 0 12	Peas, per 60 lbs, afloat.....	0 00 0 60	Loose Musc. California	0 00 0 00	do Chamois do do	0 48 0 48
Nov.....	0 11 0 11	Rye, afloat.....	0 00 0 61	Layers, London.....	1 50 1 75	do Pink do do	0 50 0 56
Eggs: Select new.....		Groceries		Con. Cluster.....	2 20 2 30	do Blue do do	0 58 0 56
Gulls.....	0 12 0 13	Tea, (Hr. Chem & Cad.)..	0 16 0 15	Extra Dessert.....	2 75 0 00	1 1/2 p. Van. Green do do	0 50 0 56
Lined.....	0 15 0 16	Japan, com. to med. B.	0 17 0 19	Royal Buckingham.....	3 50 0 00	o do Lilac do do	0 58 0 66
Best held.....	0 15 0 16	" good med. to fine.....	0 22 0 25	Valencia.....	0 07 0 07	uo do Bronze do do	0 65 0 74
Hops: N. Y. State, per b.		" choicest.....	0 23 0 25	" Selected.....	0 00 0 00	do do White do do	0 73 0 83
Pacific Coast.....	0 14 0 15	" fancy.....	0 26 0 26	" Layers.....	0 00 0 05	Unsweet'd blue prem do	0 38 0 42
Canadian.....	6 12 0 19	" dust.....	0 06 0 08	Currants, Provincials.....	0 04 0 05	Starch:	
German.....	0 28 0 35	Y. Hyson, com. to good..	0 14 0 20	Fillatras.....	0 04 0 07	Can. Laundry.....	0 04 0 06
English.....	0 30 0 00	fine to finest, B	0 30 0 45	Patras.....	0 05 0 07	Silver Gloss.....	0 00 0 07
British Columbia.....	0 18 0 26	Gunpowder, Moyune.....	0 22 0 25	Vostizzas.....	0 07 0 08	Beason's Prep. Corn.	0 00 0 06
DOG PRODUCTS:		good.....	0 25 0 35	Prunes.....	0 06 0 09	" Sat. Chr. label.....	0 07 0 00
Bacon, smoked, per b.	0 11 0 12	Pingsuey med to good.....	0 14 0 16	Figs in bags.....	0 05 0 10	Can. Pure Corn.....	0 00 0 05
Hams, city cured.....	0 10 0 11	fine to finest ".....	0 19 0 23	" new layers.....	0 15 0 25	No. 1 Wh. blue 43 lb.....	0 05 0 00
" Canvassed.....	0 00 0 00	Oolong.....	0 28 0 42	Dates.....	0 05 0 05	Vinegar: less 10 p.c. dis.	
Pork Ca. s.c. per bbl.	0 00 15 00	Congou, common.....	0 15 0 16	Sh. Almonds, bxs.....	0 25 0 35	Imp Trip.....	0 33 0 00
do mossa.....	0 00 15 00	good common.....	0 15 0 16	S. S. Tarragona.....	0 13 0 14	Cote D'or.....	0 25 0 00
Dressed Hogs, 100 lbs	5 40 5 60	med. to good.....	0 22 0 27	Walnuts.....	0 00 0 00	Crystal Pickling.....	0 23 0 00
Lard, per b Can pure.....	0 07 0 09	fine to finest.....	0 32 0 35	Grenoble.....	0 13 0 14	W. W. XXX.....	0 25 0 00
Com. Refined.....	0 06 0 07	Indian.....	0 17 0 23	Filberts.....	0 10 0 11	W. W. XX.....	0 23 0 00
SEEDS:		Darjeelings.....	0 35 0 45	Spices: Cassia..... mats	0 09 0 12	W. W. X.....	0 17 0 00
Clover, red, per lb.....	0 07 0 10	Ceylon.....	0 18 0 35	Mace..... chests	0 80 1 20	Pure Malt.....	0 45 0 00
Alfalfa, per lb.....	0 07 0 09	Coffees, Mocha (green)—	0 25 0 26	Cloves.....	C 15 0 16	Cider X.....	0 17 0 00
Timothy, (Can'n) per bush	2 00 2 50	Java.....	0 22 0 25	Nutmegs.....	C 50 1 00	XXX.....	0 27 0 00
Western.....	1 50 2 10	Marscalbo.....	0 17 0 18	Jamaica ginger, bl.	0 08 0 15	Soap: Best Laundry.....	0 05 0 05
Flax 56 lbs.....	0 65 1 00	Jamaica.....	0 17 0 18	" unbl.	0 07 0 14	Common.....	0 02 0 04
Potatoes, per bag.....	0 40 0 50	Rio.....	0 10 0 15	African.....	0 08 0 10	Telegraph.....	3 70 3 90
Honey, Comb, 1 lb.....	0 08 0 14	Plantation Ceylon.....	0 27 0 29	Pimento.....	0 15 0 16	Telephone.....	5 55 3 75
Extracted.....	0 07 0 09	Chicory.....	0 06 0 11	Pepper, Black.....	0 22 0 26	Parlor, 200's.....	1 50 1 60
Beeswax.....	0 30 0 35	Canadian do.....	0 00 0 06	White.....	0 15 0 16	do 100's.....	1 70 1 80
BEANS: Med. prime.....	0 00 1 40	Sugars: Factory.		Mustard, 4 lb jar, Eng..	0 72 0 75	Tiger.....	3 45 3 65
do. Best hand-picked.....	0 00 1 45	Ex Granulated, brls.....	0 00 4 40	" 1 lb jar, Cana..	0 23 0 25	Sovereign.....	0 00 2 75
Maple Sugar.....	0 09 0 10	German grand.....	0 00 5 00	" 1 lb.....	0 22 0 24	Washboards:	
Maple Syrup in tins.....	0 65 0 70	Ex Grand, in brls.....	0 00 5 00	Rice, C. C.....	0 00 3 15	Royal Lily.....	1 60 0 00
		in brls.....	0 00 5 75	standard B.....	0 00 3 25	do Rose.....	1 65 0 00
		Powdered, in brls.....	0 00 4 20	" Patna..... 100 lb.	4 25 4 75	Globe.....	1 65 0 00
		boxes.....	0 00 5 00	Burmah.....	4 00 4 25	Improved Globe.....	1 60 0 00
		Paris Lumps, in brls.....	0 00 5 00	" Crystal Japan.....	5 00 5 25	Hardware.	
		half brls.....	0 00 5 10	Carolina..... 100 lb	6 75 7 75	Antimony.....	0 10 0 11
		100-lb bxs.....	0 00 5 00	Taploca, Pearl.....	0 00 0 05	Tin. Block, L & F, 1/2 b..	0 34 0 36
		50-lb bxs.....	0 00 5 10	Flake.....	0 00 0 04	" Stratts.....	0 00 0 00
		Branded Yellows.....	3 60 4 25	Gelatine, 1 qt pk.....	1 15 0 00	Copper: Ingot.....	0 18 0 00
				" 1 1/2 qt pk.....	1 75 0 00		
				" 2 qt pks.....	2 30 0 00		



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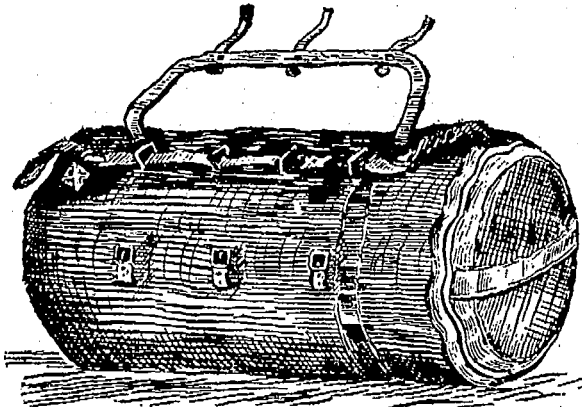
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J. H. FAIRBANK, Proprietor.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DEC. 21, 1890

