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

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

THE ^{CANADIAN} JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 47. No. 21. } MONTREAL, FRIDAY, NOVEMBER 18, 1898. } M. S. FOLEY-
 NEW SERIES } EDITOR AND PROPRIETOR

Leading Wholesale Houses.

McINTYRE SON & CO.,
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DRESS GOODS
 AND **SILKS**
 The Latest Novelties.

LINENS
 The Largest Assortment
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 A complete assortment by
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 New Colors and Styles.

Letter Orders Carefully Filled.

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MANUFACTURERS
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Flannels, Dress Goods,
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MACHINERY.

MONTREAL FELT HAT WORKS
 1878—PARIS EXHIBITION—1878.

Prize Medal Awarded for our manu-
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We are now producing every description of **FUR**
 and **WOOL SOFT FELT HATS**, and can supply the
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FUR GOODS Of Our Own Manufacture

PLUSH CLOTH AND SCOTCH CAPS,
GLOVES AND MITTS of English
 and Domestic Manufacture.

Moccasins, Snowshoes, Fancy
 Sleigh Robes, Buffalo, &c.

To Manufacturers.—We have a large stock of
 Seal, Persian Lamb and other skins
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JAMES CORISTINE & CO.
 Warehouse: 471 to 477 St. Paul St.,
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Leading Wholesale Houses.

THOMAS CARLYLE
 (Limited)
 Aston, Birmingham.
 Capital, £150,000.

MANUFACTURERS OF ALL QUALITIES OF

Flexible & Mohair Buttons.	Ivory & Buffalo Buttons.
Strap & Fraco Buttons.	Vest & Trouser Buckles.
Livery & Official Buttons.	Gaiter & Anchor Buckles.
Fancy Metal Buttons.	Mantle Hooks & Eyes.
Anchor Buttons.	Trouser Hooks & Eyes.
Fancy Vest Buttons.	Cap Ornaments &c. &c. &c.
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 Agents,
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→**THE AMERICAN TOBACCO Co.**←
 OF CANADA, Limited.

Are sold by all the Leading Whole-
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CUT TOBACCOS.

Old Chum,
Seal of North Carolina,
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CIGARETTES———

Richmond Straight Cut,
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X X

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Merchant Tailors and
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will find our Stock replete with all the
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We have never shown a more extensive
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Our Tailors' Trimming Dep't
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Mark Fisher, Sons & Co.,
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Leading Wholesale Houses.

THE
Ames, Holden Co.
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 Manufacturers of

Fine BOOTS
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Rocking Horses,
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Write for New Catalogue
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Our stock for

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 442 and 444 St. James Street,
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The Chartered Banks.

The Chartered Banks.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

Established in 1836. Incorporated by Royal Charter in 1840. Paid-up Capital, £1,000,000 Stg. Reserve Fund, 285,000

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

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

Branches in Canada: London, Ont., Halifax, N.S., Greenwood, B.C., Brantford, St. John, N.B., Victoria, Hamilton, Fredericton, Vancouver, Toronto, Rossland, Kingston, Yukon District, Kaslo, Ottawa, Dawson City, Slocan City, Montreal, Que., Winnipeg, Man., Trail, Sub-Agency, Quebec, Brandon.

Drafts on Dawson City, Klondike, can now be obtained at any of the Bank's Branches. Agents in the United States:

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SAN FRANCISCO, (120 Sansome Street,) H. M. J. McMichael and J. R. Ambrose, Agents.

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

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

THE MOLSONS BANK

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

Paid-up Capital, \$2,000,000 Reserve Fund, 1,500,000

BOARD OF DIRECTORS: WM. MOLSON MACPHERSON, President. S. H. EWING, Vice-President.

W. M. Ramsay, Sam'l Finley, Henry Archibald, J. P. Cleghorn, H. Markland Molson

F. WOLFERSTAN THOMAS, Gen. Manager, A. D. DURANFORD, Inspector, H. LOCKWOOD, W. W. L. CHURMAN, Asst. Inspectors.

BRANCHES:

Alvinston, Ont., Morrisburg, Ont., St. Thomas, Ont., Aylmer, " Norwich, " Sorel, P.Q., Brockville, " Ottawa, " Toronto, Ont., Calgary, " Owen Sound, " Toronto, Jc., " Clinton, " Quebec, P.Q., Trenton, " Exton, " Revelstoke, Vancouver, B.C., Hamilton, " Station, B.C., Victoria, B.C., London, " Ridgetown, Ont., Waterloo, Ont., Meaford, " Simcoe, " Winipeg, Man., Montreal, P.Q., Smiths Falls, " Woodstock, Ont., Montreal St. Catherine St. Branch

AGENTS IN CANADA:

British Columbia—Bank of British Columbia, Manitoba and North West—Imperial Bank of Canada.

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

Ontario—Canadian Bank of Commerce, Dominion Bank, Imperial Bank of Canada, Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank.

Quebec—Eastern Townships Bank, In Europe:

London—Parr's Bank (limited); Messrs. Morton, Chaplin & Co.

Liverpool—The Bank of Liverpool, Limited, Cork—Munster and Leitner Bank, Ltd.

France, Paris—Société Générale, Credit Lyonnais, Germany, Berlin—Deutsche Bank, Germany, Hamburg—Hessle, Newman & Co.

Belgium, Antwerp—La Banque d'Anvers, IN UNITED STATES:

New York—Mechanics National Bank; National City Bank; Hanover National Bank; Messrs. Morton, Bliss & Co. Boston—State National Bank; Suffolk National Bank; Elder, Peabody & Co.

Portland—Casco National Bank, Chicago—First National Bank, Cleveland—Commercial National Bank, Detroit—State Savings Bank, Buffalo—The City Bank, Milwaukee—Wisconsin National Bank of Milwaukee, Minneapolis—First National Bank, Toledo—Second National Bank, Butte, Montana—First National Bank, San Francisco and Pacific Coast—Bank of British Columbia.

Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Commercial Letters of Credit and Traveller's Circular letters issued available in all parts of the world

The Bank of Ottawa. DIVIDEND No. 45.

Notice is hereby given that a dividend of Four per cent and a bonus of One per cent upon the paid-up capital stock of this Bank, has been declared for the current half-year, and that the same will be payable at the Bank and its branches on and after Thursday, the first day of December next.

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

By order of the Board, GEO. BURN, General Manager, Ottawa, 25th October, 1898.

BANK OF MONTREAL.

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

THURSDAY THE FIRST DAY OF DECEMBER NEXT.

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

E. S. CLOUSTON, General Manager.

Montreal, 18th October, 1898.

The Bank of Toronto.

DIVIDEND No. 85.

Notice is hereby given that a dividend of five per cent for the current half-year (being at the rate of ten per cent per annum) upon the paid-up capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its branches on and after

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

The transfer books will be closed from the 16th to the 30th days of November, both days included. By order of the Board,

(Signed) D. COULSON, General Manager.

The Bank of Toronto, Toronto, Oct. 26th, 1898.

HALIFAX BANKING CO.

Incorporated 1872.

Capital Paid-Up, \$500,000 Reserve Fund, 325,000

HEAD OFFICE, .. HALIFAX, N.S. DIRECTORS:

ROBE URSACK, President. C. W. ANDERSON, Vice-President. F.D. COMERT, JOHN MACNAU, W. J. G. THOMPSON, H. N. WALLACE, Cashier, A. ALLAN, Inspector.

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

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

The Merchants Bank of Canada

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

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

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

By order of the Board, G. HAGUE, General Manager.

Montreal, 25th October, 1898.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

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

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

AGENTS.

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

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

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

BOARD OF DIRECTORS:

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

Branches—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Pickering, Port Perry, Ont.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

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

The Ontario Bank.

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

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

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

By order of the Board, C. MCGILL, General Manager.

Toronto, 26th October, 1898.

The Chartered Banks.

The Canadian Bank of Commerce.

DIVIDEND No. 63.

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

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 14th of November to the 30th of November, both days inclusive.

B. E. WALKER, General Manager.

Toronto, October 25th, 1898.

The Chartered Banks.

Bank of Hamilton.

Notice is hereby given that a dividend on the capital stock of the Bank of 4 per cent for the half-year ending November 30, has this day been declared, and that the same will be payable at the Bank and its branches

ON AND AFTER DECEMBER 1.

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

By order of the Board,
J. TURNBULL,
Hamilton, October 26, 1898. Cashier.

THE DOMINION BANK.

DIVIDEND NOTICE.

NOTICE is hereby given that a dividend of THREE PER CENT. upon the Capital Stock of this Institution, has this day been declared for the current quarter, being at the rate of 12 per cent. per annum, and that the same will be payable at the Banking House in this city on and after

TUESDAY, the 1st day of NOVEMBER next.

The Transfer Books will be closed from the 21st to the 31st of October next, both days inclusive.

By order of the Board,
R. D. GAMBLE, General Manager.
Toronto, 20th September, 1898.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-Up, \$1,500,000
Reserve Fund, 1,175,000

BOARD OF DIRECTORS:
THOS. E. KENNY, President.

THOMAS RICHIE, Vice-President
M. Dwyer, Willey Smith, Henry G. Bauld,
Hon. H. H. Fuller, M.L.C. Hon. David MacKeen,

HEAD OFFICE, Halifax, N.S.
D. H. Duncan, Cashier. W. B. Torrance, Asst. Cashier
Agencies in Province of Quebec:
Montreal, E. L. Pease, Manager.

" West End, Cor. Notre Dame & Seigneurs Sts
" Westmount, Cor. St. Catherine St. & Green Avenue.

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

Agencies in British Columbia, Nanaimo, Nelson
Rossland, Vancouver and Victoria.

Correspondents:
Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, National Hide & Leather Bank.
San Francisco, Hong Kong and Shanghai Banking Corporation.
Chicago, America National Bank.
Bermuda, Bank of Bermuda, Ltd.
China and Japan, Hong Kong and Shanghai Banking Corporation.
London, England, Bank of Scotland.
Paris, France, Credit Lyonnais.
Collections made at lowest rates and promptly remitted for.
Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

Union Bank of Canada

DIVIDEND No. 64.

Notice is hereby given that a Dividend at the rate of Six Per Cent. per annum, for the current half-year, on the Paid-up Capital Stock of this Institution, has this day been declared; and that the same will be payable at the Bank and its Branches on and after

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

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

By order of the Board.

E. E. WEBB, General Manager.
Quebec, October 25th, 1898.

QUEBEC BANK.

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

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

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

By order of the Board of Directors,
THOMAS McDUGALL, General Manager.
Quebec, 25th October, 1898.

Imperial Bank of Canada

DIVIDEND No. 47.

Notice is hereby given that a dividend of Four per cent upon the Capital Stock of this Institution has this day been declared for the current half year, and that the same will be payable at the Bank and its branches on and after

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

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

By order of the Board,
D. R. WILKIE, General Manager.
Toronto, 25th October, 1898.

The Traders Bank of Canada.

Dividend No. 26.

Notice is hereby given that a dividend at the rate of Six (6) per cent per annum on the paid-up capital stock of the Bank, has been declared for the current half-year and that the same will be payable at its Banking-house in this city, and at its branches, on and after

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

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

H. S. STRATHY, General Manager.
The Traders Bank of Canada. Toronto, 25th October, 1898.

Banque d'Hochelaga.

Notice is hereby given that a dividend of three and one half p.c. (3 1/2 p.c.) for the current half-year, equal to SEVEN PER CENT per annum on the paid-up capital stock of this institution, has been declared, and that the same will be payable at the Head Office or at its branches, on and after

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th November, both days inclusive.
By order of the Board,
M. J. A. PRENDERGAST, General Manager.
Montreal, 31st October, 1898.

The Standard Bank of Canada.

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

THURSDAY, FIRST DAY OF DECEMBER NEXT.

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

By order of the Board,
GEORGE F. REID, General Manager.
Toronto, 25th October, 1898.

Banque Ville Marie.

Notice is hereby given that a dividend of Three Per Cent (3 per cent.) for the current half-year, equal to Six Per Cent. per annum on the paid-up capital stock of this institution has been declared, and that the same will be payable at the head office, or at its branches, on or after

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 16th to the 30th November, both days inclusive.
By order of the Board,
W. WEIR, President and General Manager.
Montreal, October 26th, 1898.

The Chartered Banks.

Eastern Townships Bank.

Authorized Capital.....\$1,600,000
Capital Paid-Up.....1,500,000
Reserve Fund.....835,000

BOARD OF DIRECTORS:
R. W. HENNEKE, President.
Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, H. B. Brown,
N. W. Thomas, T. J. Tuck, G. Stevens,
C. H. Katuan,

HEAD OFFICE, SHEERBROOKE, Que.
Wm. Fairwell, General Manager.

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

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

La Banque Jacques Cartier.

DIVIDEND No. 66.

Notice is hereby given that a Dividend of Three per cent. (3 per cent.) for the current half-year has been declared, upon the capital stock of this institution, and that the same will be paid at its Banking House, in this city, on and after

THURSDAY, THE FIRST DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 15th to the 3th November, both days inclusive.

By order of the Board,

TANCREDE BIENVENU,

General Manager.

Montreal, 18th October, 1908.

La Banque Nationale.

HEAD OFFICE, QUEBEC.

Capital Paid-Up, - - - - - \$1,200,000
Res. - - - - - 100,000

Directors:
R. AUDETTE, Esq., President.
A. B. DUBOIS, Esq., Vice-President.
Hon. Judge Chauveau, V. Chateaufort, Esq.
N. Rioux, Esq., N. Fortin, Esq.
J. B. Laliberté, Esq.,

P. LAFRANCE, Manager Quebec Office

Branches:
P. Q.—Quebec, St. Roch's, St. John's St., Montreal, Ottawa, Ont., Sherbrooke, P. Q., St. Francois, P. Q., St. Marie, P. Q., Chicoutimi, P. Q., Joliette, Que., Roberval, P. Q., St. Hyacinthe, P. Q., St. John's, P. Q.

Agents—England—The National Bank of Scotland, London, France—Credit Lyonnais, Paris, and Branches. United States—The National Bank of the Republic, New York; National Reverse Bank, Boston, Mass.

Prompt attention given to collections.
Correspondence respectfully solicited.

Union Bank of Halifax.

INCORPORATED 1856.

HEAD OFFICE: - HALIFAX, N.S.

Capital, - - - - - \$500,000
Reserve Fund, - - - - - 225,000

DIRECTORS:
WM. ROBERTSON, Esq., President.
WM. ROCHF, Esq., Vice-President.
HON. ROBERT BOAK, WILLIAM TWining, Esq.
J. H. SYMONS, Esq., GEORGE MITCHELL, Esq.
C. C. BLACKADAR, Esq.
E. L. THOANE, Cashier.

BANKS AND CORRESPONDENTS:
Bank of Toronto and Branches, Upper Canada.
National Bank of Commerce, New York.
Merchants' National Bank, Boston.
London & Westminster Bank, Lt. London, Eng.
Bank of New Brunswick, St. John, N.B.
Merchants' Bank of Halifax, St. John's, Nfld.

AGENCIES:
Annapolis, N.S., - E. D. Arnaud, Agent.
New Glasgow, N.S., - R. C. Wright, "
North Sydney, C.B., - C. W. Frazer, "
Dartmouth, N.S., - P. O. Robertson, "
Barrington Passage, N.S., - C. Robertson, "
Glaco Bay, C.B., - J. D. Leavitt, "
Kontville, N.S., - A. D. McKee, "
Liverpool, N.S., - E. R. Mulhull, "
Bridgetown, N.S., - N. R. Burrows, "
Sherbrooke, N.S., - S. F. Howe, "
Wolfville, N.S., - W. C. Harver, Act. Agt.
Interest allowed on Deposit Receipts and Deposits in Savings Bank Department.
Collections receive immediate attention and prompt returns made.

Loan Societies.

CENTRAL CANADA LOAN and SAVINGS COMPANY

Cor. King and Victoria Sts., TORONTO.

THIS COMPANY IS PREPARED TO Purchase, Supply Investors with and Negotiate Loans upon

GOVERNMENT, MUNICIPAL and CORPORATION Bonds and Stocks.

Deposits Received. Interest Allowed.
Debentures Issued for 1, 2, 3, 4 or 5 years, with interest coupons attached.
Send Post Card for Pamphlet giving full information.
E. R. WOOD, Manager.

The Dominion Savings & Investment Society

London, Canada.

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

ROBERT REID, Collector of Customs, President.
T. H. PURDOM, Barrister, Inspecting Director.
NATHANIEL MILLS, Manager.

THE HAMILTON

Provident and Loan Society

President, .. G. H. GILLESPIE, Esq.
Vice-President, .. A. T. WOOD, Esq., M.P.

Capital Subscribed, \$1,500,000 00
Capital Paid-Up, 1,100,000 00
Reserve and Surplus Funds, 347,398 20
Total Assets, 3,691,051 90

Deposits received and interest allowed at the highest current rates.

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—A Stock Exchange seat was sold in New York the other day for \$27,500, the highest figure reached in fourteen years.

—KIRCALDY floorecloth and linoleum manufacturers, it is said, have in contemplation an incorporation of industries to include also the works of firms in America and France.

—THE Grand Trunk Railway is considering the advisability of erecting a third elevator at Midland, the present structures being overtaxed to accommodate the grain passing through that port.

—ONE of our American exchanges in referring to the infantile branch of a certain insurance company calls it the "infanticide" branch. Seldom does the intelligent compositor stray away from "copy" with more exactness.

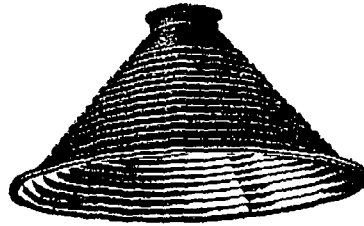
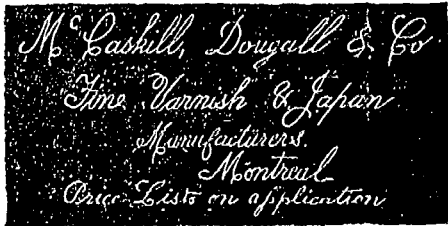
—BARRIE, Ont., ratepayers who some time ago approved an expenditure of \$35,000 for the purchase of the present or establishment of another electric light system under municipal auspices have now voted to extend the waterworks of the town.