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow cake	0 00 0 65
Cut nail schedule		10 lb. box, 1 1/2 to 1 3/4	4 35 0 00	No. 1 Wrought Iron	0 00 0 00	" barrel (refined)	0 01 0 04 1/2
Base Price, per Keg	2 55 0 00	Bright, 1 1/2 to 1 3/4	3 75 0 00	No. 1 Machinery	0 00 0 00	" Ordinary	0 01 0 04 1/2
Extras—Over and above 80d, 40d, 60d, 60d and 70d Nails.	less 5c kee rebate	Queen's Head, gauge 28	4 75 5 00	Malleable iron	0 00 0 00	Rough	0 00 0 02
Cut and Fence Nails—		Or equal		Hard Steel	0 0, 0 00	Leather	
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common, " 26 gauge	4 40 4 65	Lead sold (per long ton 2240 lbs)	0 00 0 00	No. 1 B. A. Sole	0 26 0 27
10 and 12d " "	0 10 0 00	do " 26 gauge	2 60 base	" tea	0 00 0 00	No. 2 B. A. Sole	0 23 0 24
8 and 9d " "	0 30 0 00	Bar Iron, per 100 lbs.	2 45	Light Brass	0 00 0 00	No. 3 B. A. Spanish Sole	0 28 0 29
6 and 7d " "	0 40 0 00	Car lots	0 00 0 00	Copper Bottoms	0 00 0 00	Slaughter, No. 1	0 28 0 29
4 and 5d " "	0 65 0 00	Ord. Crown, base	0 00 0 00	Heavy Copper	0 00 0 00	light medium & heavy	0 31 0 34
3d " "	1 00 0 00	Best Refined	3 75 0 00	Red Brass	0 00 0 00	" No. 2	0 26 0 27
Cut spikes 10c, per Keg advance		Norway	3 00 0 00	Black Sheet Iron	0 00 0 00	Harness	0 31 0 34
Fine blued nails—		Am. Sheet Steel, 22 1/2	3 00 0 00	Per 100 lbs.		Upper, heavy	0 34 0 36
2d per 100 lbs	1 00 0 00	" " 17	3 00 0 00	8 to 16 gauge	2 95 0 00	Upper, light	0 35 0 37
3d " "	1 50 0 00	" " 18 & 20	3 00 0 00	18 to 20 do	2 65 0 00	Grained Upper	0 34 0 35
Casing Box, Tobacco Box and Flooring Nails—		" " 23 & 24	3 20 0 00	22 to 24 do	2 55 0 00	Scotch Grain	0 35 0 38
20 to 30d per 100 lbs	0 55 0 00	" " 26	3 30 0 00	26 do	2 95 0 00	Kip Skins, French	0 50 0 55
10 to 16d " "	0 60 0 00	" " 28	3 30 0 00	28 do	3 00 0 00	English	0 45 0 55
8 and 9d " "	0 65 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	30 do	3 00 0 00	Canada Kip	3 50 0 60
6 and 7d " "	0 70 0 00	do " 3/16 in.	0 00 2 50	Hoop Iron, base for 2 in. and larger	0 00 3 20	Hemlock Canif.	0 50 0 70
4 and 5d " "	0 95 0 00	Band Canadian, 1 to 6 in.		Band Canadian, 1 to 6 in.		" Light	0 50 0 60
3d " "	1 20 0 00	30c; over base of ordinary iron, smaller size Extras		30c; over base of ordinary iron, smaller size Extras		French Canif	3 55 1 10
Flashing nails—		Canada Plates:		Rope.		Splitts, light and heavy	0 22 0 25
3 inch and longer per 100 lbs	0 60 0 00	Galvanized	4 50	" 7-16 and up	0 12 1/2	" heavy	0 17 0 20
2 1/2 and 2 3/4 inch	0 65 0 00	52 sheets	2 50	" 1/2	0 13 1/2	" small	0 15 0 20
2 and 2 1/2 inch	0 70 0 00	60 do	2 90	" 3/4	0 13 1/2	Leather Board, Canada	0 06 0 10
1 1/2 and 1 1/2 inch	0 95 0 00	75 do	3 00	" 1 in.	0 14	Enamelled Cow, per ft.	0 15 0 18
1 1/4 inch	1 20 0 00	All bright	3 25	Manilla, base	0 15	Pebble Grain	0 12 0 14
1 inch	1 50 0 00	Wro't Iron pipe, 1/2 in. 1 in.	3 40	" "	0 15	Glove Grain	0 12 0 14
Slatting nails—		3/4 in.	3 60	" "	0 15	B. Canif	0 15 0 20
1 1/2 and 1 1/2 inch per 100 lbs	0 95 0 00	1/2 in.	4 00	5/16	0 16	Brush (Cow) Kid	0 11 0 13
1 1/4 inch	1 20 0 00	1 1/4 in.	5 75	" 3/4	0 16	Buff	0 13 0 16
1 inch	1 50 0 00	2 in.	9 75	" No. 2	0 18	Russetta, light	0 35 0 40
Common barrel nails—		per 100 ft. nett.		" heavy	0 18	" heavy	0 35 0 40
1 1/2 inch per 100 lbs	1 00 0 00	Steel, cast per lb.	0 00 base	" No. 3	0 16	" No. 2	0 35 0 40
1 1/4 inch " "	1 00 0 00	" Spring, 100 lbs.	3 60 0 00	" ordinary	0 16	Saddlere doz	7 50 9 70
1 inch " "	1 25 0 00	" Tire	3 00 base	Imt. French Canif	0 55 0 55	Imt. French Canif	0 30 0 35
3/4 inch " "	1 50 0 00	" Sleigh shoe, 100 lbs.	3 00 base	English Oak lb	0 30 0 35	English Oak lb	0 30 0 35
Clinch nails—		" Toe Calk	3 60	Dongola, extra	0 38 0 42	" No. 1	0 20 0 22
3 inch and longer per 100 lbs	0 60 0 00	" Machinery	3 75 base	" No. 1	0 14	" ordinary	0 14 0 16
2 1/2 and 2 3/4 inch	0 65 0 00	" Harrow Tooth	3 40	Colored Pebbles	0 13 0 16	" Calf	0 16 0 22
2 and 2 1/2 inch	0 70 0 00	Tin Plates:		Oils		Cod Oil	0 35 0 40
1 1/2 and 1 1/2 inch	0 95 0 00	10 Coke, 14 x 20	4 50	S. R. Pale Seal	0 40 0 42 1/2	Straw Seal	0 35 0 37 1/2
1 1/4 inch	1 20 0 00	10 Charcoal, 14 x 20	4 75 4 80	Cod Liver Oil, Nfd Norw	0 80 0 90	Cod Liver Oil, Nfd Norw	0 80 0 90
1 inch	1 50 0 00	1X Charcoal		" Process	1 15 1 20	" Process	1 15 1 20
Sharp and flat pressed nails		1XX	Usual	Caster Oil	0 08 0 10	" Norwegtan	0 08 0 10
3 inch and longer per 100 lbs	1 50 0 00	DC	Trade	Caster Oil Irish	0 07 0 04	Caster Oil	0 07 0 04
2 1/2 and 2 3/4 inch	1 65 0 00	DX	Extras	Lard Oil, Extra	0 65 0 70	Lard Oil, Extra	0 65 0 70
2 and 2 1/2 inch	1 85 0 00	DX		" "	0 50 0 55	" "	0 50 0 55
1 1/2 and 1 1/2 inch	2 50 0 00	DX		Linseed, raw, nett	0 52 0 53	Linseed, raw, nett	0 52 0 53
1 1/4 inch	3 00 0 00	Terne Plate 10, 20x28	3 10	" bottled, nett	0 00 0 65	" bottled, nett	0 00 0 65
1 inch	3 00 0 00	Russ. Sheet Iron	0 10 1 00	Olive, pure	0 90 1 10	Olive, pure	0 90 1 10
Coil Chain—No. 6	0 12 0 00	Lion & Crown tin'd sh'ts.		Extra, qt., per case	3 00 3 70	Extra, qt., per case	3 00 3 70
" " "	0 10 0 00	22 and 24 gauge case lots	7 00 7 20	Turpentine, nett	0 74 0 75	Turpentine, nett	0 74 0 75
" " "	0 10 0 00	26 gauge	7 00 7 20	Benzine	0 18 0 19	Benzine	0 18 0 19
" " "	0 09 0 00	Lead, Pig, per 100 lbs;	4 31 4 50	Petroleum		Gasoline 76 gravity	0 00 0 22
1/2 inch	0 08 0 00	Sheet	4 00 4 25	Gasoline 76 gravity	0 00 0 22	Stove Gasoline	0 01 0 21
5-10	5 65 0 00	Shot, per 100 lbs.	5 50 6 00	Car Lots store, (1 p.c. off)	0 14 0 17 1/2	Car Lots store, (1 p.c. off)	0 14 0 17 1/2
7-10	4 80 0 00	Lead Pipe, per 100 lbs.	7 00 0 00	Crown Acme	0 17 0 18 1/2	Crown Acme	0 17 0 18 1/2
8-10	4 65 0 00	Zinc:		American W. W.	0 20 0 21	American W. W.	0 20 0 21
9-10	4 50 0 00	Spelter, V.M., per 100 lbs	7 00 0 00	Asphalt	0 21 0 23 1/2	Asphalt	0 21 0 23 1/2
10-10	4 45 0 00	" S.S.	0 00 6 25				
11-10	4 40 0 00						
1 and 1 in.	4 40 0 00						

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MONTREAL

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DEC. 21, 1899.