—THE C.P.R. has for the first time issued a through tariff on flour, grain, and grain produce from all points on their system to Newfoundland. The new route is by the way of St. John and North Sydney, C.B., thence by the steamer "Bruce" to Port aux Basques and the Newfoundland railway.

—THE sale of lumbermen's supplies in New Brunswick this fall is on a reduced scale, and wholesale merchants do not anticipate as large a trade in these lines as usual. Chicago mess pork is selling in St. John, N. B., fully a dollar a barrel lower than the native product. Hay can be had for about \$6, or less, from the farmers.

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Wholesale Clothiers,
25 St. Helen Street, MONTREAL.
SPRING 1899. Samples now on the road.

Buyers to whom *price* is more object than *terms*, will do well to see our lines.



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Reflectors

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Do not tarnish and will not break.
Increase the light and give fine results.

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ELECTRIC SUPPLY LINE.

JOHN FORMAN,
644 Craig Street, - - - - - MONTREAL.

—MR. DINGLEY has announced that the U.S. tariff is to remain as it is for some time. The war taxes are to continue as the war expenditures are still exceeding the special revenue for them.

—THE Canadian Bank of Commerce has purchased the Banatyre block, Winalpeg. It is the intention to tear down the building in the spring and erect thereon handsome premises, which will be devoted solely to the business of the bank.

—A COMPANY has been organised in Toronto with the object of dealing in municipal debentures to be known as the Home and Foreign Securities Co. of Ontario. The capital will be \$1,000,000. Incorporation is being asked for.

—THE Canadian Steamship Company's first sailing on the line from Milford Haven to Paspébiac, Que., is announced for Dec. 7. A service of fourteen knot vessels is promised till April next, after which seventeen-knot vessels will be put on.

—MR. MCGEE, of St. Johns, Que., has been appointed accountant of the Chatham, Ont., branch of the Merchants Bank, vice Munroe, appointed manager at Tilbury, Mr. Harry Edmunds has been appointed accountant at Alvinston, Ont.

—AT the London, Eng. exhibit of dairy products recently held, the County of Tyrone, Ireland, carried off most prizes for butter. As the pastures in Tyrone County are poor in comparison with others such success is all the more creditable and shows what skill will do to overcome natural disadvantages.

—THE "Textile Mercury" notes an instance where an Australian wool grower has not infused fresh blood in his merino flock since its formation 54 years ago. By careful selection in breeding he has produced larger framed sheep than the original progenitors, and a better quality and quantity of wool.

—AT long last, Canada which in the days of "wooden walls" was so prominent in shipbuilding is to go into iron shipbuilding. English capital is to establish this industry in Cape Breton, where coal and iron ore are plentiful. Sending to the Clyde when we want a ferry boat or other small vessel will soon be unnecessary.

—It is admitted that in close attention to small details lie success. Here is a very simple one which a British Consul seriously says accounts for much of the preference being shown for American cottons in eastern countries. "American packing cases are tongued and grooved, which not only renders them tight and dust proof, but adds very materially to their strength."

—MR. J. L. PECK, Banker, Hillsboro, N.B., under date 11th inst. writes to us as follows when remitting his subscription for the ensuing year:—"I have been a reader of your Journal for a number of years, and find it contains valuable information on all commercial transactions which makes it very interesting reading for business men."

—THE 6 tenders for a site for the proposed dry-dock in or near this city, are all deemed too high, as they naturally were when asked for under such circumstances. The average price asked was 20 cents per foot, the highest tender was 40 cents, and the lowest 15 cents. The area offered ranged from 80,000 feet to 500,000 feet, the lowest tender was for the largest lot.

—THE "Maria Teresa" which "Merrimac Hobson" successfully floated with the intention of attaching the vessel to the U.S. fleet, has beyond a doubt come to grief a second time, off Cat Island, and according to wreckers who have returned from the scene, the warship is a derelict. This will be consoling to Spain, if a severe disappointment to the States. In the flight from Santiago Bay, the "Teresa" was the first of the Spanish battle-ships to seek the shore or sink. She has maintained her reputation.

—A NEW postage stamp is being prepared by the Post Office Department, to commemorate the establishment of the Imperial penny postage on Christmas Day. The new stamp will embody the Imperial idea, but the design has not been finally determined. It will be in use for a limited period only. If the new stamp is no better executed than the present ones, the period of its use cannot be too "limited," for it will, like them, damage the reputation of Canadian skill, and most unjustly, for the work on the new stamps will be done in New York.

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We are prepared to advance Money upon Bills of Lading upon any produce consigned to us (on commission). Such draft can be cashed at the consignees at twenty-four hours from arrival.

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CABLE WILL FOLLOW.

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DRY AND GROUND IN OIL.

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Fire Covers, Fire Bricks, Fire Clay

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Dundee
Whisky**

Undoubtedly the
Finest Imported.

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Chard & Co.**

Agents for Canada,

10

LEMOINE ST.,

MONTREAL.

—THE Grand Trunk system propose to deliver passengers baggage to residences in cities on their line when this is so addressed. This accommodation will save time and trouble to many, particularly will it be a boon to those passengers who travel only rarely, and whose interviews with the baggage officers to obtain possession of trunks etc. are disappointing until the expected douceur is forthcoming.

—A DIRECT steamship line is to be instituted between New York and St. Petersburg. At the present time a bi-monthly line is maintained between the Russian port and New Orleans to accommodate the cotton trade. The New York service will look for business in general merchandise and manufactures and, by avoiding the delay and expense of reshipment at Liverpool, Hamburg or Bremen, it is confidently predicted U.S. trade with Russia will immensely increase.

—TRAVELLERS tales of the Munchausen kind are rampant this year. The Allahabad "Pioneer" now introduces to the public a Mr. Cobbald, who has returned to India from an exploring expedition to Southern Siberia. This voracious chronicler is evidently endeavoring to outvie Rougemont. He tells of long-haired tigers who feed luxuriously upon numerous herds of wild hogs. In the Russian Pamirs he also found a mountain of liquid wax. Cobbald should have gone a little further, and have told us of an island of Stilton cheese in a lake of London porter.

—IN more moving events we have lost sight of Havana, but apparently that city is not standing still, though this is the aspect of the native population who are struck dumb by the energetic work going on to bring order out of chaos. The Havana "Reporter" tells us that United States officials are working like beavers in the organization of good Government, whilst the two elements formerly so hostile to each other—Cubans and Spaniards—are waiting peacefully and in a state of expectancy for the completion of the regenerating task imposed upon them.

—At a general meeting of the Quebec depositors of the Banque du Peuple, to take into consideration the affairs of the bank and to protect their interests, it was resolved to petition the manager and directors in Montreal not to sell the book debts, judgments,

etc., by tender, but to place them in the hands of some broker in the lower town for public inspection for a fortnight, and subsequently to sell them by auction. It was also resolved that the Quebec depositors of the bank should send a deputation consisting of Messrs. J. I. Lavery, Methot and J. A. Mailloux; to represent them at the meeting to be held in Montreal, on the 26th inst. with full power to vote in the name of the depositors, with a view of protecting their interests.

—IN connection with the abandonment of the "Westmeath" with large supplies of glass for this market, and the advance which was made in local prices because of the loss, and inability so late in the year to renew the freight at the same cost. There is of course a temporary shortage, but this will speedily be remedied. There will be no such opportunity for the local trade as is related by a Chicago-jobber of the glass business in 1833, when there was a famine on in earnest. Then the merchants sat in their offices and waited for men to come and buy. It was unnecessary to have travellers on the road. Buyers would first ask if they could get any glass, and on being assured that they could, would at once try to hide how badly they wanted it, fearing lest the merchant should ask an exorbitant figure for it.

—OUR correspondent at Pilot Mound, Man., writes as follow:—Baird & Co., who started a general store here a year ago, have decided to go out of the business and arranged to turn over their stock to McKay & Co., of this place. Mr. McKay will keep open the Baird store to sell off most of the stock, and move the balance of it into his own store—E. C. Bush, who opened up a general store about Oct. 1st last, at Swan Lake, (about 15 miles north of here on the Morris & Brandon branch of the N.P. Ry.), took the train on Nov. 1st ostensibly to do business in Winnipeg and return next day. He has not come back, and there is an impression he has no intention of returning. It is said he was paying the grain tickets for a Winnipeg grain firm, and had a considerable amount of money belonging to the firm which he did not account for. He left a large stock of goods in the store in charge of a boy about 12—Business has not been as brisk here

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BELTING**

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Assay or Testing Laboratories,

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Natural Perfumed Pine Product.

CROWNED BY THE ACADEMY OF PARIS.

Perfumed Pine Lozenges,	10 cts.
" " Syrup,	25 "
" " Wine,	50 "
" " Oil,	50 "
" " Wadding,	25 "
" " Soap,	10 "
" " Lotion,	50 "
" " Bath,	50 "
" " Plaster,	50 "
" " Flannels,	1.00 "

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this fall as in former years. The season being wet, the latter part of the harvest was delayed threshing, and it was at one time feared that a large proportion of the grain would be completely destroyed for shipment. But after the weather dried up and threshing was resumed, it was found that the majority of our farmers are good stackers, so only the outside sheaves were damp. The greater part of the wheat was dry so that the yield generally is better than a year ago, where it escaped hail, and that fortunately is always confined to narrow strips. In this district little damage was done by frost, most of the grain delivered at the elevators grading No. 2 hard. At this time last year about 75,000 bushels had been marked in Pilot Mound, this year there has not been over one-third of that quantity brought in. Most of the farmers who are in a position to do so, are holding the bulk of their grain in the hope of a rise, as last year's prices make present prices seem small—Our potato crop has for the first time been a comparative failure, the continued dry weather in the early season having prevented any growth, and many farmers have not raised enough for their own use. The tubers are worth now from 60c to 75c per bushel. Our oat crop is also small—Messrs. Dow & Curry have added a lumber yard to their business of oatmeal millers; they are proprietors of the "Great West Oatmeal Mill" here.

BAY OF QUINTE NOTES—A butter factory may be started at Marmora—At Picton last week 900 cheese were boarded; no sales—John L. McGuire is about to build a large modern hotel at Madoc—Extensive improvements have been made to the Belleville post-office—One day recently \$10,000 worth of cheese was shipped from Tweed station—Vast piles of wood of all kinds have been stored at Deseronto this year—The Morden Brothers have sold out their stock of groceries and closed out their business in Deseronto—The Bay of Quinte Railway has applied to the railway committee of the Dominion government for permission to cross the track of the Canadian Pacific Railway at Tweed—The steamer "Ella Ross" of Deseronto, is carrying very large quantities of freight these days. Never at this season of the year has this vessel been so busy—The frame for the new works of the Standard Chemical Co. now in course of construction in Deseronto, is being raised. It covers an extensive area—A car-load of fine horses was despatched Tuesday last to Huntsville, for use in the Rathbun Company's logging operations in the township of McClintock—A. A. Richardson, for many years manager of the big store, Deseronto, will shortly occupy the store vacated by L. E. Morden, with a stock of boots, shoes and groceries—The largest passenger engine ever built in Canada has just been completed at the Kingston Locomotive Works.

It is the first of an order of three for the Intercolonial Railway—There were large markets in Deseronto on Saturday of last week and Tuesday of this week, great quantities of produce were sold and generally at good prices—The post office in Deseronto will be removed next month to a portion of the Dalton Block, St. George street, occupied by Mrs. Dalton's store—The big store is at present undergoing transformation under the direction of J. H. Hamilton, the new proprietor. It includes new front with plate-glass windows, a handsome wide staircase, new partitions, floors, etc. New goods are arriving daily and the salesmen are busy—The Rathbun Company have sold the brick residence north of the Presbyterian Church, Deseronto, to the Bank of Montreal who will fit it up as a home for Taylor, manager of the local agency. The former bank house on Green street has been secured by the Rathbuns—There are only four vacant stores in Gananoque—Burglars have been operating in Napanee and vicinity—Extensive improvements have been made at Belleville station by the Grand Trunk—From all directions of this district come reports of second crops of raspberries and other fruit—S. H. Ketcheson shipped \$3,000 worth of hogs from Tweed one day recently—The boom in the mica market has revived mining operations in Bedford township—A great many creameries in the district have commenced operations for the winter—Charles Nelson of Seymour East lost his barn containing 60 tons of hay and 1,000 bushels of grain—Rev. Mr. Stephens of West Lake has raised two crops of potatoes this year from the same patch of land—Mrs. C. Donovan's house in North Belleville, occupied by Wm. Way, was burned. Loss \$800; insured for \$300—The Beaver cement company have forty men at work at Marlbank making improvements and changes in their plant—The Cardova company of North Hastings recently shipped two bricks of gold weighing 200 ounces to the United States mint—Large gangs of men have been engaged by the Rathbun Company of Deseronto, to work during the winter on their timber limits in different parts of the country—H. H. Pollock, Trent Bridge, has had a successful season catching frogs. Since early summer he has travelled over a large area of country, extending as far east as Pembroke, and his aggregate catch amounted to 3,150 pounds. The hind quarters of a frog, the only part used, weigh from three to five ounces, so that the number killed during the time mentioned would not be less than fourteen thousand. All the meat was shipped to American markets, and from nearly all his shipments Mr. Pollock has had satisfactory returns. The Americans are as fond of Canadian frog meat as when it was first introduced many years ago, but the prices are less extravagant.

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Men's, Youths', Boys' and Children's
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GROCERY NOTES.

New England jobbers are refusing to handle the package sugar recently put upon the market by American refiners—as noted in a former issue. The refiners are adopting coercive measures by selling to the retail trade direct at less than the net prices charged to jobbers. The wholesale trade refuse to have anything to do with package sugar because it costs the retailer 1-16c more per pound, and they believe the retailers themselves can pack the sugar for themselves at less cost. It will, notwithstanding this, finally come about that sugar already packed by refiners will possess the field, in the same way other package goods have done so. At the moment putting sugar in small packages is costly, but this will not be for long.

Messrs. Gow, Wilson & Stanton, London, Eng., in their market report dated November 1, say: "The figures showing movements of tea during October exhibit a very marked and important expansion in the use of Indian tea, which is the more satisfactory when it is seen that this increase is not made at the expense of Ceylon growths, the consumption of which is practically the same as last year. The amount of Indian tea delivered that month is over 13,000,000 lbs., a figure greatly in excess of all previous records excepting in May, 1890, when the tea duty was reduced."

In further reference to the undesirable quality of much of the new Columbia river salmon. From a reliable source on the Columbia River we are advised that the fall pack will be 50,000 cases silversides, 20,000 cases dog and 10,000 cases late chinooks. All this fish is going out as Columbia River, while considerable is being labelled "spring" under a fictitious brand. The bulk of the fall stuff is only fit for the swill barrel and should not be marketed as salmon.

The Afghanistan, the direct steamer with new crop Persian dates, is expected to arrive in New York early next week. The first steamer due in London will be the Koordistan, which will reach there about same time. The next steamer for London is the Brookside, which should arrive there about the 24th inst. Consequently no transshipments to this market from the English market can reach here before December 3rd.

Grocers suffer considerable loss from the habit of customers to purloin loose goods under the pretext of sampling. It has remained for a Pennsylvania retailer to have arrested one of these samplers on a charge of larceny. The defendant was released,

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OF CANADA.

Seven cardinal reasons for insuring in The Imperial:

(1) It affords unquestionable security to policy-holders, by its large Capital Stock of \$1,000,000.00, and its Dominion Government Deposit of \$250,000.00, being the largest Government Deposit of any Canadian Life Insurance company.

(2) Its policy reserves are held on the most stringent basis used in Canadian actuarial calculation.

(3) Its policies do not restrict the assured in respect to residence, travel or occupation, and are payable immediately on receipt of satisfactory proof of death.

(4) Its policies cannot be forfeited after three annual premiums have been paid, but provide for surrender values by way of cash or paid-up insurance.

(5) The premium rates compare favorably with those of other insurance companies, and a grace of one month is allowed in payment thereof, during which time the policy remains in full force and effect.

(6) Its policies are automatically continued in force after three years' premiums have been paid, for such time as the whole reserve is sufficient to pay premiums.

7 Liberal Cash Loans are granted under policies after three annual premiums have been paid.

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Montreal, Quebec.

and in turn brought suit for \$10,000 for false arrest. Taking the "bull by the horns" as in this instance is evidently, the wrong way to stamp out the evil.

Whilst there are some teas held in Canada, not the least in Montreal, whose age is not to be counted by months, still it is positive there is no such antiquity as was offered in the sale of an old established stock, which the Philadelphia "Grocery World" speaks of. This tea was 25 years old! It was bought to mix "as new crop tea."

Cables from Sicily quote 84s 6d to 85s per cwt. for shelled almonds for immediate shipment. Malaga cables quote 24s 9d to 25s 9d as to quality for Valencia for prompt shipment. The crop of Sicily is not as large as expected and the output of Valencia is also short.

The "Los Angeles Fruit World" says that there are now growing in California 905,742 lemon trees, representing an acreage of about 11,322, while of the orange there are 3,652,454 trees, or an acreage of about 45,656.

Jamaica advices say in consequence of advices from abroad the price of pimento has advanced while the heavy rains in the interior have checked deliveries of coffee. The cocoa crop is just coming to market.

The total estimate of the European beet crop for the present season will fall 375,000 tons short of the production of raw sugar for last season. Holland is the only country in which an increase is shown.

There is a rumor in the New York sugar trade to the effect that the American Sugar Refining Company have purchased the bulk of the 25,000 tons low-grade sugars held in Cuba.

Cables from European markets report rice a shade higher for desirable grades. Prices in the local market are unchanged, and demand is light.

From the commencement of the season to Nov. 1, Liverpool received 3,332 tons of Brazil nuts, compared with 3,179 tons for the same time last year.

Spanish olives on a count of heavy rains injuring the crop at a critical time, are scarce and 20 per cent higher.

Cables report an advance of 2s in Valencia shelled almonds.

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THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, NOVEMBER 18TH, 1898.

THE NEW CITY CHARTER.

The meetings of the charter committee continue to be of interest. That of last Friday evening was devoted almost entirely to hearing various organisations and representatives of special interests. Some of these are dissatisfied with the present taxes levied upon them, and protest against any increase tending in their direction, whilst others are fearful that something new in the way of taxation was contemplated that would seriously affect them and—of course—jeopardise the future prosperity of the city. Some mild allusion was made to the possibility of waste and extravagance in the past, but, on the whole, the thought that seemed to be uppermost in the minds of the remonstrants was, if you must have a larger revenue don't touch us, but tax the "other fellows." This is only natural as human beings are constituted, but the "other fellows" belong to that large class who have no wealthy and influential organisations to speak for and represent their interests.

Whatever shape it may eventually take, no doubt chapter XI will be materially changed from the original draft. As we have before intimated, it is made too cumbersome by its application to so many forms of business and occupations, and yet it does not reach all. It would, moreover, require a small army of officials to watch and harass a large number of citizens. It will be a difficult task for the charter committee to prepare this chapter so as to do equal justice to all, and, at the

November						
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same time, produce the revenue required for the ordinary wants of the city.

There is one feature of that chapter of the highest importance as a matter of principle, that was brought prominently forward for the first time last Friday evening. We allude to the taxing of the plant and stock of all companies holding franchises from the city and using the streets and roadways for their business.

The City Street Railway Company strongly deprecated any proposition to tax that organisation, and, although no other company holding a franchise appeared to protest, it is evident that the arguments used by the City Street Railway Company were intended to apply to them all. The management of most of these companies is in the hands of pretty much the same set of active and, no doubt, very influential and worthy citizens, but the interests of the less fortunate rate-payers, who do not hold these very profitable franchises and privileges, should be considered at this time when it is proposed to increase the general taxes.

The Street Railway Co. through its excellent management, is certainly the most popular of all those privileged companies, and probably for that reason it was made the exponent of the views of them all. However that may be, the arguments used in its behalf were inconclusive, and, we respectfully submit, unworthy of a body of citizens who are enjoying the enormously profitable business resulting from this franchise, which is used for the convenience of only a portion of the citizens—a large one if you will—whilst the streets on which they do this profitable business belong to the citizens at large, the mass of whom make but little, if any, use of the cars belonging to the company.

The extraordinary claim is made that a contract exists which has yet some twenty odd years to run, and therefore no change in the taxation should be made until the expiry of that contract. To the framers of that line of argument it may—perhaps it did—look very specious and calculated to be delusive, but in reality, it will not bear investigation, if fairness to other interests is to have any weight at all.

In that contract nothing was said to show that no change would be made as to the method, or the extent, of the taxation of its property. The taxation of the private property of all the citizens is liable to change in amount, and it is now indeed sought to make a general increase all round. An individual buys a parcel of real estate knowing at the time what the rate of taxation upon it is. That individual has as good a right to object to any increase as has any company having a tenure based on a contract with the city without any

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limitations as to taxation, but which contract is extremely profitable to the holders of those franchises. These remarks will apply in a general way to all the companies having valuable and exclusive privileges from the city.

It is the fact that through an oversight, or some other reason, none of the plant of these companies that enjoy the use of the public streets has hitherto been taxed, but that is no reason why they should continue to be exempted; but rather they should be asked to pay for the exemptions of past years. This kind of property is very properly taxed elsewhere, and it should be here. If such a tax is imposed, a considerable revenue would be derived from quarters well able to pay it, and with the better system of management about, we hope, to be inaugurated the necessity for increasing taxes on real estate and the imposition of new and vexatious personal taxes may be obviated.

It is claimed for the street railway that it renders a good-service to the public at a low fare rate, and is therefore entitled to consideration on account of the benefit the public derives. That is reasonable as far as it goes. For the people who use it the service is good, and for those who had previously been accustomed to hire a cab, or many who would like to if they could afford it, the fare charged is comparatively for them, low and reasonable. To the great mass of the people—men and women—who go to make up the community a five-cent rate even makes it hardly possible for them to make a general use of the cars. Good and cheap facilities will always increase travel, and it would doubtless be as profitable if the company would establish a two cent rate and add to the number of its cars—but that is another question.

The preceding remark, however, will apply with more force to the Gas Company with its peculiarly monopolistic contract. That company should in its own interest be forced not only to reduce the price but improve the quality of its gas.

For the first time the charter committee endeavoured to deal with Chapter XI at the meeting on Monday evening, but no real progress was made. The discussion was almost entirely confined to the vexed question of exemptions. All the members seemed to feel that the list of exemptions is unjustly extended, but strong influences to keep things as they are have to be met and overcome. The subject was very gingerly dealt with, and treated as if these exemptions were of long standing, and as if something of the sanctity of vested rights acquired ages ago clung to them. On the contrary, as we pointed out in our article on this subject on the 21st October last, nearly the whole of these exemptions

gradually crept in within the last thirty-two years. One has only to look over the long list of exemptions as published in the last financial report of the City Auditor to be satisfied of their unfairness to the general taxpayer. These exemptions have not the merit of antiquity in their favour, and the newly exempted got along as well before they were exempt as they have done since. The draft charter as prepared by the commissioners is liberal in respect to these exemptions—many will think too liberal as regards those institutions which earn money for work done in competition with citizens who pay taxes, and any proposition going beyond their recommendation should be carefully weighed before adoption.

Alderman Ames, with his usual assiduity, submitted some lengthy new clauses as substitutes for those in the draught charter. What he proposes is in short about a half-way measure, and yet he estimates it will add from \$50,000 to \$75,000 a year to the city's revenue, whilst it will take away many of the incongruities from the present list. This proposition and several others were objected to and voted down by the committee, who arrived at the curious conclusion that the whole question of exemptions should be left to the Local Legislature. We had been all along led to believe that the city was, by the new charter, to have perfect autonomy, and yet on an important domestic question it is proposed that it shall be bound by the Legislature elected from the province at large! Before the meeting adjourned it was decided to again consider the exemptions at the next meeting.

At this writing it cannot be said that any progress has been made on the questions of taxation and additional revenue, expropriations and the funded and floating debt, on which much remains to be said in these columns and elsewhere. We cannot say that the charter committee is not working hard in its efforts to digest the tough subject given them to consider. But, at the same time, we have to say that time is passing rapidly and if, as we are told, the only relief the city can get from its present preposterous difficulties, is to be through the new charter, the time that yet remains for the consideration of its most vital parts, is very short. Unless greater progress is made in the future than there has been so far, the whole project announced with such a flourish of trumpets will end in a *fiasco*. We hope this will not be the result, the members of that committee, one and all, represent the best elements in the present City Council, and we believe are really desirous of furthering the best interests of the city as a whole, at the same time we must say that as they have assumed the duty, they are bound to see that the whole scheme of the redemption of the city's credit does not fail from their neglect or want of diligence.

AN ENGLISH VIEW OF FASHODA.

The somewhat jingoish tone of the English press in regard to the Fashoda incident and its probable consequences, has given way to the more sober expressions inspired by second thought. Probably though we may say *first* thought, for jingoism arises rather from impulse than reflection.

The dispatches published show that Major Marchand was sent three years ago to advance the French flag towards the Upper Nile. He "welcomed" General Kitchener as the guest of France, which had annexed the valley of Bahr-el-Ghazel. This view appears to have been supported by the French Ambassador in London. Major Marchand declared his intention to fight to the death if the French flag were removed. On the claim of France being clearly laid before Lord Salisbury, he refused to grant it as indeed he could not, for, as is so forcibly stated by the *Spectator*, which now stands at the head of British weeklies ;

"Apart from the difficulty of discussing an intrusion not apologized for or explained, this demand destroys the Anglo-Egyptian position, which is, that Egypt never surrendered her territories in the Soudan, or, if she did, it was to the Mahdi, for whom she has reconquered them. Among these territories was the valley of Bahr-el-Ghazel. The French claim also destroys the Anglo-Egyptian policy which is, to hold the Nile from Alexandria to the Lakes, as absolutely essential to the existence of Egypt."

It is manifest from this being the situation in the judgment of the British Government, that the honour of Great Britain demanded the exclusive possession of the Nile Valley as, without this, her sovereignty would be in constant jeopardy from a rival power occupying a strategic position at her very gates. *The Spectator* declares that if France demands the occupancy of such a position, "she cannot have it without a battle." So far as the claim of France is based upon a desire to have free commercial intercourse with the Nile Valley, she needs no territory there to ensure her traders access to the region, as England would give French merchants equal trade privileges and protection at Fashoda to those they enjoy in London.

The contingency of war is, however, a much more serious one than those seem to fancy who have spoken of it "as if war with France were an incident of international business to be transacted without consideration of ultimate consequences." It would, however, seriously retard the advance of civilisation. Were the conflict only maritime, it would probably involve the destruction of one-third of the British fleet ; it would send the national Debt up to eight hundred millions ; it would lose Great Britain the opportunity of securing invaluable advantages in China ; it would expose all her colonies to attack, and give Germany and Russia openings for extending their territory and influence where such accessions of power would be highly detrimental to British interests, if not threatening to her supremacy in India. All British sea-born commerce would be subjected to grave risks, and her foreign freights would be liable to be transferred to vessels of a neutral power. Bread in England would probably double in price, as would other food imports. Besides these very grave troubles which must happen, even if Great Britain wins, as she would do, others must be considered. England might have to defend Egypt against a hundred thousand Ottomans, and South Africa against a

—In connection with the arrest of W. N. Hunter, a commission merchant of this city, on a charge preferred against him by the West Lorne Canning Co. of West Lorne, Ont., for disposing of a large lot of their canned goods to the wholesale trade at a lower price, when his instructions, so it is alleged, directed that these should be distributed among the retail trade at a higher one, the matter awaits definite steps to be taken by the Canning Co. Mr. Hunter, who is not widely known here, having, it is supposed, come from Chicago early in the present year, asserts that the unfortunate trouble is merely a business misunderstanding, and that at the proper time he can furnish proofs which will exonerate him of any criminal intent.

rebellion. There would arise incessant alarms of invasion; trouble might occur in Ireland; and anxiety caused by the hostile disposition of half the continent. All then who can reason will see from the foregoing certainties and probabilities causes enough in war, if not for depression, "at least for the gravest thought."

The old land has come out triumphantly before from conditions as serious, but, though the record is a glorious chapter in British history, it is one the repetition of which cannot be contemplated with any satisfaction. Though England has reasonable grounds for anticipating victory at sea, there are no grounds for certainty that the victory will be as easy a one as some have predicted. France may discover that she possesses an Admiral of genius, or, "she may offer tremendously favorable terms to secure formidable allies."

Monsignor Vaughan, not the Cardinal, has issued a pastoral in which he declares that "war between Great Britain and France would only be in the interests of hell." Since the wave of national excitement has somewhat subsided both in Great Britain and France, the possibilities of war have been depicted by numbers of distinguished men on each side the English Channel, and by leading organs of public opinion, in terms of the strongest deprecation and protest. Hostilities between two of the most highly civilised nations in the world, nations to which humanity looks for "light and leading" in science, art, literature and philosophy, are being condemned as a crime of such extreme turpitude as to render a conflict between England and France almost inconceivable. To both countries war would involve such sacrifices of blood and treasure as cannot be thought of without a shudder.

Remembering well the conditions preceding the Crimean war, we are certain that if England had then shown the same determined front and preparedness as she has done since the trouble first arose with France over Fashoda, thousands of the brave sons of both countries, then comrades in arms, would not have been slaughtered in the heights of the Alma, at Inkerman, Balaklava, Tchernaya, in the trenches before Sebastopol, and in storming the Malakhoff and Redan. We have therefore great hopes that the vast war preparations, and the almost stern stand taken by the home Government in asserting British rights in Africa, will tend to the maintenance of peace. The Napier motto, "Ready, aye Ready," is no defiance, or provocation, but only a warning that if war is forced on Great Britain, the British people will enter upon it with "steadfast," though, in view of its inevitable sorrows and sacrifices, "with heavy hearts."

We Canadians would have especial reasons for deploring such a conflict—though it might put money in our purse. Our French-Canadian fellow subjects would show themselves unworthy the splendid inheritance of their race were they to view any distress that befell the country from which they sprang with indifference. They also would be unworthy their chivalrous reputation if they looked upon any calamities which befell the country which gave them liberty, to whose Queen and institutions they are so loyal, without deploring and sympathising with the distress which war would bring to British hearts.

—THE Toronto Street Railway receipts in October were \$90,885, being \$11,921 more than in same month 1897. The city's share of this amount is \$7,990.

BANK OF MONTREAL STATEMENT.

The statement of the Bank of Montreal for the half-year ending 31st October, is so favourable as to indicate this year being far in advance of many previous ones. The average profits of the first half-year since 1893 have been \$606,575, in 1897, the largest of the four, they were \$609,940. Since the end of April last the profits are announced as \$629,118, which exceeds the average of four previous years by \$22,543, and of the amount in 1897 by \$19,603. The increase is hardly sufficient to give promise of a bonus, but will provide a welcome addition to the balance at credit of profit and loss, which will probably be raised to over a million dollars.

Since the end of April the deposits not bearing interest have increased from \$11,878,262 to \$12,176,763, and those interest bearing from \$28,739,391 to \$31,585,065 an increase in the latter of \$2,845,674. Current loans and discounts have decreased from \$39,318,507 to \$38,855,782. The balances due in foreign countries in April, were \$9,405,666, they now stand at \$11,637,504. The sum due by banks in United Kingdom has risen from \$5,294,174 to \$9,046,225, making a total increase since April in the balances due by banks and agencies outside Canada of \$5,783,889.

Taking then this increase in connection with a decrease of current loans and discounts, and a large increase in deposits, it is manifest that the resources of the bank for making loans have increased to a far higher extent than the demand for such loans in Canada. Such conditions being not favourable to making profits, it is all the more gratifying to find the Bank of Montreal having done so well in the past half-year. The statement affords evidence of a marked improvement in business.

A GENERAL INSURANCE RATE.

One of the most reputable of the numerous journals published in the States in the interests of fire and life insurance, or, as is more commonly the case, in the interests of some one company, has suggested that a general rate be fixed to include all classes of fire risks. The suggestion is one which is more in harmony with the basal principle of fire insurance than it appears to be at first sight. Insurance business can only be successfully conducted on a scale and within areas which afford a large variety of risks, sufficient to give a broad basis for a reliable average of income and losses. It is a matter of daily experience for the losses which take more than the income drawn from one locality, to be provided for by the excess income of another locality. The history of serious conflagrations shows that companies whose risks were restricted to a narrow area, have been wiped out by the score by local fires. At the same time the larger companies, whose losses by such local fires were far heavier than those of the companies so ruined, were practically uninjured by such fires, as they were compensated by the more favourable returns from other districts. Thus the results of a disastrous year in Canada may be set off by the profitable one in foreign parts.

On a smaller scale the heavy losses in one of our cities are counter-balanced by the small fire losses in another city. On a narrower scale still, the losses on one street are made up for by another street having escaped fires. Narrowing the illustration still further,

we find the loss by a fire at one house provided for by the premiums paid by its adjoining ones. Thus one house owner, who may have paid only one year's fire premium, say of only \$100, may have drawn several thousands of dollars to indemnify him for his property being burnt.

It is manifest therefore that the principle of an average adjustment of rates to risks, underlies the business of fire insurance. The wider the area within which such risks are written, and the greater their variety, the larger are the probabilities of the fire insurance companies doing a safe and profitable business. While this general law prevails it allows of a variety of rates for different classes of risks, and adjusted to different localities. Thus we get the schedules in use by the fire insurance companies in which certain classes of properties are rated proportionately, as far as possible, according to their chances of being burnt or damaged by fire. We find also the standard rates varied to meet the conditions of various localities according to their fire protection arrangements.

Such being the condition, the question arises, whether it is desirable to do away with the classification of risks, and the consequent variation in rates, and establish one uniform rate applicable to all risks wherever located. That this plan is feasible, that it might be made safe and profitable is probable, but it will not commend itself to underwriters, or to property owners.

There is already constant dissatisfaction expressed by insurers in localities, which have been blessed with immunity from fires, at being charged as high rates as those living where fires have been frequent. Some persons who have voiced such complaints have been now and again silenced by a conflagration occurring in their locality, which has swept away in a few hours all the fire premiums they have paid in many years. Others do not realize that any day they may have the right to claim from an insurance company more than they have paid it in premiums. Individual householders who are very cautious to guard against fire, are often aggrieved at being charged the same rate as some neighbour whom they know to be careless. Were the companies to arrange their rates according to each person's ideas as to the chances of fire on his premises, they would have to fix a special rate for each policyholder. The life of each manager under such circumstances would be made intolerable by the negotiations he would have to enter into and conclude before any risk was written.

The plea of a company that a safe average based upon business spread over a wide area must be maintained to ensure stability, though so reasonable, does not satisfy individual complainers against his rate, or the schedule in force in his locality. Were all classification abandoned, and, say saw-mills and other specially hazardous risks, only charged as much as first class houses, or other safer risks, there would be a tornado of protests which the companies could not successfully resist. Their present efforts to be as equitable as possible in their classifications do not meet with as much appreciation as they consider to be due to the companies. Personal and organized complaints are being so constantly made that the life of a fire insurance manager is often not a happy one, though, no doubt, it has compensations, which some find in abundant leisure, even in business hours, for recreative amuse-

ments, and others in a good income and a consciousness of duty diligently and faithfully performed.

The plan suggested by a leading insurance journal seems to us impracticable, as classification is necessary to meet the insurance requirements of property owners.

FIRE INSURANCE—1897.