Name of Article	Wholesale.	Name of Article	Wholesale.	Name of Article	Wholesale.	Name of Article	Wholesale.
Class.	\$ c. \$ c.	Salt—Continued.	\$ c. \$ c.	Capstan Cigarettes, 10a. 5la.	\$ c. \$ c.	Ports—	\$ c. \$ c.
United inches, 00 to 25.....	0 00 2 00	Special Dairy, per brl.	2 00 2 50	Gold Flake, 10a. 5la.....	0 15 0 75	Tarragona.....	1 10 1 50
do 26 to 40.....	0 00 2 10	quarters	0 45 0 50	Three Castles, 10a. 50a.....	0 20 1 00	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 50	Spl Cheese Salt p bag 200 lb	1 25 1 50	Gold Tip, 50a. 100a.....	1 25 2 50	Warter & May's Ports gal.	2 10 6 50
do 51 to 60.....	0 00 4 75	Turk's Island per bush.....	0 30 0 35	Gerth's Smoking, per lb.....	0 00 1 60	Sherries—Fer arlin.....	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Wisdom & Warter's Sherries..... per gal.....	2 00 6 50
Lead pure 50 to 100 lb. kgs.	0 00 6 37 1/2	No. 1 Black Ch'wing, cad.	0 50, 0 65 1/2	Fleece.....	0 19 0 21	Clarets—	
do No. 1.....	0 00 5 10	No 2 do	0 59 0 00	do clothing.....	0 00 0 00	St. Juliens.....	2 60 2 65
do No. 2.....	0 00 5 82 1/2	Old Chum, in pkg., 10s and	0 00 0 82	Tub Wash.....	0 00 0 00	Barton & Gaustier.....	4 00 25 00
do No. 3.....	0 00 5 25	12s.....	0 00 0 82	Pulled, combing.....	0 00 0 00	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 50 6 00	Old Chum, in tins, lbs. and	0 00 0 82	do super.....	0 00 0 00	J. Calvet & Co.....	4 50 40 00
Red Lead.....	5 50 6 00	1/2e.....	0 00 0 82	do extra.....	0 23 0 24	Champagnes—	
Venetian Red Eng'l.....	1 50 1 75	1/4e.....	0 00 0 95	B. A. Scored.....	0 54 3 60	Pommery, Fils & Co.....	25 00 30 00
Yel. Ochre, French.....	1 25 3 00	Old Chum, 1-5 tins.....	0 00 0 85	Natal.....	0 00 0 00	G. H. Munn.....	25 00 30 00
Whiting, ordinary.....	0 55 0 60	Puritan, in pkgs., 1-11e	0 00 0 85	Cape, greasy.....	0 25 0 26	Ferrier, Jouet & Co.....	25 00 30 00
do Gilders.....	0 85 0 70	do 1/2 lb. tins.....	0 00 0 85	do cleaned.....	0 00 0 70	Brandies—Hennessy ..gal.	7 00 8 50
do Paris, do	0 85 1 00	do 1 lb. tins.....	0 00 0 83	Australian greasy.....	0 00 0 30	1 Star..... cases	12 75 14 00
English Cement, caek	2 50 2 60	Cut Cavepdlch in pkg., 1-10e	0 00 0 80	scoured.....	0 00 0 00	Scotch Whiskeys	
Belgian Cement.....	2 00 2 20	Durham, in bags, 1-12s and	0 00 1 00	Waste.		Dewars Scotch extra spec.	12 25 13 00
Fire Bricks per 1000.....	15 00 20 00	1 tis.....	0 00 1 00	No. 1, White Cotton.....	0 07 0 08	Spl. Liqueur.....	9 25 10 00
Fire Clay.....	1 50 1 75	Durham, 1 lb. drums.....	0 00 1 00	" 3, " ".....	0 06 0 07	Gins—	
Rosin.....	2 75 4 50	Ritchie's Navy Cut, 1-5 tins.	0 00 1 05	" 3, " ".....	0 04 0 05	De Kuyper red cases.....	11 80 11 50
Glue—		do Smoking Mixture,	0 00 0 95	" 3, " ".....	0 04 0 04 1/2	do green do.....	5 90 6 00
Domestic Broken Sheet.....	0 13 0 15	1/4 tins.....	0 00 0 95	" 3, " ".....	0 03 1/2 0 04	do bhds.....	3 00 3 15
French Casks.....	0 11 1/2 0 13	Ritchie's Smoking Mixture,	0 00 0 80	Wines, Liquors, &c.		Irish Whisky—	
do brls.....	0 00 0 14	Unique, 1-15 pkgs.....	0 00 0 66	Ale—English..... qts	2 50 2 55	Geo Roe & Co. 1 star, qts	9 50 0 00
American White, brls.....	0 16 0 20	do in pkgs., 1 lb.....	0 00 0 61	" " " "..... pts	1 62 1 67 1/2	do do 3 stars, qts	9 70 10 50
Coopers' Glue.....	0 20 0 25	do in pkgs., 1/2 lb.....	0 00 0 60	Porter—		John Jamieson & Co.....	9 50 11 50
Golden Ochre.....	0 04 0 04	O. K. Mixture, in pks., 15a..	0 00 0 61	Dublin Stout... qts	2 40 2 45	Angostura Bitters, per	14 50 15 00
Brunswick Green.....	0 04 0 10	Plug Tobaccos—		do do ..pts	1 57 1 63 1/2	case of 2 doz.....	9 75 10 25
French Imperial Green.....	0 12 0 16	Ritchie's Derby Smoking,	0 00 0 63	Spirits Canadian—per gal.		Banagher Irish Whisky, qts	4 00 4 25
Vermillionette.....	0 12 0 40	Solace, 3s, 2s and 1s.....	0 00 0 63	Alcohol..... 65. O. P.	4 65 0 00	do do do per gal	4 00 4 25
Genuine Quicksilver.....	0 75 0 90	Ritchie's Old Virginia Smok-	0 00 0 70	do ..25 U. P.	2 25 0 00	Watson's Old Irish, qts, prcs	6 75 7 75
No. 1 Furnit'e Varn' h, pr. g.	0 60 0 65	ing Twist, 3 1/2s.....	0 00 0 70	Club Whisky..... U. P.	3 60 0 00	do do pts per ca.	7 75 8 75
Extra do do	0 75 1 00	Old Virginia Solace, 3 1/2s...	0 00 0 70	Corby's IXL Rye, qrts	8 00 8 50	Canadian Wines	
Brown Japan.....	0 55 1 20	Ritchie's Old Chum Chewing	0 00 0 67	" XTC.....	6 00 6 50	Golden Diann, qts.....	6 00 0 00
Black Japan.....	0 50 1 00	Solace, Thick and Thin 9s,	0 00 0 67	Rye Whisky..... gal. 2.35	4 50 1 00	Fine Old Port.....	5 00 1 25
Orange Shellac, No. 1.....	1 90 2 00	(6 lb. cads).....	0 00 0 67	Claret		Niagara.....	5 00 1 25
do do Pure.....	2 00 2 20	Standard, 9 1 3a, 6 lb. cads.....	0 00 0 67	Dry Concord.....	4 50 1 00	Burgundy.....	4 50 1 00
White do.....	2 25 2 40	do Thin 9s.....	0 00 0 67	Claret		Claret.....	4 50 1 00
Putty Bulk per caek.....	1 65 1 70	W D. & H. O. Willt	0 00 0 50	Dry Concord		do.....	4 50 1 00
Paris green in drum 1 lb pk.	0 16 0 18	(E A Gerth, agent.)	0 00 0 50	Claret		Claret	
Salt.		Westward Ho. 1/2 in tins...	0 00 0 75	Claret		Claret	
Liverpool per bag.....	0 35 0 45	Meridian (Cave, dlch 1/2 lb..	0 00 0 75	Claret		Claret	
Canadian, in small bags.....	2 10 3 00	Traveller.....	0 00 0 50	Claret		Claret	
Canadian, Quarters.....	0 25 0 50	Three-astlee.....	0 00 0 50	Claret		Claret	
Factory Filled per bag.....	0 90 1 60	Bristol Birds Eye.....	0 00 0 50	Claret		Claret	
do Quarters.....	0 25 0 30	Capstan Navy Cut.....	0 00 0 50	Claret		Claret	

London Office, 118 HOLBORN, E.C.

Telegraphic Address, "LONG, SHEFFIELD."