The following table gives the amount of risks taken by the fire insurance companies doing business in Canada in 1897, the premiums charged thereon, the ratio of losses to premiums, and the ratio of the total expenditure to premiums:—

Fire Insurance Companies in Canada.	Amount of risks taken during the Year.	Premiums charged thereon.	Rate of Losses paid per cent. of Pre- miums received.	Rate of Total Cash Expenditure per cent. of Total Cash Income.
	\$	\$	p.c.	p.c.
British America.....	180,808,738	1,805,275	59.95	96.78
Canadian Fire.....	2,344,039	57,256	32.25	67.11
London Mutual Fire.....	18,491,287	250,932	71.66	100.97
Mercantile.....	6,815,276	31,911	63.46	87.90
Quebec.....	13,932,068	190,573	98.57	124.73
Western.....	258,868,735	2,937,792	62.76	99.34
Totals.....	481,255,143	5,883,789		
British Companies.				
Alliance.....	23,620,856	224,800	52.35	80.14
Atlas.....	12,280,983	157,620	61.13	91.36
British and Foreign Marine.....	15,246,767	6,649	.00	9.22
Caledonian.....	16,200,310	132,027	62.89	93.44
Commercial Union.....	32,261,561	413,469	72.51	98.45
Guardian.....	28,670,539	352,842	76.82	109.44
Imperial.....	19,614,121	245,255	56.94	88.58
Lancashire.....	25,486,731	329,715	71.55	100.42
Liverpool & London & Globe.....	32,114,346	384,471	73.77	101.85
London & Lancashire....	19,131,054	238,646	49.34	75.38
London Assurance.....	15,541,098	157,845	77.46	109.54
Manchester.....	10,771,830	218,705	76.52	106.79
National, of Ireland....	12,230,933	157,620	61.13	91.36
North British.....	41,472,368	475,392	77.13	106.68
Northern.....	17,504,224	215,748	55.86	82.97
Norwich Union.....	22,100,235	305,921	63.68	92.87
Phoenix, of London.....	28,342,613	385,836	53.40	83.42
Reliance Marine.....	1,387,855	5,847	753.47	796.76
Royal.....	55,011,223	656,089	62.37	88.60
Scottish Union and Na'l.	17,769,225	227,207	42.47	68.19
Sun Insurance Office....	14,795,600	202,191	83.20	113.68
Union Assurance Society.	19,831,347	269,668	43.74	69.79
Totals.....	487,504,459	5,813,664	65.24	93.77
American Companies.				
Etna Fire.....	16,024,765	173,050	66.41	90.35
Agric'ral, of Watertown..	554,900	5,034	51.85	118.27
Connecticut Fire.....	4,189,005	50,666	75.02	105.63
Hartford Fire.....	13,684,903	179,267	60.93	87.32
Insurance Co. of North America.....	10,204,870	122,785	84.03	112.27
Phenix, of Brooklyn....	6,664,331	80,041	58.70	90.05
Phoenix, of Hartford....	12,208,376	162,408	80.51	113.20
Queen Insurance Co. of America.....	24,011,673	312,445	56.78	84.17
Totals.....	87,543,423	1,090,093	66.61	94.60

THE VALLEYFIELD CELEBRATION.

The Montreal Cotton Company entertained a large company on the 14th inst. to celebrate the inauguration of a large extension having been made to its Valleyfield mills.

This is one of the numerous enterprises which owe their existence, their extension and prosperity to the protection afforded to national industries. Were an advocate of this policy asked for its justification, he might take the enquirer to Valleyfield, and adopt the famous phrase inscribed on the tomb of the great archi-

tect Sir Christopher Wren, "Si monumentum requiris—circumspice!" for, looking round that industrial centre, we see monumental evidences of the benefits arising from protection.

The capacity of the mills having proved unequal to the demand for their products, a wing has been added 158 feet long and 143 wide. There will be 80,000 spindles and 1,000 looms in operation, on which 500 work-people of both sexes will be employed, in addition to the 1,500 now at work. The weekly pay-roll will be \$10,000. When first started in 1877 the mills had only 700 looms, some years later, when the new fiscal policy had begun to do its intended work, there were 600 looms added, with the accompanying machinery.

The additional productive capacity having been provided on the eve of the era of depression, which followed the United States panics of 1893, there was a lull in the cotton business, as in most others, but after this period passed the mills were worked to their full capacity and further extensions became necessary.

It is intended to devote the enlarged machinery to making fine cloth. The power used is derived from water wheels and electricity. The adoption of the latter source of power and of light has been a marked success. It is well known that cotton goods cannot be profitably made on a small scale as the varieties of quality and pattern demanded are now large. The Valleyfield mills produce 270 varieties of cloth, the patterns of which are innumerable and being frequently varied. Amongst other goods made are, bookbinders' and window shade cloths, glazed and imitation linen fabrics. The activity of the mills is the best proof of their products being satisfactory in quality and price to consumers.

As to the stale cry of native goods when protected being so unduly enhanced in cost as to be a burthen on consumers, the fact is, that such articles as are manufactured at Valleyfield, are now lower in price than they were before this industry was protected.

The whole country is deeply indebted to Mr. A. F. Gault, the president and chief organizer of the Montreal Cotton Mills Co., as well as to his associates in this and other enterprises, for having given to Canada so striking a demonstration of her industrial resources, and for providing employment at home to so numerous a body of workpeople, who, but for them, would have been driven to the States.

THE NEW GOVERNOR GENERAL.

Having sped the departing Governor-General with good wishes, we welcome his successor, His Excellency the Earl of Minto, who, with the Countess and family, passed through this city en route to Ottawa on Tuesday last. We venture to predict that the Earl of Minto will be a very popular Governor-General.

He was a great favorite when here as military secretary to the Marquis of Lansdowne, from 1883 to 1886. He is the fourth Earl of Minto. Born in 1845, he was educated at Eton, and took his B. A. degree at Cambridge. In 1867 he entered the army, having a commission in the Scots Guards. He was in Paris during the subjection of the Communist rising, 1871. In 1874 he contributed correspondence to the *Morning Post* from the Carlist Army in Spain; was with the Turkish army on the Danube in 1877, and witnessed the bom-

bardment of Nicopolis, and the crossing of the Danube. In the Afghan campaign of 1879 he served as a volunteer on the staff of Lord Roberts, whom he accompanied to South Africa in 1881. In the Egyptian campaign, 1882, he served as Captain in mounted infantry. He was wounded at Magfar, and afterwards was in command of the same force in Cairo, having had the honour of being mentioned in dispatches and thanked in general orders. He became chief of General Middleton's staff during the North West rebellion. He holds the Afghan medal; Egyptian medal; Medjidie; Khedive Star; and N. W. medal and clasp.

His Excellency has had a remarkably varied and most honourable career as a soldier. His literary tastes and marked ability are evidenced by his contributions to the "19th Century Review," and the "United Service Magazine." Such experiences and such talents eminently befit him for the distinguished position of Governor-General of Canada. On the death of his father in 1892, he succeeded to the title, Earl of Minto.

Her Excellency is a daughter of Sir George Grey, who was for some time private Secretary to the Queen. Rideau Hall for the first time, we believe, will now be brightened by the presence of young children, and from the joyous family circle will radiate the happiest influences.

WHISKEY FRAUDS.

An eminent firm of distillers has found it necessary to take new precautions against frauds which are injurious to its business and reputation. A certain class of saloonkeepers of the "baser sort" has been found to be in the habit of buying a few bottles of their celebrated brand of whiskey. When these bottles are empty they are re-filled with an inferior spirit, and drinks from them retailed to those who ask for the article with which the bottles were originally filled.

Clearly this practice is grossly fraudulent; it cheats the consumer and by giving him a bad impression as to the class of liquor sent out by the distiller whose name is on the bottles, is calculated to do him a serious injury. Now there are various classes of whiskey drinkers.

The two main divisions can be subdivided, like a sermon, under various "heads." One of these was represented by the Scotchman who, thinking to get a free drink, picked up a bottle of *aqua fortis* on a druggist's counter, and helped himself. He exclaimed, "Mon! that's a fine drink!" Another class was spoken of by a woman saloonkeeper at Toronto who, when hauled up for selling after hours, declared that she never sold anything but water to her late toper customers, as they were then unable to distinguish between water and white whiskey. Persons who can be classified under these heads have, however, a notion that it is the proper thing anyway to ask for whiskey of a high brand. When they call for this they have a right to it, and, if they are served with liquor of an inferior quality they are cheated, though their palates may be too dull, or too inexperienced to detect the fraud.

It is reported that the action taken by the distiller in question to protect his reputation, and the stomachs of whiskey drinkers, is resented by some saloon-keepers, for,

"No man e'er felt the halter draw,
With good opinion of the law."

But this want of respect is reciprocal, and the law cannot be too soon made to display its lack of respect to

saloon-keepers who obtain money by false pretences, as those do who refill the bottles of Messrs. Walker & Sons with cheap whiskey and sell it as their brand. What plan the firm will adopt to prevent this disgraceful practice we cannot, at present, explain, but those who are guilty of it will find ere long that the "good name" of a manufacturer is property of which he cannot be robbed with impunity.

PATENTS VERSUS IMPROVEMENTS.

There is a common impression that when an article is covered by a patent, there is an assurance of its being an improvement on the one without the features by which it has secured the protection of such patent.

Experience with various articles of this class does not confirm this impression. In the matter of locks, for instance, we have found patented goods inferior in practical utility to some of those less ingeniously constructed. A house hunter, who has recently settled in this city, told us that three dwellings out of every four he inspected, were inaccessible without the aid of a professional lock picker. The special features which have secured a patent doubtless, are often admirable specimens of mechanical ingenuity. But when they are brought into daily use they are found too complicated, and too delicately constructed to keep in order when daily used by persons unaccustomed to handling articles requiring care and gentleness of touch.

A patent was secured some years ago for making a certain class of goods of which the consumption is enormous. A large capital was expended in erecting the requisite plant for their manufacture. The profits were expected to be very great, as they would have been had matters gone on as hoped. After prolonged experiments and efforts to secure the skilled labour required, the enterprise was abandoned at a serious sacrifice of capital, as it was found impossible to have the processes patented carried on with that mechanical dexterity and faithfulness necessary for success. The theory of the patent was perfect, the results proved that unless the workmen had as much mechanical skill as the inventor, the goods produced were worthless, so the capital sunk in the enterprise, and the patents were thrown away.

House owners are only too familiar with similar experiences in regard to closets. Highly ingenious arrangements have been patented for these requirements. Many have been induced to replace old-fashioned ones with such articles at a large expense. After a few months' use they have been found to require frequent attention by a plumber; indeed we have known some which almost needed one of these mechanics to reside on the premises.

One reason for these incessant calls for repairs, is the indisposition of plumbers to do the necessary work for articles keeping in good order in the sale of which they have no interest. A manufacturer of such goods will give a large commission to a plumber who introduces his products. As a rule the less such goods are reliable for wearing qualities, the higher the commission is paid to the tradesman who introduces them. When an article is really superior in quality it sells itself by the good reputation it makes. When one, however, is in the market of great pretensions but no solid merit, the maker has to pay a heavy commission on its sale, or, to fix a price

which allows of an exceptionally high rate of profit. These inducements lead to better goods being run down, and inferior ones recommended, as, in addition to the first large profit, there is the certainty of the plumber making money out of the repairs which he knows will be required. As these mechanics are very sociable they never work alone, they run in pairs, and, even when calling to see what is wanted no plumber can endure to be without company, a taste which has to be paid for by the unfortunate household needing such services.

As a rule, it may be relied upon, that in domestic conveniences which are necessarily handled by and are in care of persons of no mechanical skill, the more ingenious is their construction the less they are to be relied upon for steady wear. When selecting such goods it is wise to decline any the operating of which requires explaining by an expert. Solidity and simplicity in all goods used for household purposes are far more desirable than ingenuity and delicacy of construction. This especially applies to everything in which plumbing work enters, for it is an intolerable nuisance, as well as costly, to have floors ripped up, and pipes and other domestic fixings disturbed by mechanics.

READY MADE CLOTHING.

The gradual improvement in ready-made clothing for the Canadian market is not old, yet it has established a change of a permanent character upon the trade, and it is with more than ordinary interest that we learn the near future promises an extension of the business.

For the past year or more Messrs. E. A. Small & Co., wholesale clothiers, have been engaged in the manufacture of clothing for sale through what has become known as "Fit Reform Wardrobe" stores, of which they had a score or more spread throughout the Dominion. These stores have nominally been owned by what is known as the "Kennedy Co.", but after April next Messrs. E. A. Small & Co. propose to take these stores under open control, and will devote themselves exclusively to their furtherance. Meanwhile a coalition has been concluded between the "Kennedy Co." and Messrs. A. S. Campbell & Co. to embark in a similar enterprise under another name. What the name is to be, however, has not yet been divulged, nor is it pertinent at the present time to anticipate that newspaper space will be lavishly utilized again to obtain suggestions, which may, or may not be wanted—probably not.

Messrs. E. A. Small & Co., besides owning the name of "Fit Reform" possess the rights in the patent wardrobes which are a striking feature of these establishments. But this monopoly of a "good thing" we are assured, is to be broken down by what is alleged to be a different scheme of the new organization. We shall see.

The introduction of high grade ready-made clothing has, so far as it has gone, materially altered the clothing business, and future developments will doubtless be as radical. In one respect the modern "ready-mades" have tended to improve all kinds of factory clothing, with the result that custom made garments are not so essential as formerly to those who would be well dressed. The finish and quality of material used in the new "ready-mades" captivate that class of custom which is not loath to adorn itself in the latest sartorial style, provided the cost is moderate. Moreover, the prejudice against ready-made clothing is passing away among another class of customer, whose purse is no barrier against "made to measure" apparel, but whose taste is fully met by the production of what has been termed "tailoring by steam." Indeed, in this connection it is hinted that custom tailors themselves have been won over, and in some instances are supplying their private trade with factory goods, altering these to suit.

So far this, perhaps innocent deceit, has sprung up in the country only, and it is possible the customer is better served, because of the superior facilities employed. The city tailor as yet is too largely occupied in repelling the new idea to profit by it, but that he could do so with advantage to himself and client is in some cases positive.

Commenting upon this fact, a leading wholesale clothier, who is not immediately pursuing the high grade tendency, but sees in it an innovation which will promote the best good of general lines of clothing, dilates upon the superior quality of the clothing made for the Northwest in the boom times, when nothing that was too good could be put into "readymades." Their house, when the flush times in the West had partially disappeared, found itself overbought on expensive linings and trimmings, and offered these to the ultra fashionable tailors of this city. The quality was, however, above them, the linings, etc., were too good for the customers of these most exclusive—by reason of price—establishments.

The new departure, apart from other influences, withdraws a number of travellers from the road, resulting in a long-sought economy. There is every probability of a strong competition between the older house and its rival, wherever established. But it introduces an element of risk which it may be advisable to bear in mind. The house of E. A. Small has not allowed the grass to grow under their feet consequent on the new arrangement with the "Kennedy Co.," but have already leased up-to-date establishments where their "Fit Reform" goods have heretofore been sold, except perhaps, in Toronto, where, in all probability before these lines are printed, they will have attained the height of their requirements also. The three-years' agreement with Messrs. A. S. Campbell & Co., calls, we are told, for the sale of \$150,000 worth of goods the first year, through the Kennedy stores or otherwise.

The Sanford Oak Hall stores probably contained the germ of the idea worked out by Kennedy & Co. It remains to be seen how the competition may affect the estimates under the new departure. It may also, it is intimated, prove a feature in the evolution of the department stores; and as it has also in some degree been adopted with advantage by the manufacturers of the finer and better class of boots and shoes, it may be but a little while until it is extended further. Perhaps the idea may have had its origin, in the "trying-on" process of the fashionable tailor, where the first fit is rarely better than that of the old-time ready-made article.

The new method was briefly referred to in these columns some two months ago in describing the system of the retail clothing stores in the U.S., where the ready-made garment is "tried on," and, after being chalked over, is forwarded to the factory whence it is returned promptly, fitting "like a glove." The chief difficulty lies in the making of pants.—More anon.

WRECKERS.

An esteemed correspondent considers that more sympathy should have been shown for the Newfoundlanders referred to in a brief paragraph in our issue of 4th inst. who are charged with having pillaged the wrecked steamer "Ganges." He informs us that they look upon the 'Jetsam' of the sea as their lawful prey, to be secured for their benefit before the Crown officials step in. Our correspondent regards this seizure of wrecks as "striving to take that which belongs to them by right." With all deference to him we cannot accept this plea. The very fact that the wreckers have to hurry up to seize their alleged "lawful prey" "before the Crown officials step in," shows that such "prey" is the property of the Crown, in regard to which there is no question. The British Government at this moment is reported to be in possession of the "Maria Theresa," the Spanish man-of-war, which was abandoned when being towed from Cuba to the United States and driven as a derelict on the coast of a British colony. The Crown, however, does not confiscate any

such vessels or cargoes, as the usual course is to protect them from pillage, and assist the owners in recovering their wrecked properties.

For all fisher-folk who pursue their hazardous calling honourably, we have the utmost respect, and for their undoubted bravery and pluck unstinted admiration. But "wreckers," who pillage vessels driven ashore by misfortune, are not worthy of any sympathy, as they know well that such property is *not* their "lawful prey," though it was deemed to be so in past years. The Cornish wreckers have been disabused of this notion by their illegal and often very criminal proceedings being repressed by the authorities, or severely punished if indulged in. It is notorious that to secure such so-called "lawful prey," vessels have been lured from their course by false lights and so led to destruction. We have no knowledge of this having been done by Newfoundlanders as it used to be done on the English coast. But, when a wreck is, at times, a perfect bonanza to wreckers or pillagers, the temptation to draw a vessel into danger in order to secure it as prey, is apt to be too powerful to be resisted. If we remember rightly there have been men executed for this crime. For their own sake then, for the sake too of sufferers by wrecks, and in the interests of humanity and justice we regard it as most desirable for the Government to use "vigorous measures" for protecting the owners and the crews of wrecked vessels from pillage. In stating this we shall have the warmest approval of the Newfoundland fishermen, who, in numberless instances, have done heroic deeds in helping vessels in distress.

ESSEX TOBACCO.

The farmers in Essex County who devoted attention to tobacco-growing last year, are not satisfied with their enterprise. The quantity of tobacco grown and cured proves to have been largely in excess of the demand. This naturally arose from the somewhat overdrawn statements which were published as to the profits of this crop. To secure the bonanza described as awaiting growers of tobacco, a large number of farmers abandoned grain-growing and dairying. They are now discovering that one necessary condition for making large profits by tobacco crops was not in existence, or only partially so, that is, a demand for all that can be grown in that district. There are said to be about 8,000 acres devoted to the "weed," the average yield of which will be about 8 millions of pounds. This is said by some experts to be much too low, as 10 millions of pounds would be nearer the mark. Prior to the boom of this crop by travelling agents and those whose pens they controlled, the Canadian market for home-grown tobacco had never exceeded 3 millions of pounds. As nothing whatever had occurred to develop a larger demand by consumers, we can understand what the effect has been of raising a crop three times the size of what the market called for. The unfavourable conditions of the business have been aggravated by so many growing tobacco without any knowledge of what its successful cultivation requires.

A local movement is afoot in Essex to urge the Finance Minister to use his influence to induce the government of Great Britain to secure a lower duty on Canadian tobacco. The movement will be abortive. When England makes a break in its Free Trade policy, it will be for purposes of much deeper importance to the Empire. We sympathise with our fellow-Canadians in Essex, who have been disappointed in their new venture, but as they have as rich lands as any in Canada, and experience in farming, they will soon recover from the present depression.

—Imports of Canadian butter into the United Kingdom for twelve months ending Oct. 29th were 3,620 tons against 750 tons within same period last year. This is a very great increase and is responsible for quite a leap in the statistics of Colonial butter furnished the United Kingdom, which now composes 25 per cent of the total. Germany contributes only eight tons a week, Russian and Dutch supplies are also diminishing.

FOOTBALL MANNERS.

Many youths and young men of the age seem to be labouring under a misapprehension in regard to their favourite games of football and lacrosse. The objects of these sports are, to strengthen the physical frame, to quicken the eyesight, and to afford amusement. These sports have great value when pursued for objects so laudable. The idea however seems to be becoming more and more prevalent that these sports are a school of manners such as are desirable to be observed everywhere. Under this misapprehension we find practices appropriate to football and lacrosse adapted in private gatherings, in offices, cars, and other places where they are singularly out of place. We daily see youths and young men, whose attire indicates their being clerks in offices, or other positions requiring character and education, jostling and pushing ladies and their elders as though engaged in a rough and tumble struggle in an athletic contest. To-day for instance this writer, while awaiting his turn in a public office, was deliberately hustled aside by a well dressed young man of some 21 or 22 years of age who coolly took a position to be served out of his turn. On the street-cars these disagreeable manners are daily displayed. Young fellows stand upon the platform, even when a car is half empty, and rudely obstruct those desirous of entering or leaving the car. They seem to imagine it is the glorious privilege of youth to act on a public vehicle as they do when playing football or lacrosse where courtesy of manners is not expected. At bank wickets such unmannerly persons frequently thrust themselves forward, and other persons aside with the most indecent disregard of the established rule of precedence, "first come first served." We have seen football manners displayed also in the supper room of private houses, and in other social assemblies. As to a certain class of bicyclists no words can be too strong in condemning their brutal disregard of the safety of foot passengers. Accustomed apparently to toppling over an opponent at football, they appear to look on passengers afoot in the streets as affording equal sport if knocked down. As all this offensiveness of conduct seems to arise from a continuation of football tricks and habits into other spheres, it would be well to insert in the published rules of athletic clubs a clause to this effect, that though hustling, jostling, pushing with violence, resisting an opponent's advance, are practiced as parts of the game, there are other rules of conduct to be observed off the grounds. Were we all athletes, ladies included, and all were to give a Rowland for an Oliver when annoyed as we have indicated, there would be continual scrimmages on the cars and in other places. Street car conductors are exceedingly negligent of their duty in allowing such practices as are annoying, indeed highly dangerous to passengers. Many an accident has been caused by young fellows obstructing the safe and easy passage of persons when alighting. Some conductors do their duty in this regard, but, as a rule, they encourage rudeness which we have heard them speak of as though to put life and limb in danger were quite a joke.

THE MENIER FREE ADVERTISING.

The well known chocolate-maker believes in advertising, as he well may for it has made him a millionaire, as it has many of its devotees, and punished those sceptical of its powers by blighting their efforts. He has made a grand free advertising *coup* which, in its way, is a stroke of genius. Some time ago he bought the island of Anticosti, in the St. Lawrence. Being absolute owner of the whole of that bleak and rocky island he proceeded to exercise what he thought to be the rights of a grand seigneur in the style of a mediæval baron. He wished no other settlers to come between the wind and his nobility, nor even fishermen to catch their prey around his coasts, without his license. His proceedings in clearing Anticosti of settlers, and trying to exercise dominion over the sea, have excited the attention of the

Imperial Government, so that representations have been made by the Hon. Mr. Chamberlain in protest against Mr. Menier constituting "a State within a State." It is even alleged by some, that this French chocolate-maker holds a strategical position which is a menace to Canada! All this has been detailed and discussed by the Press of this continent and Europe, while no doubt Mr. Menier is chuckling with infinite delight over the free advertising he has been clever enough to secure. Greater nonsense could not be than much of the talk over this affair. If the island of Anticosti ever were attempted to be made a menace to the Imperial power, it would be seized *sans ceremonie*, and Mr. Menier would be taught that private persons are not allowed to establish "a State within a State" in the British Empire, nor to the least extent exercise the right of eminent domain. Mr. Menier is under the laws of Canada, as he will quickly learn to his cost, if he dares to set them at defiance.

ACTION FOR \$500,000 DAMAGES.

An action for half a million dollars has been taken against Mr. Frank Ross of Quebec, the well known capitalist. In August, 1897, Mr. Ross met Mr. John Livingstone of this city, and offered to sell to him all the Ross properties in the County of Ottawa for \$130,000, giving Mr. Livingstone three months from Sept 1st, 1897, to accept. The offer was accepted on November 29th, 1897, and Mr. Ross confirmed the offer of sale and acceptance as a contract, on the 1st of the following December. He reiterated his confirmation on December 13, 1897, with a promise to have inventories and conveyances prepared before the 15th of January, 1898. It was provided in the offer of sale that the first payment of \$30,000 was to be made at even time with the delivery of the conveyances—not later than the 15th January, 1898, and Mr. Ross not having his inventories ready, the \$30,000 was tendered to him through a notary public at his house on Jan. 15th, 1898. Mr. Ross has since been absent in Europe and away fishing and by reason, possibly, of his absence, the fulfillment of contract has been delayed until now, when the above proceedings have been taken by reason thereof. The body of practical and powerful capitalists secured have been ready at any time meanwhile to pay for the property, and they have even, it is believed, caused offer to be made of cash in full, if necessary. The syndicate in the matter is composed of Canadian capitalists, whose object was and is to enter largely into the manufacture of paper-pulp and paper. The area in question is some 1,400 square miles.

THE LAST CHAPTER.

A sudden death occurred in this city on the 15th inst. which, we trust, will close for ever the story of one of the worst financial and social scandals which ever occurred in Canada. The Banque du Peuple was ruined by the disgraceful mismanagement of Mr. Bousquet, who prostituted his talents to serve his private ends, and those of some of his associates in disreputable habits. When the bank collapsed, two years ago, he fled to Chicago in company with his unhappy wife, who was highly respected by a large circle. At that city she was abandoned in the most heartless manner, and her husband secured a divorce to enable him to marry a person, ostensibly a woman. Mrs. Bousquet returned to this city and instituted proceedings under our law to protect her estate. Hearing of this the alleged second wife came here, it is said, to prevent such action being taken. To a woman of honourable reputation and pure instincts the prospect of such a contest as was looming up, caused the deepest distress, the depression of which proved fatal. The death of this lady is a shocking tragedy, which affords another terrible lesson as to the consequences of a life of self-indulgence which deadens the moral sense and brutalizes the nature. To the Bousquet scandal story we hope "Finis" is now written. Would that the record could be effaced from our annals!

BUSINESS DIFFICULTIES.

A. Fauvelle, general store, Hawkesbury, Ont. is offering 25 cents in the dollar, payable in 3, 6 and 9 months. Fauvelle only commenced at Hawkesbury last spring. Previously he had been in business some seven or eight years in Rigaud Que., in course of which he came to grief, namely in May '95, when he compromised at 25 per cent. Apparently this not extravagant composition crippled him and left him with too small a margin to get along with.

P. Cerutti, tailor, Three Rivers, Que. has assigned. In March '00 he formed a partnership with one Cloutier under the style Cerutti & Cloutier. They got into difficulties and assigned in October of the following year. Cerutti recommenced under his wife's protection as Cerutti & Co., and went on quietly until March '06, when he was obliged to assign to the court. The stock was sold finally and bought in by him, since which time he has done business in his own name, but without any better success.

Fenwick W. Margeson, drygoods, Kentville, N.S., has assigned. At the moment liabilities are unknown, but seizures have already been taken out against him for \$9,000 or more. Margeson commenced business in 1890 prior to which he was store clerking. In March last, he suffered loss by fire, claimed to be \$8,000, over which he had some trouble with the insurance companies interested. A verdict was finally given him by the court to the extent of \$2,500.

J. U. Gervais, tobacco manufacturer, Joliette, whose suspension we noted in our last, it appears was merged in difficulties by overstocking on Canadian leaf tobaccos, which have proved so serious a loss to many this year. It is thought a settlement will be reached which will enable him to continue as usual. The liabilities are about \$78,000, of which the Bank Nationale is a creditor for \$61,000 against tobacco it holds.

Denis Bros., drygoods, Lachute, have assigned with liabilities amounting to \$11,000. P. E. Denis, who is understood to be the only partner, was formerly of the Ontario & Manitoba Milling Agency, Montreal, a business which he gave up in '94. Two years later he opened in drygoods at Lachute. Competition was keen.

A. E. Micks & Co., hardware, Peterboro, have assigned. This firm formerly carried on business under the style Micks & Stabler, and still later, or in 1894, as Micks & Cox. In January last style was changed to present one. It is stated the partners have not been pulling well together.

Francis Girardot, who some years ago was looked upon as a fairly well to do tobacconist in Windsor Ont. has assigned. The "underground passage" which in recent times has been used very extensively in Windsor, has seemingly prejudiced his continued success.

A. G. Flett, tailor, Kingston, who previously to commencing business on his own account in 1884 was a cutter in the employ of Dunbar & Co. for many years, has assigned. Lack of capital, and also lack of those qualities which are necessary in business, if not indispensable in the tailors workshop, are given as the cause.

Philip Robert, coal and wood, St. Henri, has failed owing about \$10,000. He succeeded Robert & Robert in the summer of '97, (was not a member of that firm). Of late he has been sued more than once.

W. A. Clark of Palmerston, Ont. is another tailor who has found it impossible to keep in the swim. Clark came from Arthur about ten years ago, and has never done more than eke out a bare existence.

—THE ratepayers of St. Thomas have carried a by-law to grant \$20,000 to the Lake Erie & Detroit River Railway Co. for an extension of the line from Ridgetown to St. Thomas.

—THE contract for the roofing of the Western departmental block at Ottawa, has been awarded to Paquette & Godbout, of St. Hyacinthe, Que., at \$50,000.

—THE New York Life and the Equitable Life insurance companies have each paid twelve policies on lives of those engaged in the war with Spain. Of the 24, 9 were killed in action, 1 by an accident, and the others died from disease.

—THE Court of Chancery, Toronto, has pronounced the affairs of the Homestead Loan & Savings Co., Hamilton, to have been conducted fraudulently and the annual reports a lure for the public. It is high time an example was made of those guilty of such practices.

—A SUBSCRIBER in St. Georges, Bermuda, who has worked up quite a local trade in Canadian creamery butter, is unable to supply the demand. Any makers in a position to furnish supplies may address Albert Inglis, wholesale and retail grocer, at above address.

—AN English lumber dealer who is in the Maritime provinces says that stocks are heavy on the other side, and that only comparatively light shipments from New Brunswick and Quebec next year will restore the market to a healthful condition.

—THE People's Heat & Light Co., Halifax, is about to issue additional stock of \$100,000.—The Imperial Life of Toronto is said to be about to issue a new lot of stock, amounting to a million. The premium should foot up an advance of 30 to 40 per cent.

—MESSRS. BENNING & BARSALOU, held a sale yesterday of winter and other vehicles under instructions of the liquidator of the estate N. & A. C. Lariviere. In all there were offered \$4,180. The sale was well attended, and in the main fair prices were realized.

—ACCORDING to the testimony of the correspondent of the London "Standard", Santiago has witnessed more improvements in a few short weeks of American occupation, than in the whole of Spain's career there for four hundred years. He says "the tons of filth that have been carted to one or other of the three crematories that have been erected were sufficient to give yellow fever to all the inhabitants of Cuba, and the wonder is how any one could have survived a week after the first whiff. The new methods of the present street cleaning department have proved very unpalatable to the inhabitants who are firm believers in the right of the owner of a house to do what he likes with his own, and to keep it either clean or dirty. Their objections, however, do not count, as the work had to be done, and every house in the city has been visited, thoroughly cleaned, and the owner thereof notified that he must keep in that condition. In cases where compliance has been refused, arrests have been made, and then the owner, even if he considered himself above work, was made to clean the house himself. The method has proved effective." Montrealers have reason to look upon Santiago with envious eyes. Here we are wallowing in street filth, and our incinerator fires are out.

GRAND TRUNK RAILWAY SYSTEM.

Earnings 8th to 14th Nov. :

	\$
1898.....	521,683
1897.....	509,674
Increase.....	12,009

DRY GOODS NOTES.

The use of ribbons for trimming purposes in spring costumes will, it is expected be on an extensive scale. A novelty will be ribbons in tucked effects in plaids and stripe weaves.

The Ayrshire lace trade is reported to be fairly active for curtains, nets and window blinds. There are a good many buyers from Canada in Scotland just now, and they have placed large orders with manufacturers.

New York appraisers, it is alleged, have discovered that a certain importing house of that city has for several years been grossly undervaluing Irish linen handkerchiefs. In the perennial friction that occurs with U. S. Customs authorities on this head, it is worthy to be remembered that in nineteen cases out of twenty a similar charge is not made respecting goods of British manufacture. The continent as a rule is the chief offender. In the case above referred to, importations are alleged to have been made in which the handkerchiefs, instead of being packed as usual, 12 dozen in a box, are put in boxes containing 14 dozen. These handkerchiefs are assorted, 12 dozen of a high price and 2 dozen of low value. This system has given opportunities for undervaluation, while at the same time leaving the importer an opportunity to declare the undervaluation, if detected, to arise

from a clerical error, the method being to invoice the larger quantity at the low price of the smaller quantity. For example, it has been found that out of 1,000 dozen, 40 dozen worth, say, 2s 6d would be invoiced at 8s, and the 960, invoiced at 2s 6d, would be actually worth 8s.

BUSINESS CHANGES.

QUEBEC—Laniel & Labrosse, groceries, Montreal, new co-partnership; J. A. Perrault, groceries, &c., Montreal dissolved; J. B. Dumesnil, general store, Coteau Landing, commenced business; W. A. Ross & Bro., importers wines &c, Montreal, W. A. Rose, sole owner; M. Yull & Sons, mfrs. confectionery &c., Montreal, Mathew Yull sole owner; Bonhanna & Couri, dry goods, Ramah, new co-partnership; Rochon Bros., general store, Wilson's Corners, commenced business; H. A. Dawson & Co., stationery, Montreal, H. A. Dawson sole owner; O. Dubois, hardware, Montreal, commencing business; J. H. Blumenthal & Sons, tailors, &c., Montreal, Mrs. R. Blumenthal sole owner; Sanden Electric Co. mfrs. electric appliances, Montreal, A. T. Sanden sole owner; Wilson, Tees & Co., drygoods, Montreal, Mrs. E. Lavigne sole owner; G. Copping, hardware, Westmount, commencing business; Wm. Ferris, drugs, Westmount, commencing business; W. Brodie, general store, Dalhousie Station, commenced business; W. E. O'Brien, saw & grist mill, Dunham, about commencing business; A. Lesperance, general store, Lake Megantic, commencing business; Dominion Oil Cloth Co. Ltd., Montreal, seeking incorporation; Nap. Roy, groceries, St. Grogire, has given up business; Raymond & Frere, general store, St. Hyacinthe, Noe Raymond dead; N. Roy & Fils, groceries, Three Rivers, commenced business; C. A. Miller, dry goods, &c., Windsor Mills, commencing business; G. A. Holland & Son Co., fancy goods, Montreal, incorporated; W. Kelly & Co. builders, Montreal, A. M. J. Kelly sole owner; Lefebvre & Fournier, groceries, Montreal, dissolved.

ONTARIO—W. H. Kitcheson, groceries, Belleville, succeeded by Hitchon Bros.; Pooock Bros., shoes, London, succeeded by London Shoe Co. Ltd.; Beatty Mfg. Co. Ltd., mfrs. clothing, &c., Toronto, incorporation granted; L. E. Morden, groceries, Deseronto, out of business; A. J. McPherson, men's furnishings, &c., Stratford, advertises business for sale; G. P. Magann, railway supplies, Toronto, succeeded by G. P. Magann Co. Ltd.; John McGeoch, provisions, &c., Toronto, advertises business for sale; F. D. Houle, groceries, Clarence Creek, commencing business; Williamson & Morrison, whol. lumber, L'Original, commencing business; Wm. Williams, shoes, Kincardine, sold out to G. B. Bolland; A. C. Miller & Co., canning factory, Picton, A. C. Miller dead; J. W. Junkin, crockery, St. Catharines, dead; J. Barry & Co., groceries, Strathroy, sold out to J. B. Dinning; Ridley & Cleland, general store, Wales, dissolved; J. A. Campbell, general store, Dalhousie Mills, has given up business; Maddell Bros. general store, &c., Laksefield, advertises electric light business for sale; T. Fuller, banker, Leamington, sold out to Merchants Bank; W. Spence, drygoods, &c., Niagara Falls South, advertises bakery business for sale; S. H. Lyon, mfr. hats, &c., Toronto, dead.

MANITOBA—Johns & Co., general store, Carberry, commencing business; Horn & Traynor, tailors, &c., Deloraine, sold out to J. Young; A. McBride & Co., hardware, Calgary, sold out Rossland, B.C., branch business; Johansson & Johnson, general store, Tindastool, dissolving partnership; R. Paul, groceries, Winnipeg, dead; Hallonquist & Co., general store and hotel, Napinka, sold out general store; W. Eadie, general store, Newton Station, commenced business; Stewart & Cooper, general store, Rossburn, dissolved, H. B. Cooper, continues; B. Caroy, drygoods, Moose Jaw, commenced business.

NOVA SCOTIA—J. A. Etter, builder, Halifax, dead; M. McGregor, general store, Little Bras D'or, stock transferred to T. S. McGregor; Chas. Hicks & Sons, fish, &c., Westport, succeeded by Hicks Bros.

BRITISH COLUMBIA—Mahror & Co., wholesale liquors, Nanaimo, established branch at New Westminster; R. A. Haley & Co., grocery sundries, Vancouver, dissolved, J. P. Olson continues; H. G. Parsons, general store, Golden, advertises going out of business; Willard & Robinson, tents, &c, Vancouver, dissolved—R. Willard continues; L. C. York & Co., general store, Whonnock, advertise business for sale; John Bray, Victoria, formed partnership with W. P. Bassot under style British Columbia Jobbing & Confectionery Co.