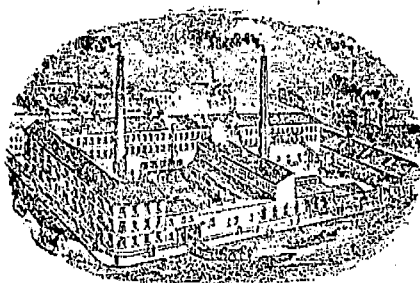
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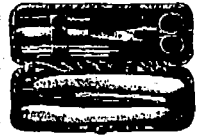
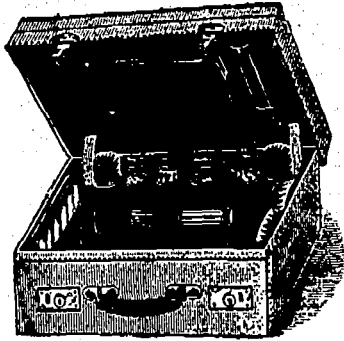
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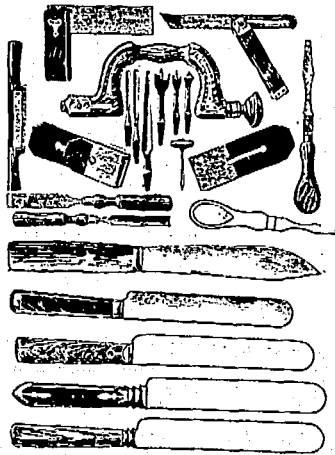
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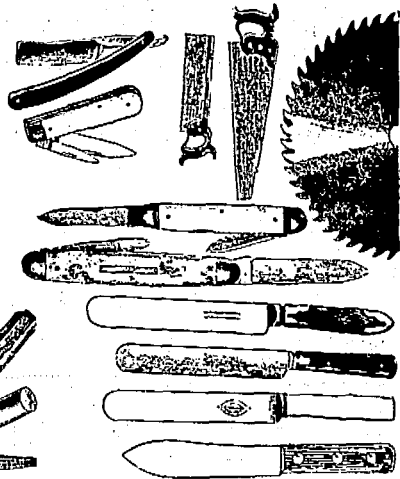
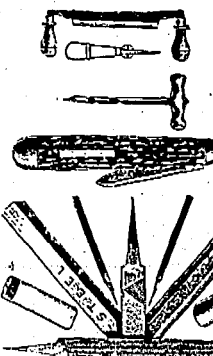
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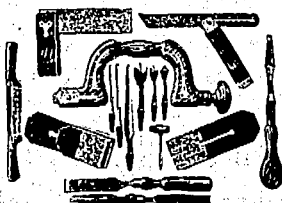
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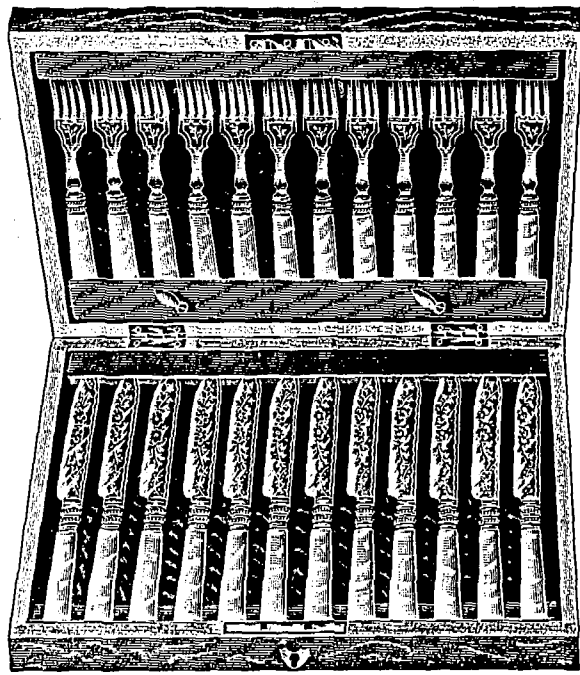
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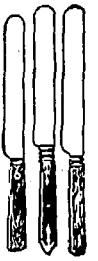
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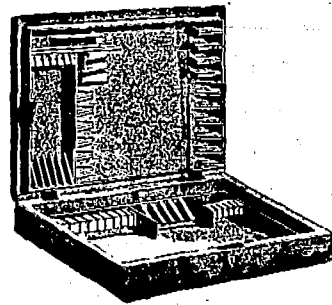
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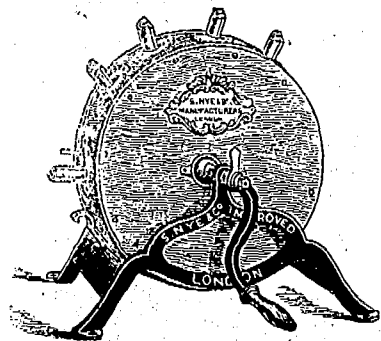
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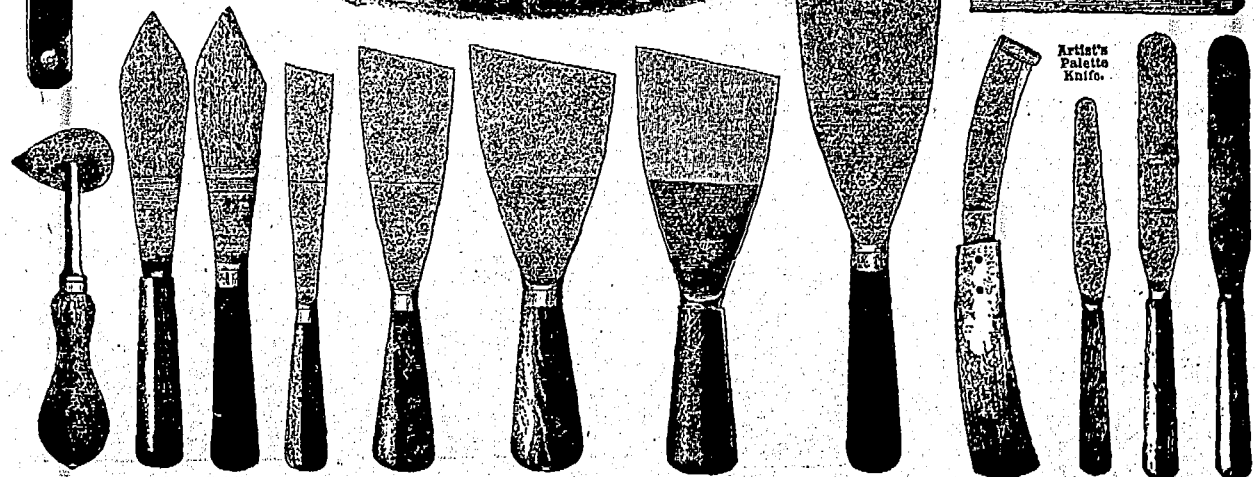
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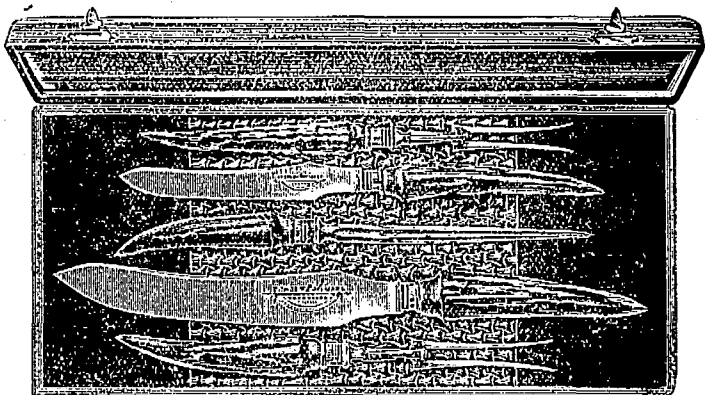
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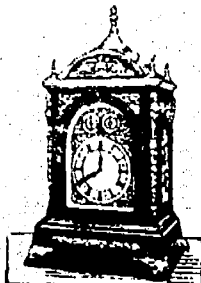
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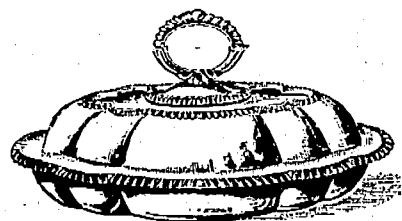
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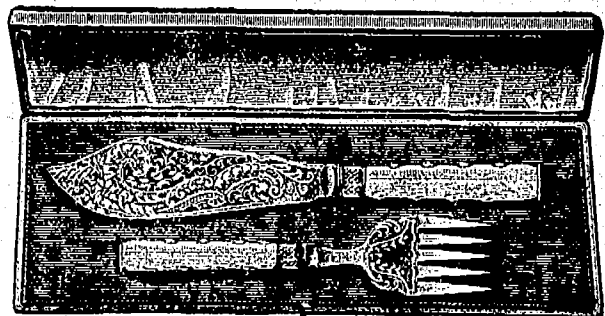
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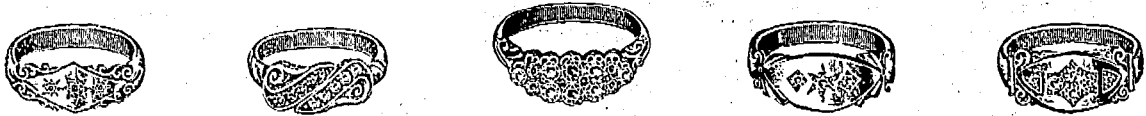
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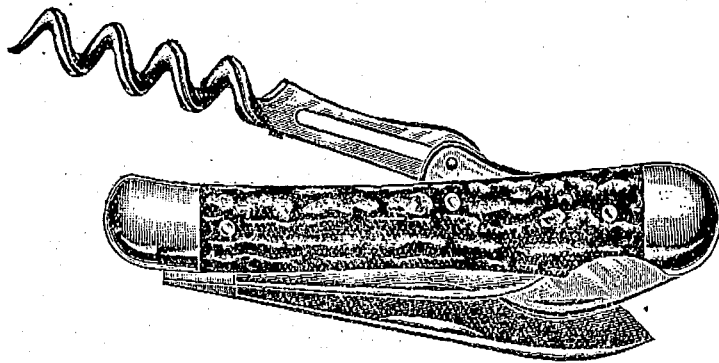
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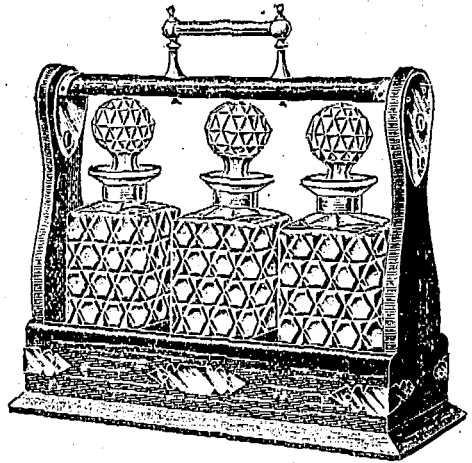
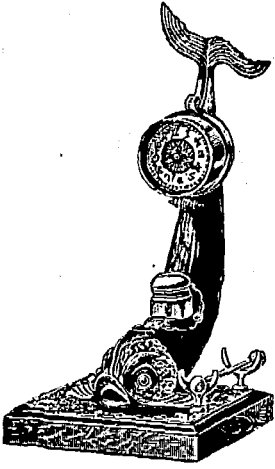
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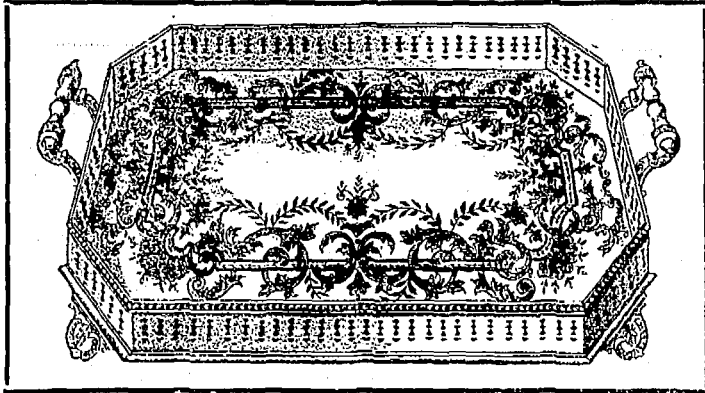


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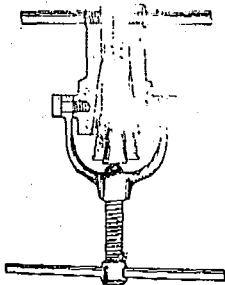
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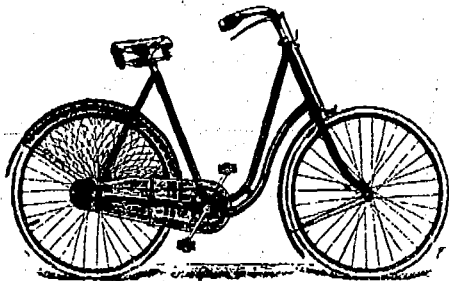
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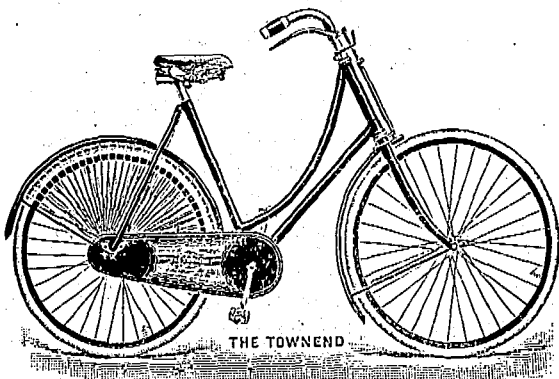
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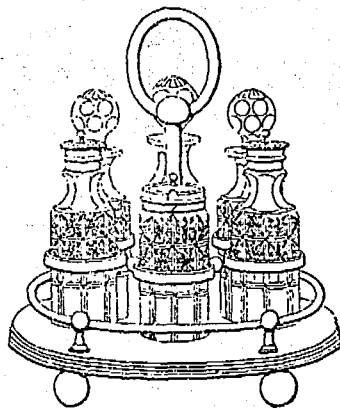
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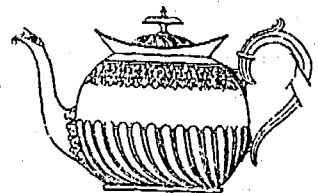
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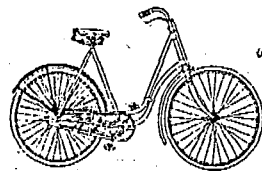
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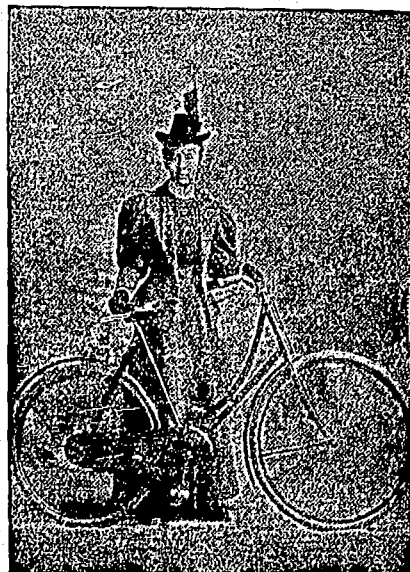
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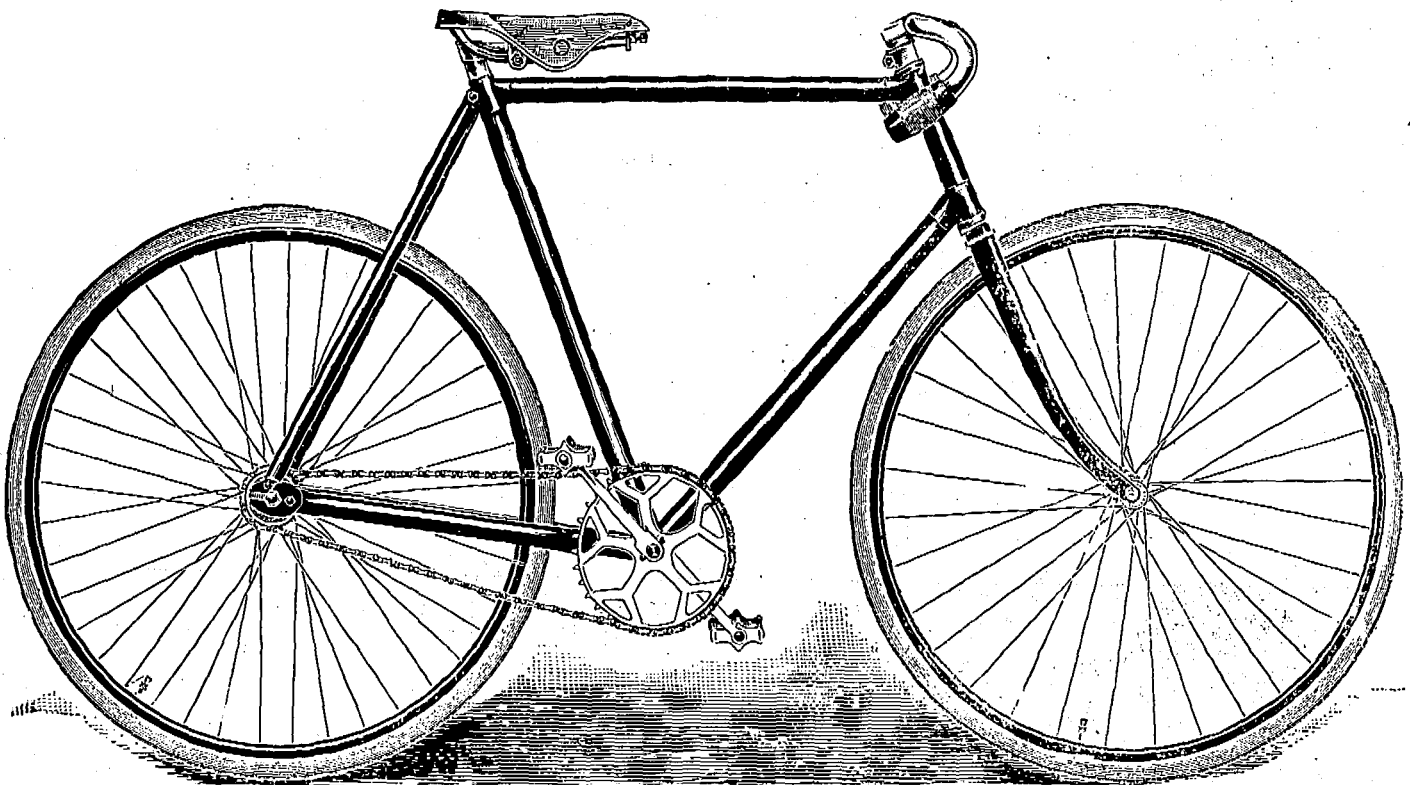
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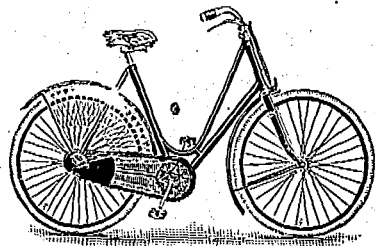
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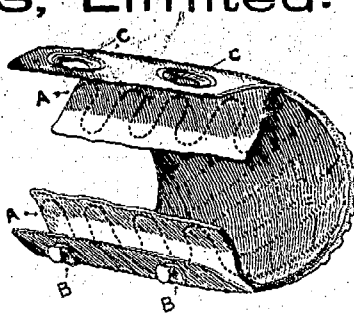
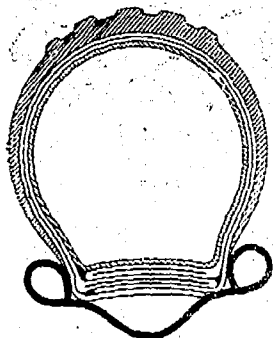
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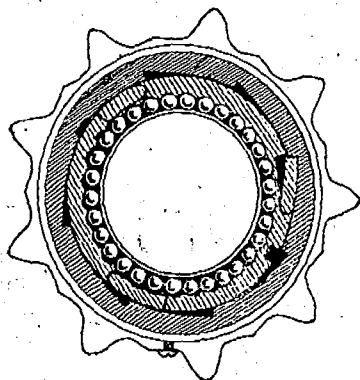
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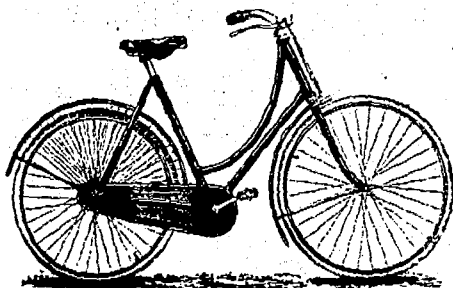