LEGAL RECORD, &c.

Week ended Nov. 15, 1898.

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 defences may exist in cases of writs. &c.

WRITS ISSUED, ONT.

Nov. 10.

Blyth—Equitable S. L. & B. Assn. vs A. E. & S. Baldwin, \$896.
 Brantford—F. Matthiessen vs S. Hewitt..... 8,000
 Cornwall—D. B. McLennan as trustee vs J. A., Emma, W. H., & Nellie Craig, \$6,155.
 Drayton—R. Balth vs A. A. Adams et al exrs..... 579
 Port William—White & Fairchild vs B. B. Clement..... 384
 Hamilton—E. Skedden vs C. Lenz..... 600
 Lindsay—T. D. Hall vs T. Sadler..... 500
 L'Original—Percival Plow & Stove Co. vs J. Banford.... 359
 Ottawa—S. J. Osgood vs H. H. Bailey..... 1,159
 St. Thomas—R. C. Struthers & Co. vs J. Robertson..... 4,177
 Toronto—W. N. Woodd vs T. A. Cottrell, \$443; J. T. M. Burnside vs T. Foster, \$2,273; W. Rush vs J. A. Macdonald, \$20,000.

Nov. 12.

Blenheim Tp—A. McGaw vs John McKay, (dmgs) 1,500
 Bothwell Tp—R. E. W. Stephenson vs G. Johns..... 2,066
 Hagarty Tp—Brockville Loan & Sav. Co. vs Wm. McDonnell, \$1,334.
 Hamilton—Galloway & Reid vs J. Anderson..... 598
 Keppel Tp—H. Pumfrey vs Lauchlin Taylor et al..... 1,160
 Osnabruck Tp—J. M. Shaver vs M. Guy..... 800
 Sault Ste. Marie—Canadian Mutual L. & I. Co. vs E. & M. J. Snowden, \$300.
 Toronto—C. Muffitt vs H. C. Limin, \$460; Canada L. & N. I. Co. vs O. C. Pook, \$1,111.
 Toronto North—J. M. Ross vs W. H. Doel..... 1,733
 Woodstock—W. L. Burtis vs J. Marshall et al..... 473

Nov. 15.

Chatham—The Hadley Lumber Co. vs J. N. McKerroll. 432
 Cornwall Tp—Ottawa & New York Ry. Co. vs G. H. Bronson, \$1,000.
 Cornwall—W. M. Hendershot vs SooySmith Co..... 5,070
 Dundas—Goldie & McCulloch Co. vs G. H. Harper & Co., \$520.
 Gordon—Thibaudeau Bros. & Co. vs T. B. White..... 351
 Gwillimbury N. Tp—M. Love vs David Hamilton et al, (dmgs.), \$2,000.
 Hamilton—Merchants Bank of Canada vs J. H. Land & J. C. Harris, \$1,352.
 Kingston—J. W. Reid vs Carnodsky Wood Mfg. Co. Ltd. (dmgs), \$1,500.
 Montreal—J. Martin et al vs Hodgson Bros... .. 741
 Murray Tp—Susan Phillips vs W. H. Phillips..... 589
 Newmarket—J. Martin vs T. J. Woodcock, (dmgs.)..... 2,000
 North Bay—C. Rochon vs W. Doran, \$2,000; W. Hillar vs W. Doran, \$1,000.
 Peterboro—A. E. Pavey & Co. vs Bell & Co..... 367
 Roxborough Tp—J. Gilmer vs D. McIntyre..... 1,000
 Toronto—W. T. Boyd vs J. & J. Kirby, \$903; B. Tucker vs Mrs. A. M. McFarland, \$11,489; J. H. King et al vs S. Murray, \$601.
 Chicago, Ill., U.S.A.—S. H. Smith vs F. J. S. Roberts.. 328

JUDGMENTS RENDERED, ONTARIO.

Nov. 10.

Windsor—J. F. C. Haldane agt T. B. Brown..... \$ 346

Nov. 12.

Hope Tp—R. Loeser agt M. & W. Reid..... 408
 Matilda Tp—Mary C. Wilson agt F. & Louisa Smith.... 334
 Pembroke—McGary & Grout agt W. F. & M. Timm... 337
 Toronto—J. H. Magor agt G. H. Ausley..... 764

Nov. 15.

Cambridge Tp—A. F. Macdonald et al exrs. agt H. & O. Cousinou, \$339.
 Lancaster Tp—D. B. MacLennan et al exrs. agt J. McLeod et al, exrs., \$704.
 London—Wellington Mutual Fire Ins. Co. agt D. Campbell et al, \$500.
 Mattawa—Finlay, Smith & Co. agt Timmins Bros..... 758
 Ottawa—S. W. Boyd et al agt S. Ashfield, \$1,141; La Banque Nationale agt A. S. Woodburn, \$8,040.
 Toronto—Traders Bank agt T. Boswell & J. Brewer, \$2,193; C. Muffitt agt H. C. Limin, \$467.
 Trees Bank, Man.—A. Downey agt J. D. Glenn..... 1,960

JUDGMENTS RENDERED, QUEBEC.

Nov. 10.
 Longue Pointe—R. Gilbert agt J. C. Allin..... \$1,065
 Montreal—B. Tison agt Alaska Feather & Down Co., \$1,000; J. S. Archambault agt M. E. Auclair, \$256; A. Ross agt A. McD. Cowie, \$500; City of Montreal agt J. S. Evans, \$1,166; A. M. Wovenden agt N. B. T. Henderson, \$375; Standard Life Assur. Co. agt J. McShane, \$6,126.

Nov. 12.
 Montreal—City of Montreal agt W. H. Evans, \$1,212; C. T. Boutillier agt C. Lamothe, \$325; N. Clarmont agt S. Lefort, \$300; Buffalo Fish Co. agt O. Moreau, \$657; L. Baridon agt O. Pavette, \$404; Dme. E. Boyd et al esql. agt Dme. F. W. Radford, \$640; J. Cooper Mfg. Co. agt A. Stewart, \$1,330; F. T. Mappin agt A. D. Taylor, \$500.
 St. Dorothee—H. Hotte agt M. Champagne..... 1,167

Nov. 15.
 Cowansville—F. E. Scott agt P. Gervais..... 1,913
 Montreal—Inst. Catholique Sourds Muets agt A. Lanthier, \$220; H. H. Lyman et al agt X. L. J. Lemieux, \$201; J. Desrosiers agt Dme. O. J. Monday, \$958; Imperial Ins. Co. agt F. W. Radford et al, \$274.
 Pointe Claire—G. Deserres agt O. Bourgozin et al..... 24,000
 St. Armand—E. J. N. Gales agt L. L. Thomas et ux..... 2,746
 St. Henri—R. Mackay et al agt Dme. Zengali..... 301

JUDGMENTS RENDERED, B.C.

Nov. 10.
 Quesnelle Mouth—Sidney Williams.... \$1,990
 Nov. 12.
 Vancouver—M. L. Garland agt M. N. Garland..... 5,500

JUDGMENTS RENDERED, N. S.

Nov. 10.
 Caledonia—C. E. Cushing..... \$1,016
 Glenelg—G. R. Ross..... 386
 Nov. 15.
 Yarmouth—A. H. Poole..... 392

JUDGMENTS RENDERED, P.E.I.

Nov. 10.
 Charlottetown—D. H. Stanley..... \$ 810

EXECUTIONS QUEBEC.

Nov. 10.
 Beloeil—Credit Foncier agt Malo Prevost..... \$6,690
 Montreal—W. Evans agt Ed. Butler, \$220; R. K. Lovell agt W. H. Collins, \$1,711; F. Pepin agt D. P. Lemay, \$2,481; Dme. A. E. Williams et al esql. agt Dme. J. Lockwood et vir, \$293; W. E. Torrence et al agt P. Robert et al, \$240.

Nov. 12.
 Montreal—A. Mallette agt F. Briere, \$204; Credit Foncier agt M. Guerin, \$1,138; A. McLean agt E. Levigne, \$550; M. Thomas esql. agt B. Paquette, \$500; E. Tougas agt J. B. Pelletier, \$226.

St. Anne de B—Credit Foncier agt C. Vallee et al..... 220
 St. Rose—T. Bastien agt J. B. Filiatrault et al..... 1,086

Nov. 15.
 Bout de L'Isle—C. H. Catelli agt Dme. T. Kenna..... 1,500
 Montreal—J. H. Lefebvre agt E. Burube et al, \$138; E. N. Fulton agt M. Connolly, \$1,500; H. W. Atwater agt J. C. Duluide, \$242; F. Labelle et al agt C. S. Fournier et al, \$362; Alaska Commercial Co. agt M. Guerin, \$650.

CHATEL MORTGAGES, ONT.

Nov. 10.
 Grimsby—A. M. & V. H. Carpenter to W. L. Ross..... \$ 538
 Hamilton—John Land & wife to G. E. Husband..... 906
 McGillivray Tp—A. Neil to R. H. O'Neil & Son..... 604
 Napanee—W. A. Rockwell to B. S. Rockwell..... 676
 Orillia N—R. Johnston et al to J. Duun..... 763
 Ottawa—J. Blyth Jr. to M. Johnston, \$606; J. R. Wrightson to A. McLeod et al, \$1,575.
 Peterboro—E. T. Morgan to J. C. Woods..... 1,587
 St. Catharines—E. Hartnett to Taylor & Bate..... 636
 Warton—C. F. Campbell to A. McNeill..... 1,350

Nov. 12.
 Peterboro—S. W. English to R. A. Morrow et al, \$657; S. W. English to J. English, \$1,514.
 Ripley—Found & Carille to J. Found..... 636
 Toronto—W. Adams & wife to D. Fusken, \$2,240; D. McDafos to B. Hayden, \$2,846; Gallagher & Co. to H. M. Mulholland, \$640; Manchee, Wilson & Adamson Co. to Molsons Bank, \$8,029; Miss S. M. Sargeant to E. R. C. Clarkson, \$2,030.
 Warton—T. Hurst to G. W. Ames & Co..... 1,700

Nov. 15.
 Iroquois—P. Keefe to D. B. McLennan, as trustee..... 1,500
 Mattawa—E. C. Leblanc to Rev. P. Oblats..... 1,300
 Niagara Falls—R. McGair & wife to L. Reinhardt..... 622
 Ottawa—N. Belanger to Rev. A. Belanger..... 600
 Sturgeon Falls—E. S. Brennan to Bank of Hamilton..... 48,011
 Toronto—A. J. Horley to R. Davies..... 3,639

CHATEL MORTGAGES, B.C.

Nov. 10.
 Vancouver—John Unsworth..... \$1,000

CHATEL MORTGAGES, N.S.

Nov. 15.
 Halifax—G. T. Smith..... 6,000

BILLS OF SALE, PROVINCE OF ONTARIO.

Nov. 10.
 Hamilton—G. E. Hemming to H. P. Hemming..... \$ 810
 Nov. 12.
 Toronto—E. R. C. Clarkson as assignee to S. M. Sargeant, \$2,030; C. H. Mortimore to C. H. Mortimore Publishing Co., \$22,500.

Nov. 15.
 Galt—J. K. Cranston to C. Cummings..... 1,700
 Mattawa—W. Hogarty to J. B. Klock..... 3,750
 Walpole—M. & W. Furlong to M. & G. Furlong..... 700

BILLS OF SALE, B.C.

Nov. 10.
 Vancouver—Chas. Deering, \$600; M. Unsworth..... \$ 600

BILLS OF SALE, N.B.

Nov. 3.
 Havelock—C. I. Keith..... \$4,049
 Nov. 15.
 Fredericton—H. B. Spragg..... 656
 Marysville—Alex. Gibson & Sons Ltd..... £13,000
 St. John—W. F. Chapman..... 600

BILLS OF SALE, N.S.

Nov. 10.
 Wallace—Jas. McLeod..... \$ 650

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Financial.

Thursday Ev'g. November 17th, 1898.

The recent elections in the United States are regarded in Wall St. as very promising' from the financial standpoint. The results are interpreted as a *coup de grace* to the silver question, and as indicating a general desire for currency reform. Though the evidence in support of such conclusions seems to us somewhat confused, we are ready to grant that Americans who have been in the fight are better judges of the issues at stake, and of what effect on them the elections have had, than any outsiders can justly claim to be. After the contests stocks went up, 'Change business was very lively in New York, and capital is finding its way into new enterprises, as well as the investment market. Deposits in New York banks have been largely increased, and the demand for loans has been larger than for some time. The production of pig iron has gone higher than ever before, yet, so far, has not gone past the consumption. The Bank of Montreal statement for half-year, which is favourable, is dealt with in another column. Rumours of amalgamations of Ontario life assurance companies; are rife, but nothing authentic is known. The formation at Toronto of a company to deal in securities is one of the many signs of money being abundant and seeking investments. The local stock market has been made lively by considerable transaction in Toronto Street Railway, of which large sales were made at 106 $\frac{3}{4}$, from that point it dropped down to 105, speculative operations being extensive. Montreal

Street has sold at 279 $\frac{3}{4}$ to 279 $\frac{1}{2}$; Gas at 104 $\frac{1}{4}$, Royal Electric, 161, Cable 185 $\frac{1}{4}$, Dominion Cotton 104, and Montreal Cotton, 154 $\frac{1}{4}$. The Heat & Light Co., Halifax, will issue \$100,000 in second mortgage debentures, interest at 5 per cent. All are subscribed for. The London market is still very unsettled, as, though war is not expected there are conditions which disturb confidence. Navigation is likely to close earlier than usual after the most active season on record. Local money rates remain as last week.

The following is a comparative table of stocks for w. e. Nov. 17th, supplied by Chas. Meredith & Co., Stock Brokers, Montreal.

BANKS.	Share.	Highest.	Lowest.	Average Last Year
Montreal.....	1	247	247	239 $\frac{1}{2}$
Toronto.....	21	145	145	230
Merchants.....	31	183 $\frac{1}{4}$	182	183 $\frac{1}{2}$
Can. Bk. of Com.	24	148	147 $\frac{1}{2}$	135
Hochelaga.....	34	155 $\frac{1}{2}$	153 $\frac{1}{4}$	150
MISCELLANEOUS.				
Can. Pacific.....	4300	84 $\frac{3}{8}$	82 $\frac{3}{8}$	81
Duluth S.S. Pref.	50	6 $\frac{3}{4}$	6 $\frac{1}{4}$	6
Comm. Cable....	475	186	184	182
Telegraph.....	50	177	177	180
Rich. & Ont.....	50	96	95 $\frac{3}{4}$	107
M. S. R.....	2196	279 $\frac{3}{4}$	278 $\frac{3}{4}$	232
" (New Stock)..	632	274 $\frac{1}{2}$	273 $\frac{1}{2}$	231
Montreal Gas Co.	2186	194 $\frac{1}{2}$	193 $\frac{1}{2}$	186
Bell Telephone..	100	173 $\frac{1}{2}$	173	174
Royal Electric..	986	161	159	138
Toronto St. Ry...	11,495	106 $\frac{1}{2}$	104 $\frac{1}{2}$	84 $\frac{1}{2}$
Halifax Tm. Co ...	100	130	129 $\frac{1}{2}$	117 $\frac{1}{2}$
Mont. Cotton Co...	60	154 $\frac{1}{2}$	152	139
Can. Col'd Cot Mills	60	66	65 $\frac{1}{4}$	65
" Bonds..	\$13,600	99 $\frac{1}{2}$	98 $\frac{1}{4}$	96
Dom. Cotton Mills	486	104 $\frac{1}{2}$	103	96
Dom. Coal Pfd...	220	114 $\frac{1}{2}$	114 $\frac{1}{2}$	105 $\frac{1}{2}$
Peoples H & L.	275	24 $\frac{1}{4}$	18	40
" (Bonds) \$1,600		84	80	85
War Eagle.....	29,500	299 $\frac{1}{2}$	289	....

Brazilian exchange for the week ending the 16th, is as follows:

Nov. 10	8 $\frac{1}{2}$
" 11	8 9 16
" 12	8 19-32
" 14	8 11-16
" 15	8 $\frac{1}{4}$
" 16	8 $\frac{1}{4}$

MONTREAL WHOLESALE MARKETS

MONTREAL, November 17th, 1898.

Country roads are reported bad, hence fewer orders are coming in through travellers who experience difficulty in getting about. Mail order business is however quite up to expectations, and in few lines is there absent that activity which characterises close of navigation. Owing to the foundering of the S.S. Westmeath with supplies of raw sugar and glass for local account, both these articles are dearer, the former 10c. a hundred for granulated, and the latter 10c. to 25c. per box. Cereal markets are steady, with the expectation however that supplies to come forward will be late in connecting with last vessels from the port, and consequently stocks will be amplified to the disaster of spot quotations. The cheese market has toned up, English

cable denoting that buyers on the other side are prepared to pay holders here what they want for the goods. Stocks in warehouse are said to be much under this time last year. In metals and heavy hardware, all lines, continue firm, and in the latter a good volume of fall purchasing is under way. Leathers and hides are about as usual, with boot and shoe manufacturers if the moment more interested in stock taking than buying.

BUTTER AND CHEESE.—Cable advanced on cheese Wednesday to 43s. 6d. for white and 44s. 6d. for colored. Most of the business passing locally is in eastern make. The range being 8 $\frac{1}{2}$ to 9c. Finest Ontario Cheese is quoted from 9 $\frac{1}{4}$ to 9 $\frac{3}{4}$. The butter market is dull and lower, bidding now ranging from 17 $\frac{1}{2}$ c. for finest creamery.

CHEMICALS AND DRUGS.—A full average business is doing in most lines of chemicals and acids, and prices are holding more than ordinarily firm. In drugs, the movement of seasonable articles into consumption is satisfactory, Quinine is selling in fairly free manner, and promises well for a good movement in the near future, particularly if the damp, muggy weather we are having lately stops with us any length of time.

GREEN FRUITS.—Apples for Thanksgiving trade are in good request and prices are firmly held at \$3 to \$3.50 for No. 1 stock, and \$1.75 to \$2.25 for No. 2. Pears, sell at \$3 to \$5 for Canadian, as to variety, and \$2.50 to \$2.75 per box for California Canadian Catawba grapes are selling at 20c. a small basket. Niagaras at 25c. per box in small lots. California Tokays at \$2.50 to \$3.00 per box are in good request. Malaga grapes are at the moment rather quiet, pending the clearance of other kinds. When these are done with, however, they will be wanted, meantime Malagas are quoted \$6 to \$7.25 per keg. For oranges and lemons the demand is fairly steady for the season. Jamaica oranges are worth \$6.50 to \$6.75 per bbl. Malaga lemons in chests \$7 to \$7.50, Messinas in boxes \$4 to \$5. Cranberries are quoted firm at \$7.50 to \$8 a barrel.