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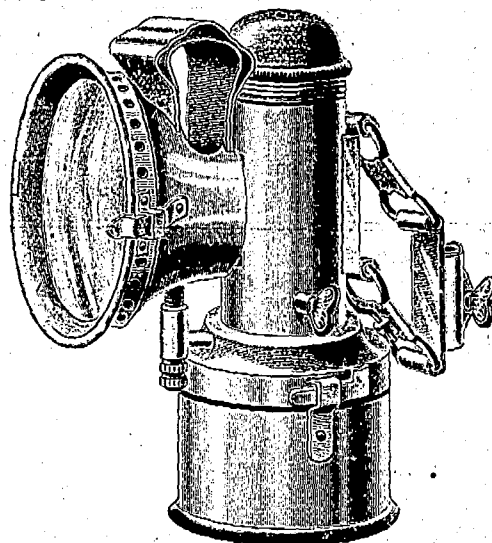


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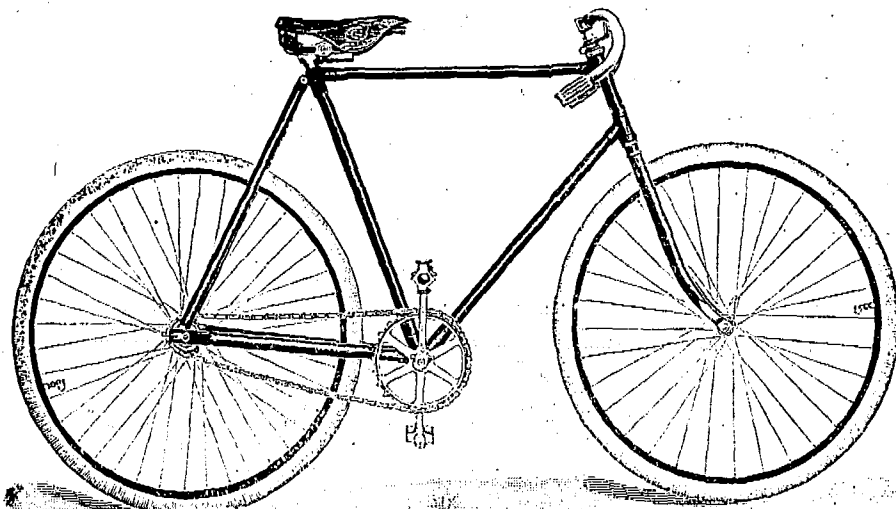
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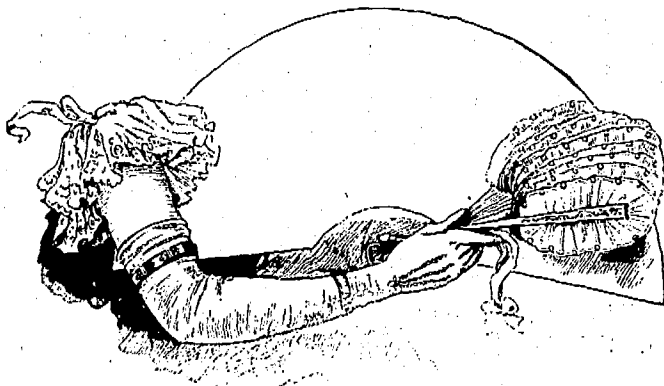
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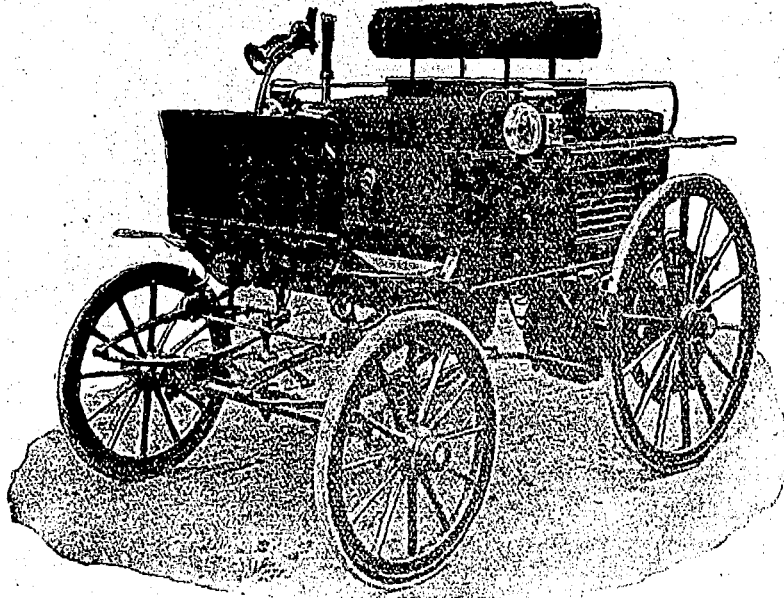
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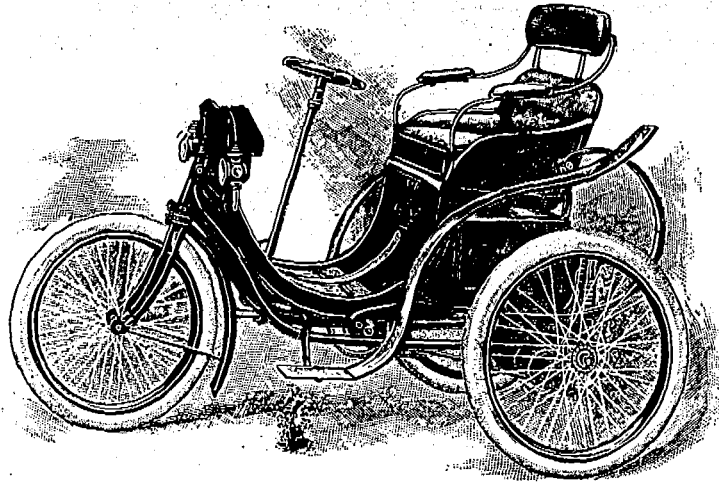
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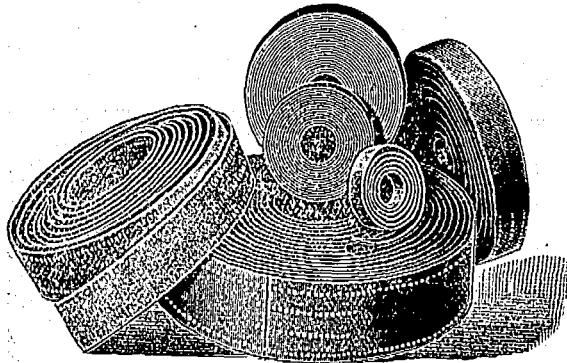
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NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotation per ct.
British American Fire and Marine....	15,000	3¼-6mos.	150	\$50	125
Canada Life.....	2,500	5-6mos.	400	50	....
Confederation Life.....	10,000	7¼ 6mos.	100	10	....
Western Assurance.....	25,000	5-6mos.	40	20	164
Guarantee Co. of North America.....	13,372	6	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market. Dec. 9, 1899, Market value p. p'd up sh.

Company Name	Shares	Dividend	Par Value	Market Value	Other
Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	10
Atlas.....	24,000	24 p.s.	50	4	£28½
British and Foreign Marine.....	67,000	25	20	4	20½
Caledonian.....	21,500	12s. p.s.	25	5	41
Commercial U. Fire, Life and Marine.....	50,000	27½	50	5	10
Guardian Fire and Life.....	200,000	4	10	5	26½
Imperial Fire.....	60,000	25	20	2	3½
Lancashire Fire.....	136,493	8	20	2	3½
Lion Fire.....	100,000	5	20	1½	7½
London and Lancashire Fire.....	35,100	22	25	2½	15½
London Assurance Corporation.....	35,862	20	25	12½	54½
London & Lancashire Life.....	10,000	10	10	2	7½
Liv. & Lon. & Globe Fire and Life.....	391,752	30	5t.	2	45
Northern Fire and Life.....	30,000	*22½	100	10	74
North Brit. & Merc. Fire and Life.....	110,000	*33¼	25	6¼	37½
Norwich Union Fire.....	11,000	30s. p.s.	100	12	120
Phoenix Fire.....	63,776	35	50	5	£40
Royal Insurance Fire and Life.....	125,234	58½	20	10	48
Sun Fire.....	240,000	8s 6d p.s.	10	10	10½
Union.....	45,000	18 p.s.	10	4	24½

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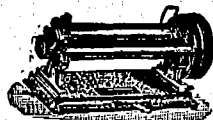
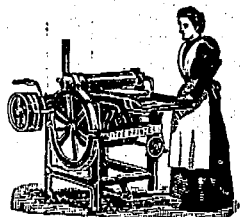
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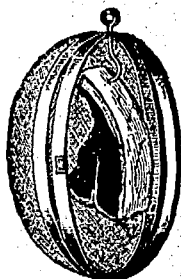
Laundry Machinery Manufacturer,

2 & 2a, Northampton Square,
LONDON, E.C., ENGLAND

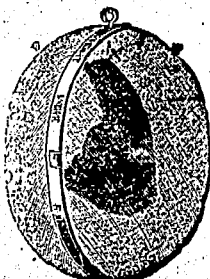
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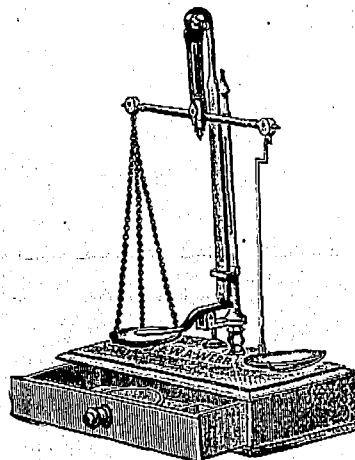
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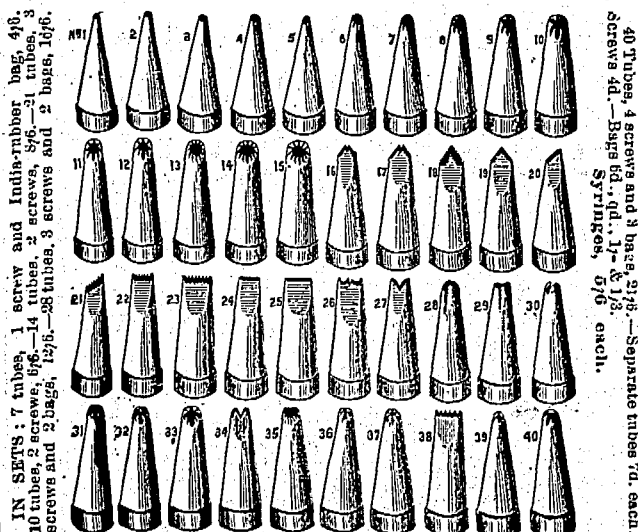
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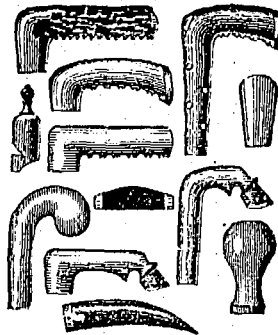
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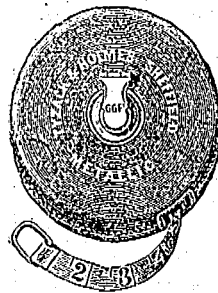
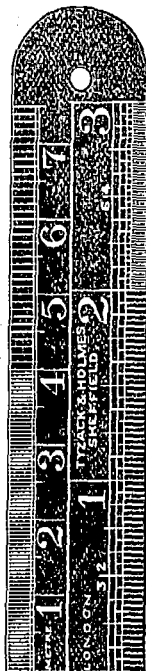
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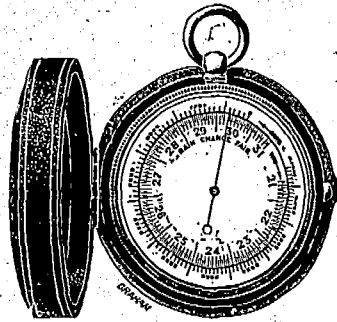
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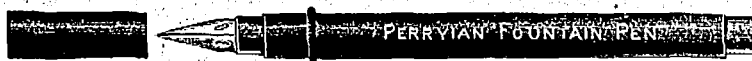
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The above prices respectively are about \$1.25, \$1.71, \$1.95, \$3.01, 60c. and 75c.

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Hamilton,	The Royal,	Hood Bros
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Napanee,	Pateley House,	E. A. Douglas
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Sarnia,	The Belchamber,	John Buckley
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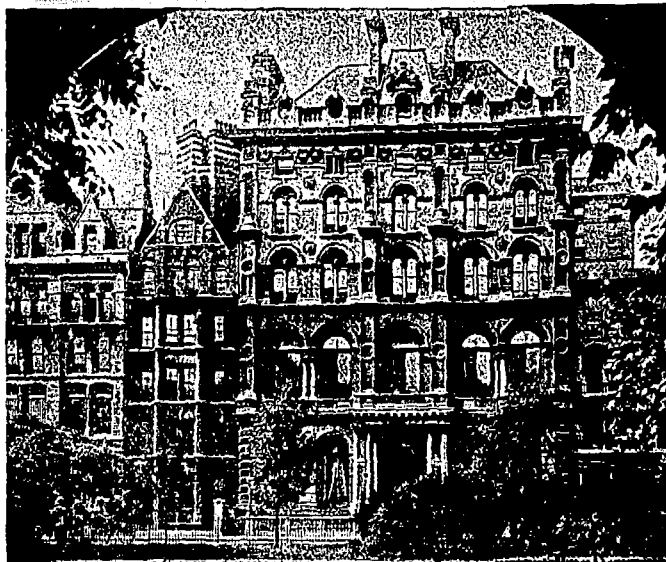
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Distinguished everywhere for Delicacy of Flavour, Superior Quality, and highly Nutritive Properties. Specially grateful and comforting to the nervous and dyspeptic. Sold only in 1/4-lb. tins, labelled **JAMES EPPS & Co., Ltd.,** Homoeopathic Chemists, London, England.

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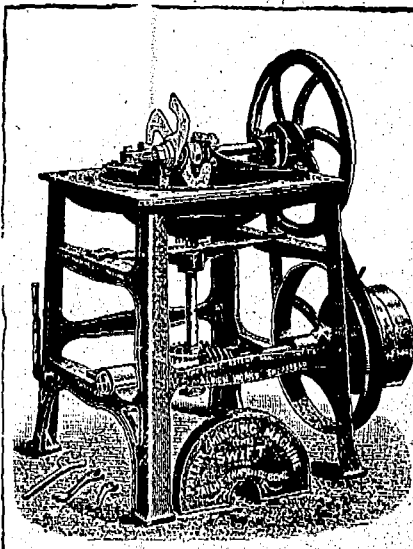
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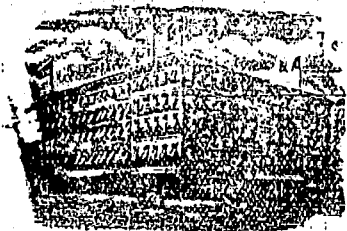
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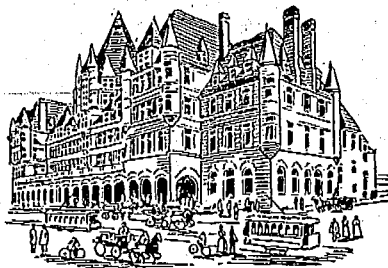


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AMERICAN	EUROPEAN
\$3.00 to \$5.00	\$1.00, \$1.50, \$2.00
AND UPWARD.	AND UPWARD.

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

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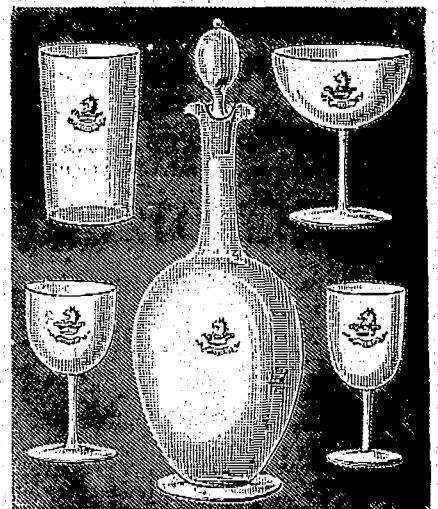
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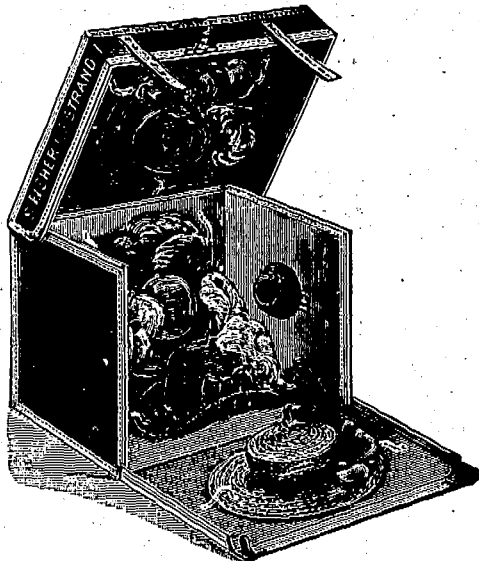
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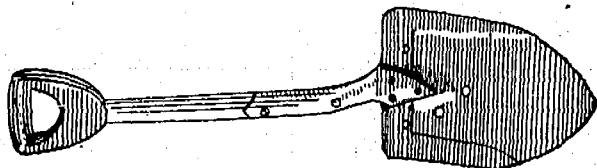
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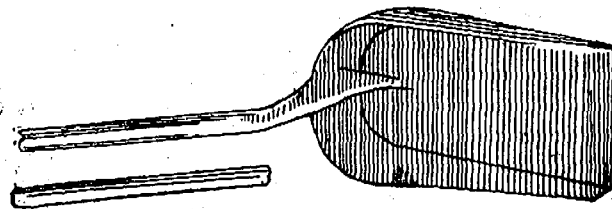
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PATTERN No. 51.