FEED.—There is rather less doing in feed and the tendency to get more money for bran is blocked. Ontario winter wheat bran \$13 per ton; shorts, \$14 to \$15, in bulk; Manitoba bran, \$13 to \$14; shorts, \$14 to \$14.50. Mouffe is \$15 to \$15.50 per ton. Pressed hay for good to choice, at the moment, brings \$7 to \$8, No. 2, \$5 to \$6; shipping hay, \$4.50 to \$5.00 per ton in car lots. There is an active demand for latter quality, which will, however, subside when last steamers get away.

FLOUR AND MEAL.—The volume of business doing in a local way is fair. Winter wheat patents, \$3.80 to \$4.25; straight rollers, \$3.70 to \$3.80, according to brand; straight rollers, in bags, \$1.80 to \$1.85; Manitoba patents, \$4.50 to \$4.60; strong bakers, \$4.10 to \$4.25. Oatmeal continues firm at \$3.00 per barrel, and \$1.70 to 1.75 in bags.

GROCERIES.—In sympathy with advances in New York, where refined sugar has improved $\frac{1}{2}$ c. since Monday last, and higher cables, together with the loss of sugar on

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 up to \$1.00. For the trade only.

the "Westmeath" for a local refinery, Granulated has advanced 10c per 100 lbs. at \$4.50. In the tea market business is only of moderate proportions. Jobbers, however, generally state that the country trade is showing more interest, and finding that they will soon be obliged to buy tea which extra freight would make dearer, are evincing a disposition to purchase supplies on present basis of values. In coffees a fair average movement is passing in canister goods. Cable advices received from a responsible dealer and coffee planter in Brazil, state that estimates of growing crop are premature. This is taken by the local trade as indicating that some crop estimates have been or are about to be made for the purpose of influencing the market. No new developments are uppermost in spices, pepper and pimento remain firm. The distributing trade is fairly good, country trade taking supplies with more freedom. A good holiday demand has sprung up in the last few days for dried fruits and nuts, and prices are steady. Canned goods are quiet. Syrups and molasses are going into consumption to seasonable extent, but as yet the chief customer for these, namely, lumber camps, are buying only conservatively, and from appearances there will be enough molasses to go round, even if the shortage of this season does not succeed in carrying some over into the new crop due about the end of May next. The demand for rice is moderate. European advices represent higher grades slightly higher. Guild prices on spot remain unchanged.

LEATHER AND HIDES.—Boot and shoe manufacturers are preparing to take stock, and hence they evince little interest in buying leather. The export movement to the United Kingdom is sustained, considerable shipments having gone forward this week. Prices are held firm, and the belief is gaining ground that manufacturers will soon come upon the market as free buyers of stocks. The hide market shows no change. Receipts are becoming larger, but these get the steady attention of tanners. In Chicago offerings are limited and values are well maintained at 11 to 11½c. for native steers; 10 to 10½c. for Texas; 9½c. for butt brands; 8½c. for Colorados; 9 to 9¼ for branded cows and 10½ to 10¾c. for native cows.

METALS AND HARDWARE.—Since our last pig tin in London has declined £2 per ton, at £31. 11. 3d. Copper has advanced in same period from £55. 17 6d. to £56. 6. 3d. Pig lead nominally unchanged and firm, at £13 10 for soft Spanish, and spelter 25s. 6d. per ton lower, at £24 12 6d. Locally the situation in heavy metals is quiet. In hardware lines, however, a seasonable demand is in course for winter goods.

PAINTS AND OILS.—Owing to the loss of a large consignment of glass on the "Westmeath" for this market, there is a scarcity of stock and a much stronger feeling is evident, resulting in an advance of 10c to 25c per box, first break now being quoted at \$1.80, and second break \$1.90 for 50 feet. Turpentine is steady at last quotations. Savannah advices show a continued firm feeling. Linseed oil is firm at the advance of last week. Liverpool is 3d lower, at 18s. The business doing on all lines on spot is active. The Zinc White Convention, having its headquarters at Breslau, have decided to raise the price of this product by 2 marks per 100 kilos.

PRODUCE.—The demand for eggs is steady. Fresh laid still sell at 20c. to 21c. straight candled 15c. to 16c. for No. 1, and 11c. to 13c. for No. 2, Montreal limer bring 14c. to 15c. For honey in comb there is rather more request, and stocks are light. We quote white clover comb 8c. to 9c. dark clover comb 6c. to 7c. white strained 5c. to 7. dark 4c. to 5c. Potatoes in car lots are selling at 50s. a bag of 90 pounds, smaller quantities bring 65c. per bag. Hops are slow at 18c. for good Ontario stock. The poultry market under increasing receipts much of which is inferior stuff, is easy. Turkeys 8c. to 9c. ducks 7½c. to 8c. geese 5 to 6c. chickens 6 to 7c.

PROVISIONS.—The market is slow both for bared pork and smoked meats. New packed Canadian pork is quoted \$10.00 to \$16.50, hams 10½ to 11c per pound; bacon, 11½ to 12c; Canadian lard in pails, 7½ to 8c.; compound refined 5c to 5½c. New laid eggs are exceedingly scarce. The few arriving retail at 40c.

MONTREAL CLEARING HOUSE.

Total for week End-		
ing Nov. 17, 1898.	Clearings.	Balances.
	\$15,880,967	\$1,743,177
Corresponding		
Week of 1897....	15,099,019	1,015,259
" " 1898....	13,462,176	1,935,578
" " 1895....	14,803,751	2,070,222

TORONTO WHOLESALE TRADE.

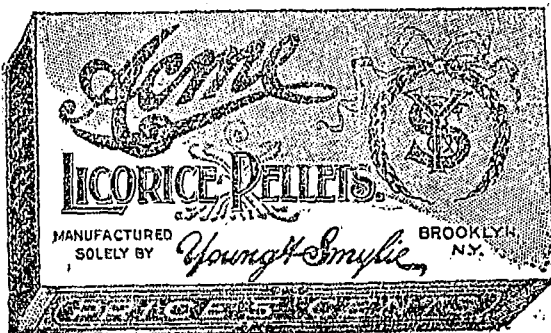
(Revised by Telegraph).

TORONTO, Nov. 17th, 1898.

Wholesale trade is only fair, with few features to chronicle this week. In fancy goods and notions there is considerable activity, with the movement ahead of last year for these lines. Heavy drygoods inactive. Hardware and metals fairly active, with good demand for seasonable goods. Groceries quiet and steady, with firmer feeling in sugars. Hides easy and leather in fair demand at firm prices. Wheat markets firmer, with offerings restricted. Money market unchanged; prime commercial paper is discounted at 6 to 6½ per cent. and call loans are quoted at 4½ per cent. Sterling Exchange quiet and steady. The stock market is fairly active and strong. Latest sales:—C.P.R. 84½, Cable 183½, Toronto Electric 187½, General Electric 136, Toronto Ry. 106, Western Assurance 173½, Northwest Land pr. 53½, Richelieu 96½, London Electric 123, War Eagle 292, Cariboo 108.

BUTTER, &c.—The butter market is quiet, with prices steady. Choice tub sells at 15 to 16c and medium qualities at 11 to 12½c. Pound rolls steady at 16 to 17c. Creamery unchanged, with rolls selling at 20 to 20½c, and tub at 18 to 19c. Eggs firm with new-laid 18 to 19c per doz, in case lots, and held eggs at 15 to 16c. Cheese is unchanged at 9 to 9½c.

DRESSED HOGS—The market is firm. Choice selections bring \$5.25 to \$5.35.



Aeme Licorice Pellets

In 5c. Boxes.

Nothing like them for alleviating irritation of the throat. Delicious as confections. To be had at your jobbers, packed 40 in a box.

MANUFACTURED BY

YOUNG & SMYLIE,

BROOKLYN, N.Y.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV 17, 1898.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale				
Boots and Shoes.				Brooms.				Heavy Chemicals.							
Brogans or Cobourgs	\$0 70	0 80		Spec. A	1 20	0 00	Bleaching Powder	2 25	2 60	Blue Vitriol	4 60	5 60			
Split Balmorals	0 90	1 10		Rose 4 varn. hand heavy	2 85	0 00	Brimstone	2 00	3 00	Caustic Soda 60	1 80	2 35			
Kip	1 10	1 30		Paney 4 " " medium	2 65	0 00	" " 70	2 00	2 25	Soda Ash	1 50	2 00			
Buff " or Congress	1 20	1 50		Thistle 4 " " "	2 30	0 00	Soda Bicarb	2 25	2 35	Sal. Soda	0 75	0 8			
Split Boots	1 30	1 75		Map Leaf A 4 stgs.	2 35	0 00	" Concentrated	1 50	2 08	Dyestuffs.					
Kip " "	2 10	2 75		" B 4 " stained	2 40	0 00	Archil, con	0 27	0 28	Cutch	0 08	0 09			
Grain " \$2.00 to \$3.00, Felt Sox	2 10	2 75		Shamrock A 4 " varn han	2 30	0 00	Ex. Logwood	0 10	0 15	Chips	2 00	2 60			
Felt Boots, half fox	\$1 75, \$2 00	full 2 42	2 50	" B 4 " stained	2 15	0 00	Indigo (Bengal)	1 50	1 75	Indigo Madras	0 70	1 00			
Womens.				Childs.				Gambler							
Split Batts or Bals	0 70	1 75		Daisy A 3 stgs varn handle	2 10	0 00	Madder	6 10	0 15	Sumac	50 00	60 00			
Kip Pebbled or Buff Bals	0 90	1 00		" B 3 " stained	1 85	0 00	Fish.								
Pebbled Button, Machine Sewed	1 00	1 10		Tulp No. 1 3 stgs " "	1 70	0 00	Distributors prices.								
Glazed Buff Button	1 00	1 10		" 2 2 " " "	1 40	0 00	Cape Bret. Herring	0 00	0 00	Labrador Herrings	4 60	5 00			
Polish Calf	1 25	1 80		Curling 4 " "	3 25	0 00	No. 1 Shore Herrings	0 00	4 50	" Nova Scotia	0 00	4 50			
Dongola Kid 1 quality	1 00	1 10		Ship	3 00	0 00	Mackerel No. 1. patls.	0 00	1 75	" " barrel	0 00	0 00			
" " 2 " "	1 15	1 35		Ex-Ship	3 25	0 00	" " "	0 00	0 00	Green Cod, No. 1	0 00	4 50			
" " 3 " "	1 50	2 00		Drugs & Chemicals				Green " large	0 00	0 00	Draft " "	0 00	0 00		
Mens' Calf, Bals. Cong or Butt. Goodyear Welt				Acid Carbolic Cryst med.				0 30	0 40	No. 2 " "	0 00	0 00	Large dry Gaspe per qntl.	4 50	0 08
" " Tan Russia Calf, Bals. Cong or Butt. Goodyear Welt				Aloes, Cape				0 18	0 18	Salmon No. 1 brls Lab.	14 50	15 00	Salmon, (tierces)	0 00	0 00
" " French Pat. Calf or Enamel Leather Bals. Butt. and Cong.				Alum				1 40	1 50	" " Brit. Col brls.	0 00	00 09	Boneless Fish	0 03	0 04
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt				Borax, xtls				0 06	0 07	" " Cod	0 05	0 06	Finnan Haddies	0 00	0 07
" " " " " " Turns 1 quality				Brom. Potass				0 65	0 70	Sea Trout No. 1 split } half brls.....	0 00	0 08	Flour.		
				Camphor. Eng. Ref Rings				0 50	0 60	Winter Wheat patents	4 00	4 25	Manitoba patents	4 70	4 80
				Citric Acid				0 42	0 48	Straight roller	3 75	3 85	do bags	1 75	1 85
				Copperas, per 100 lbs				0 65	0 90	Extra, in bags	0 00	0 00	Superfine	0 00	0 00
				Cream Tartar				0 20	0 25	Manitoba Strong Bakers	4 20	4 40	Oatmeal, brl	3 60	3 60
				Epsom Salts				1 50	1 75	Bran Manitoba	00 00	12 00	Bran Ontario	12 00	13 08
				Glycerine				0 18	0 22	Bran Ontario	0 00	14 08	Shorts	0 00	14 08
				Gum Arabic per lb.				0 50	1 00	Moullie	16 00	00 08			
				" Trag.				1 75	1 85						
				Morphia				4 75	5 00						
				Oplum				0 10	0 12						
				Oxalic Acid				0 65	0 75						
				Phosphorus				0 09	0 12						
				Potash Bichromate				3 40	3 75						
				Potash Iodide				0 30	0 40						
				Quinine				0 75	0 90						
				Strychnine				0 35	0 40						
				Tartaric Acid				0 16	0 20						
				Tin Crystals											
				Licorice.											
				Y. & S. stick, 4, 6, 8, 12, & 16 to lb., 5 lb. boxes											
				Acme Licorice Pellets, 5 lb. cans											
				Y. & S. Licorice Lozenges, 5 lb. cans											
				Tar, Licorice & Tolu Wafers, 5 lb. cans											
				"Purity," pure cent sticks, 100 to box											
				Phable Licorice, 100 pieces to box											

PRELIMINARY ANNOUNCEMENT

HARDWAREMEN,
MERCHANTS
and FACTORS

desiring to handle an excellent British Cycle
are invited to communicate with

THE ACTON CYCLE CO.,

ACTON VALE,
LONDON, ENGLAND.

"THE DIAMOND QUEEN."

"THE DIAMOND QUEEN."

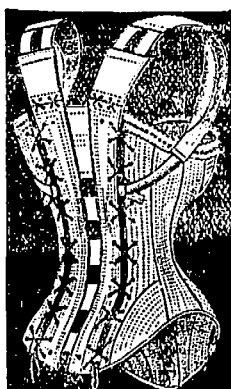
Liberal Agency terms.

bacon lots bringing \$4.25 to \$4.37 per cwt. and heavy fat \$4. to \$4.25, light fat \$4. to \$4.25, sows \$3 and stags \$2.

PROVISIONS—The demand is good for cured meats which rule firm. Mess pork \$16 to \$16.50 and short cut \$16.50 to \$16.75 Bacon rules at 3 1/4 to 9c. Breakfast bacon 11 to 12c, and smoked hams 10 1/2 to 11 1/2c. Rolls 8 1/2 to 8 3/4c. Lard is steady; tierces 7 to 7 1/4c, tubs 7 1/2c and pails 7 3/4 to 8c; compound lard 6 to 6 1/2c. Beans are quoted at 75 to \$1 per bushel, the latter for hand-picked. Dried apples 4c in quantities and 5c. in small lots. Apples \$1.25 to \$2.50 per barrel. Potatoes 50 to 55c per bag on track.

WOOL—The market is quiet and steady. Fleece is quoted at 15 to 17c, the latter being asked by dealers. Unwashed 10c per lb. Pulled supers 18c to 19c and extras 20c to 21c.

A. GOLD'S FINE MERCHANT TAILORING,
365 St. James St., MONTREAL.
Our \$17.00 Overcoats will beat any \$25.00 coats made in the city. Suits for \$15.00, made of the best Scotch Tweed. Workmanship guaranteed. Cash trade only.

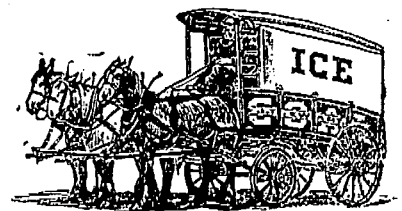


Magnetic American Health Corsets, Waists, etc.

in styles to suit all figures. Cures Rheumatism, Pain in the Chest, Backache, Round Shoulders, etc. Gives a youthful figure and carriage to the aged, a slimmer figure to the corpulent, solid comfort, perfect fit. To the trade.

Madam Stevens,
Sole Agent,
2515 St. Catherine st.
Montreal.

Now Summer's coming with burning sun, With using Wood and Coal we're done; Ice we want, and Ice we'll get, Ewart's still is best! and cleanest yet! Coal, Wood and Ice from Ewart try, You'll find it best that you can buy.



J. T. EWART.

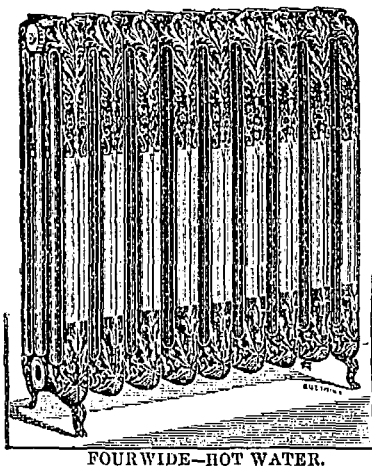
OFFICES:

184 Murray St., Phone, Main 1936.
33 Centre St., " " 8404.

MONTREAL, QUE.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV 17, 1898

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Farm Products.		Groceries.		Raisins:		Chocolate	
Butter: Finest Creamery	0 17 0 18	Barley, malting	0 45 0 50	Molasses (Barbados)	0 30 0 31	Vermicelli, Canadian	0 05 0 08
Ordinary grade Creamery	0 17 0 17	" feed in store	0 33 0 34	Porto Rico	0 32 0 33	Macaroni, "	0 05 0 08
Township's Dairy	0 14 0 15	Peas, per 60 lbs, a float	0 00 0 68	Trinidad	0 00 0 00	" Italian	0 10 0 13
Western Dairy	0 14 0 15	Rye No. 2	0 00 0 00	Cuba	0 00 0 00	Peel—Citron	0 14 0 16
CHEESE:		Corn, Ontario	0 00 0 00	Antigua	0 00 0 00	Orange	0 11 0 13
Finest White	0 09 0 09	" duty paid	0 00 0 00	Royal Bucking'm	2 75 0 00	Lemon	0 10 0 12
Finest Colored	0 09 0 09			Sultanas	0 11 0 13		
Quebec, Finest	0 05 0 05			Loose Musc. California	0 05 0 05		
Eggs: as to grade	0 09 0 21			Layers, London	1 50 1 75		
				Con. Cluster	2 20 2 30		
				Extra Dessert	2 75 0 00		
				Royal Bucking'm	3 60 0 00		
				Valencia off stalk	0 04 0 05		
				" Selected	0 00 0 05		
				" Layers	0 06 0 00		
				Currants, Provincials	0 04 0 05		
				Fillatras	0 04 0 05		
				Patras	0 04 0 06		
				Voatzizas	0 00 0 00		
				Prunes	0 06 0 10		
				Figs in bags	0 05 0 10		
				" new layers	0 15 0 25		
				Dates	0 05 0 00		
				Sh. Almonds, bxs.	0 19 0 35		
				S. S. Tarragona	0 09 0 10		
				Walnuts	0 10 0 14		
				" Grenoble	0 12 0 00		
				Filberts	0 09 0 10		
				Spices: Cassia	0 09 0 12		
				Mace	0 90 1 20		
				Cloves	0 15 0 16		
				Nutmegs	0 50 1 00		
				Jamaica ginger, bl.	0 08 0 15		
				" unbl.	0 07 0 14		
				African	0 08 0 10		
				Pimento	0 15 0 20		
				Pepper, Black	0 12 0 13		
				" White	0 20 0 23		
				Mustard, 4 lb jar, Eng.	0 72 0 75		
				" 1 lb	0 23 0 25		
				" 4 lb jar, Cana.	0 65 0 70		
				" 1 lb	0 22 0 24		
				Rice, C. C.	0 00 0 35		
				" standard B.	0 00 0 35		
				" Patns. \$ 100 lb.	4 25 4 75		
				" Burma	4 00 4 25		
				" Crystal Japan	5 00 5 25		
				" Carolina \$ 100 lb	6 75 7 75		
				Tapioca, Pearl	0 03 0 04		
				" Flake	0 03 0 04		
				Gelatine, 1 qt pk.	1 15 0 00		
				" 1 qt pk.	1 75 0 00		
				" 2 qt pks.	2 30 0 00		



FOURWIDE—HOT WATER.