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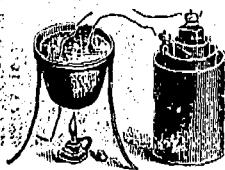
Telegraphic Address: "MATERIALS," LONDON.

ESTABLISHED 1822

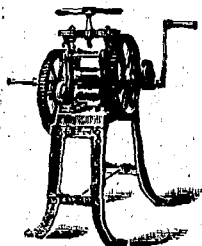
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For Jewellers, Silversmiths and Watchmakers.

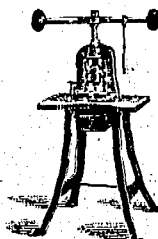
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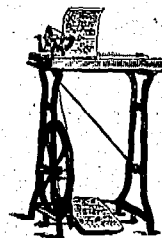
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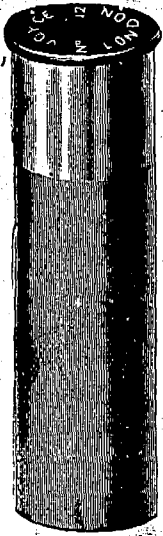


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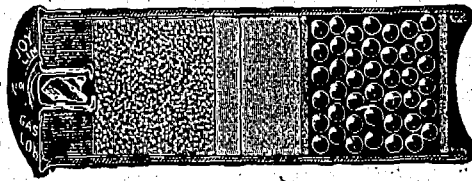
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Unsurpassed for -
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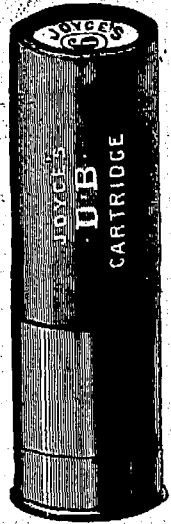


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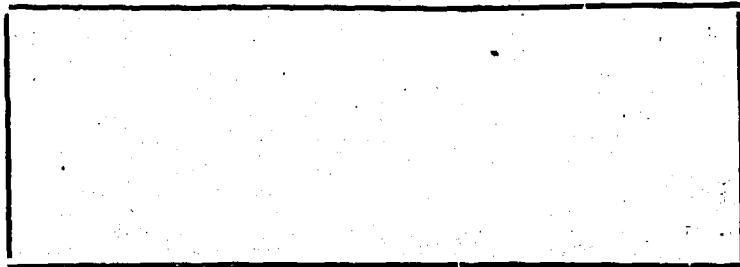
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Journal of Commerce.

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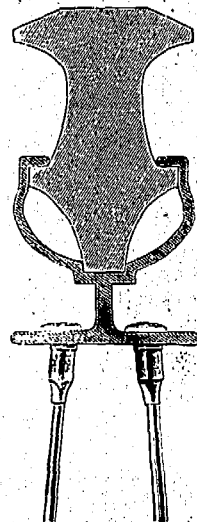
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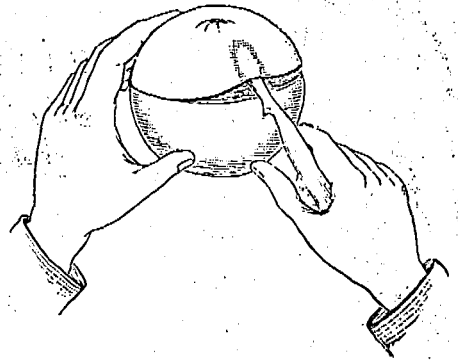
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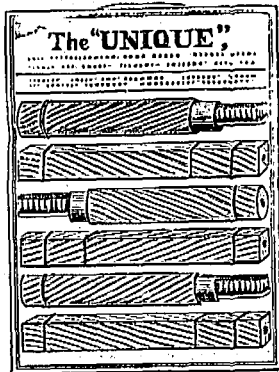
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Fancy Leather and Cabinet Case Manufacturer.

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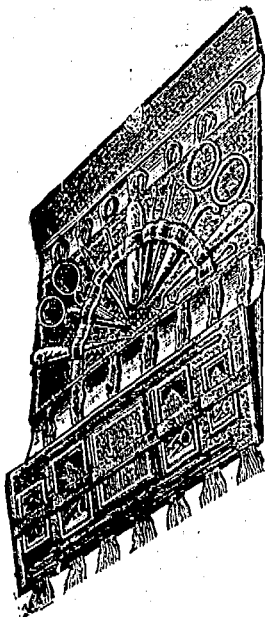
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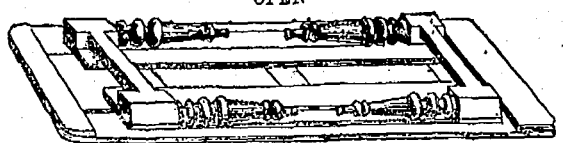
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The Canada Accident Assurance Company.

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

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Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,475,283.41
 Surplus to Policyholders - - - 717,884.21
 Paid Policyholders in 1898 - - - 143,702.25

MOST DESIRABLE POLICY CONTRACTS.

JAS. H. BEATTY, President. DAVID DEXTER, Managing Director.

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 Capital \$30,000,000 Invested Funds..... \$13,500,000
 Total Assets 34,472,705 Deposited with Dom. Govt., 125,000
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British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

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

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The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

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

Assets, -	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,823
Receipts from all sources.....	41,958,146
Payments to Policy-holders.....	20,885,472
Whole Life Risks assumed and renewed, 213,303 policies....	637,726,276
Risks in force, 273, 213 policies, amounting to.....	802,867,478

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

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FAYETTE BROWN, Manager, MONTREAL.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

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

Assets \$ 3,137,828.61
 Cash Income..... 785,130.81
 Net Surplus..... 474,023.68
 Insurance in Force..... 20,595,708.00

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

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

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

New York, April 29th, 1896.

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

Address all communications, Montreal Pharmaceutical Journal, 63 St. Sulpice St., MONTREAL

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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

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

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 WENTWORTH J. BUCHANAN, Deputy Chairman.

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

Head Office, Canada Branch: MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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Saxe & Archibald, ARCHITECTS

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Fire. Life. Marine.

Edward T. Taylor & Son

General Insurance Agents,
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 43 St. Francois Xavier St., MONTREAL.
 Telephone Main 2205.

Accident. Employers' Liability.

"The St. Lawrence" FIRE INSURANCE COMPANY

Incorporated 1886.
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JOHN A. McCALL, President.

Gain in Insurance in force 1898
\$67,000,000

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HALIFAX BR., Barrington and France Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL.

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

→ COMMISSIONER

For Following Provinces:

Ontario, Quebec, Manitoba, New Brunswick
Nova Scotia and Prince Edward Island.

North British & Mercantile

Insurance Company.

Total Funds, Dec. 1896, \$67,244,580.00
Canadian Investments, 6,466,460.08

Directors:

Henri Barbeau, Esq. W. W. Ogilvie, Esq.
Arch'd Macnider, Esq.

Thos. Davidson, Managing Director.

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

G. Ross Robertson & Sons, Gen'l. Agts.
11 Hospital Street, MONTREAL.

Hartford Fire Insurance Co

HARTFORD, CONN.

Established - - 1794.

Cash Assets, - \$10,004,697.55.

Authorized Capital,	\$3,000,000.00
Capital Subscribed & Paid-up,	1,250,000.00
Deposited with Receiver General in Canada,	110,934
Annual Income,	7,000,000.00
Surplus beyond liabilities and Capital Stock,	3,264,392.15

Geo. L. Chase, President.
P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.
Chas. E. Chase, Asst. Sec'y.

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LIFE ASSOCIATION,

Head Office - TORONTO.

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Cash Values,
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GUARANTEED IN THE POLICY

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174 ST. JAMES ST.
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Good Contracts will be given to Good Agents.

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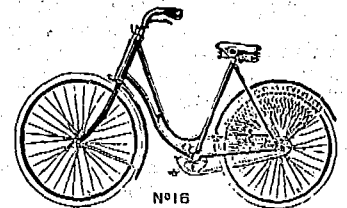
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COVENTRY AND LONDON.

Triumph Cycle Co.,

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COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,340,000.00
Income for Year ending 31st December, 1898, over - 2,290,000.00

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THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.
LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, \$5,000,000
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TOTAL INVESTED FUNDS OVER 8,000,000

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