New for 1898 **HAMILTON RADIATORS** FOR HOT WATER and STEAM.

Hamilton Radiators are the productions of the Best Mechanical and Engineering Ability that modern science has enabled us to procure.

Manufactured by
 The GURNEY, TILDEN CO., Limited, Hamilton, Ont.
 The GURNEY STOVE & RANGE CO., Ltd., Winnipeg, Man.
 H. R. IVES & CO., Montreal, Que.

NOTE.—We will be pleased to supply Catalogue and quote Prices on Application.

Robert Anderson
 LESSONS IN
VIOLIN and ACCOMPANIMENT.
 Concert VIOLINIST.
 FOR TERMS, ADDRESS
 20 Brunswick St., - Montreal.

MUSICAL INSTRUMENTS CHS. LAVALLEE,
 SUCCESSOR TO
 A. Lavallee,
 Imported Instruments of all kinds
 Violins Made to Order.
 Band and Orchestral Instruments at lowest prices.
 Repairs done at short notice.
 Agent for F. BESSONS, of London.
 PELLISSON, GUINOT & Co., of Lyon Ece.
 GEROME, THIBEAUVILLE, LAMY, of Paris.
 35 Cote St. Lambert, MONTREAL.

Highest Testimonials from Philippe Freres, Paris, France. Knous Soehne, Coblenz, Germany.
 Head Tuner for over 20 years with the late firm of A. & S. Nordheimer.
J. HAMMANS, Pianoforte Tuner.
 Office: Mason & Risch Piano Co., Ltd., 19 Phillips Square, Montreal. Tel. Up 1421.
 Residence: 24 Stanley St. Bell Tel. Up 1711.

Symphony Organ
 (WILCOX & WHITE Make, MERIDEN, U.S.)
FOR SALE
 (New) **AT A BARGAIN.**
 APPLY TO
 "OWNER," BOX 503, MONTREAL.
 (See illustration elsewhere.)

JOSEPH MORIN,
 Tuner of the PIANOS in Monkland Convent for the last 16 years, has opened a
FIRST-CLASS PIANO STORE
 at 878 St. Lawrence St., Montreal.
 Being proprietor of the premises and having but few expenses, I am able to sell goods at 25 per cent. cheaper than elsewhere.
 The most perfect work done on Tuning or Repairing of Pianos.
 Every Instrument Guaranteed for at least 10 Years.
 Tel. E. 1512.

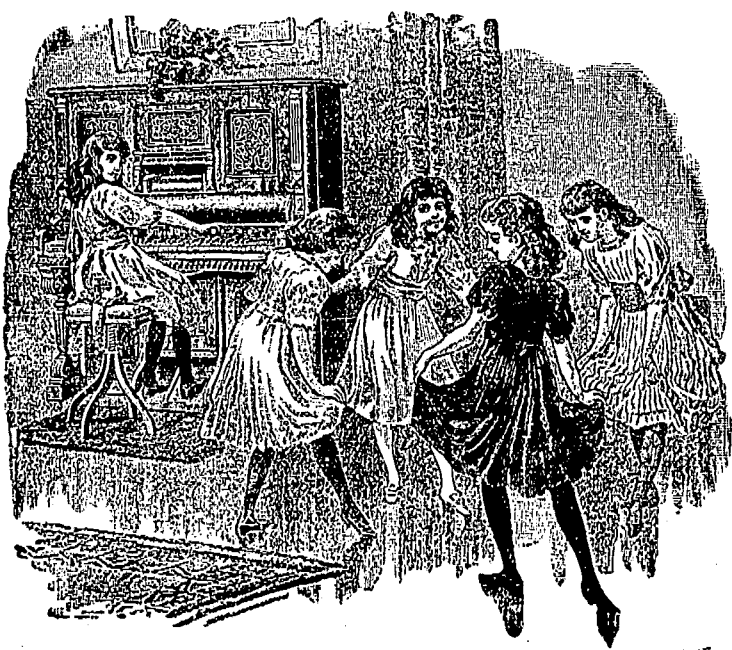
THE MONTREAL CLOCK AND MODEL WORKS
 1958 St. Catherine St., MONTREAL.
 ALL KINDS OF CLOCKS AND . . . CLOCK WORKS . . .
 Also Mechanical Models for New Inventions.
 The most Accomplished work done on **Musical Instruments.**
 . . . SUCH AS . . .
MUSICAL BOXES, CLOCKS AND AUTOMATIC MUSICAL CABINETS.
J. GERTHARDT, Manager,

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 17, 1898

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Coil Chain—		Metal Scrap		Tallow, cake.....	
CUT NAIL SCHEDULE.		4.....	0 00 5 00	No. 1 Wrought Iron.....	12 00	" barrel.....	0 04 0 04
Base Price, per Keg.....	1 75 0 00	5-16.....	3 50 0 00	No. 1 Machinery.....	12 00	" "	0 03 0 04
Extras—Over and above 300.	less 5c keg	¾.....	3 25 0 00	Stove.....	9 00	Leather	
4½, 600 and 700 Nails.	rebate.	7-16.....	3 15 0 00	M-livable iron.....	3 50	No. 1 B. A. Sole.....	0 24 0 25
Out and Bent Nails—		¾.....	3 00 0 00	Hard Steel.....	6 50	No. 2 B. A. Sole.....	0 23 0 23½
16 and 30d Cut per 100 lbs	0 05 0 00	Galvanized Iron:		(per long ton 2240 lbs.)		No. 3 B. A. Spanish Sole.....	0 19 0 21
10 and 12d ".....	0 10 0 00	Morsewoods Lion, No. 28.	5 00 5 10	Lead solid.....	0 02½	Buffalo Sole, No. 1.....	0 22 0 23
8 and 9d ".....	0 15 0 00	Queen's Head.....		" tea.....	0 02½	" No. 2.....	0 19 0 21
6 and 7d ".....	0 20 0 00	or equal.....		" ".....	0 06	Slaughter, No. 1.....	0 26 0 28
4 and 5d ".....	0 25 0 00	Common.....		Copper Bottoms.....	0 09½	light medium & heavy.....	0 26 0 24
3d ".....	0 65 0 00	Galv. Iron, per 100 lbs.	4 00 4 25	Heavy Copper.....	0 10¼	" No. 2.....	0 24 0 25
Out spikes 10c, per Keg ad-	1 00 0 00	Schedule Extras adopted		Red Brass.....	0 08½	Harness.....	0 26 0 31
vance.		July 7th.....		Heavy Yellow Brass.....	0 07½	Upper, heavy.....	0 34 0 36
Fine blueed nails—		Ord. Crown.....	1 40 0 00	Yellow Metal Sheathing.....	0 08½	Upper, light.....	0 38 0 35
2½ per 100 lbs.....	1 00 0 0	Best Refined.....	2 00 0 00	WINE:		Grained Upper.....	0 35 0 33
3d ".....	1 50 0	Norway.....	8 00 0 00	Bright and Annealed.....		Scotch Grain.....	0 85 0 88
Casing Box, Tobacco Box		Sheet Iron 10 to 16 G	2 10 0 00	No. 6, 7 and 8.....	2 60 0 00	Kip Skins, French.....	0 82 0 85
and Flooring Nails—		" " 18 to 20 G	1 80 0 00	5c, per 100 lbs. extra		English.....	0 32 0 35
20 to 30d per 100 lbs.....	0 55 0 1	" " 22 to 24 G	2 00 0 00	net for Oilled.....	3 20 0 00	Canada Kip.....	0 50 0 60
10 to 10d ".....	0 80 0 1	" " 26 G	2 10 0 00	Galv. No 6 to 9 ".....		Hemlock Calif.....	0 50 0 70
8 and 9d ".....	0 85 0 1	" " 28 G	2 15 0 00	Trade discount above		" Light.....	0 50 0 60
6 and 7d ".....	0 70 0 1	Boiler plates, iron, ½ in.	0 00 1 75	85 per cent f.o.b.....		French Calif.....	0 50 0 60
4 and 5d ".....	0 95 0 00	" " 3-16 in	0 00 2 60	Montreal.....		Splita, light and medium.	0 22 0 25
3d ".....	1 20 0 00	Boiler Heads, steel.	0 00 2 10	Barbed Wire—	2.00 f.o.b.	" heavy.....	0 21 0 23
Finishing nails—		Hoops		2 and 4 barbs.....	Montreal.	" small.....	0 20 0 22
8 inch and longer per 100 lbs	0 60 0 00	Band Canadian, 1 to 6 in.		Plain Twist 2 and 3 wrs.	Quebec	Leather Board, Canada.....	0 06 0 10
¾ and ¾ inch.....	0 65 0 00	30c; over base of ordlu-		Staples.....	Quebec	Enameled Cow, per ft.....	0 16 0 18
¾ and ¾ ".....	0 70 0 00	iron, smaller size Extras		Spring Wire per 100, 75c	Quebec	Pebble Grain.....	0 11 0 13
1½ and 1½ ".....	0 95 0 00	as adopted July 7th.		net extra. Special hay	Quebec	Glove Grain.....	0 12 0 13
1½ ".....	1 20 0 00	Canada Plates:		balling wire per 100, 25c	Quebec	B. Calif.....	0 15 0 20
1 ".....	1 50 0 00	Good Brands.....	2 15 2 25	net extra.	Quebec	Brush (Cow) Kid.....	0 11 0 13
Slating nails—		Full Polished.....	3 00 3 25	Rope.		Buf.....	0 18 0 16
1½ and 1½ inch per 100 lbs..	0 95 0 00	Wro't Iron pipe, ½ in.		Steel 7-16 and up.....	0 10	Russetta, light.....	0 11 0 11
1½ ".....	1 20 0 00	¾ in.....	2 31	" 5-16 ".....	0 10½	" heavy.....	0 12 0 15
1 ".....	1 50 0 00	¾ in.....	2 75	" ¾ ".....	0 11	" No. 2.....	0 35 0 40
Common barrel nails—		1 in.....	3 85	" 3-16 ".....	0 11½	Saddlers'.....	0 26 0 30
1½ inch per 100 lbs.....	1 00 0 00	1¼ in.....	5 00	Manilla 7-16 ".....	0 11½	Int. French Calif.....	0 05 0 75
1 ".....	1 00 0 00	1½ in.....	6 60	" 5-16 ".....	0 12	English Oak.....	8 00 9 00
¾ ".....	1 25 0 00	2 in.....	8 90	" ¾ ".....	0 12	Rough.....	0 20 0 25
¾ ".....	1 50 0 00	per 100 ft. nett.		" 8-16 ".....	0 12½	Dongola, extra.....	0 38 0 42
Clinch nails—		Steel, cast per lb.....	0 08 0 10	" ".....	0 13½	" No. 1.....	0 20 0 22
3 inch and longer per 100 lbs	0 60 0 00	" Spring, 100 lbs.....	2 50 0 00	" ".....	0 13	" ordinary.....	0 12 0 15
2½ and 2½ inch.....	0 65 0 00	" Tire.....	1 70 0 00	" ".....	0 09	Colored Pebbles.....	0 18 0 16
2 and 2½ inch.....	0 70 0 00	" Sleigh shoe, 100 lbs..	1 65 0 00	Wire Nails.		" Calif.....	0 16 0 22
1½ and 1½ ".....	0 95 0 00	" Machinery.....	2 00 3 00	Base Price.....	1 75	Oils	
1½ ".....	1 20 0 00	Tin Plates:		2d extra.....	1 00	Cod Oil.....	0 85 0 40
1 ".....	1 50 0 00	10 Coke.....	2 85 3 00	2d f.....	1 00	S. R. Pale Seal.....	0 40 0 45
Sharp and flat pressed nails		10 Charcoal.....	3 25	3d.....	0 65	Straw Seal.....	0 35 0 37½
3 inch and longer per 100 lbs.	1 35 0 00	1X Charcoal.....		4d and 5d.....	0 40	Cod Liver Oil, Nid.....	0 85 0 95
2½ and 2½ inch.....	1 50 0 00	1XX ".....	Usual	6d and 7d.....	0 30	" Norwegian	
2 and 2½ ".....	1 65 0 00	D C ".....	Trade	8d and 9d.....	0 15	Process.....	1 10 1 20
1½ and 1½ ".....	1 85 0 00	D X ".....	Extras	10d and 12d.....	0 10	Castor Oil.....	0 08 0 03
1½ ".....	2 50 0 00	DXX ".....		16d and 20d.....	0 08	Castor Oil bris.....	0 08 0 09½
1 ".....	3 00 0 00	Terne Plate 10, 20x25.	6 00	30d to 60d.....	Base	Lard Oil, Extra.....	0 55 0 60
Nails packed in 50 lb. kegs		Ross. Sheet Iron.....	0 09 0 10	Hides and Tallow		" No. 1.....	0 50 0 55
charged 10 cents per 100 lbs.		Anchor, per lb.....	0 04 0 03	Montreal Green Hides		Linseed, raw, nett.....	0 49 0 50
extra.		Lion & Crown tin'd sh ts..		" No. 1.....	0 00 0 09	" boiled, nett.....	0 52 0 53
Clinch and Pressed Nails		22 and 24 gauge case lots	5 50	" No. 2.....	0 00 0 08	Olive, pure.....	0 00 0 90
only packed in 50 lb. boxes		less.....	5 75	Extra, qt., per case.....	0 00 3 70	Turpentine, nett.....	0 55 0 00
boxes to be charged at sched-		26 gauge.....	0 00 0 00	Imperial Oil Co's Oils:		50 Imperial Engine.....	0 65 0 74
ule prices.		Lead: Pig, per 100 lbs; ..	3 75 3 90	500 Imperial Engine.....		Majestic Engine.....	0 70 0 95
		Sheet.....	4 00 4 25	Majestic Engine.....		Premier Engine.....	0 60 0 5
		Shot, per 100 lbs.....	6 00 6 50	Premier Engine.....		Premier Engine.....	0 35 0 8
		less 7½p.c.		Perfect on Engine & Dyn.....		Phoenix Machine.....	0 22 0 2
		Lead Pipe, per 100 lbs.....	7 00 0 00				
		less 25½ p.c.					
		Zinc: Sheet.....	6 50 6 75				
		Spliter per 100 lbs.....	0 00 6 00				

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.
 Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nail four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage ¼ and 5 16 in. 70 per cent.; ¼ in. and larger 60 and 10 per cent. Machine bolts ¼ and 5-16 in. 70 per cent. ¾ in. and larger 65 and 10 per cent. Tire bolts 70 and 5 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Glass, etc 4 mos. or 3 per cent. off in 30 days. Turpentine, and Linseed Oils net.

The SYMPHONY, A Home Orchestra.



Operas, Waltzes, Nocturnes, etc.

The Symphony is an instrument which will reproduce automatically any piece of music. You simply insert in the opening over the key board the roll of music you want to hear, draw the stops, which are toned like flutes, clarionets, violins, etc., and immediately the music pours forth in a manner beyond conception. The time is governed by a stop also, leaving nothing to be desired. You draw the stops according to your own taste, thereby becoming the conductor, so to speak of your own orchestra.

Thousands are in use giving constant pleasure to as many happy owners.

Any piece of music can be obtained and nothing is too difficult for the SYMPHONY to execute in the most surprising manner. You can also use the key-board.

PRICES, \$175.00 TO \$800.00.

Wilcox & White Organ Co'y,
 Manufacturers,

Established 1876. MERIDEN, CONN., U.S.A.

See Advert. FOR SALE elsewhere.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOV. 17, 1898.

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
Coal Oil:		Salt.		Mill ends,..... 1 to 2 in.	10 00 11 00	Ports—	\$ c. \$ c.
Car Lots Store, (2, p.c. off)	0 12 0 13	Liverpool per bag.....	0 35 0 45	3 in. cull deals, do	8 10 10 00	Tarragona.....	1 30 1 50
American P.W.....	0 13 0 14	Canadian, in small bags..	2 10 3 00	3 in. sound to clear, as to gds.	20 00 45 00	Sandeman.....	2 00 6 00
do W.W.....	0 15 0 16	Canadian, Quarters.....	0 25 0 50	Lowest grades pine & shorts.	7 00 0 00	Warter & May's Sports gal.	2 10 0 50
Astral.....	0 16 0 17	factory Filled per bag....	0 50 1 00			Sherries—Per gal.	2 00 5 50
Benzine American.....	0 20 0 23	do Quarters.....	0 25 0 30			Wisdom & Warter's Sher-	
do Canadian.....	0 12 0 14	Special Dairy, per brl.	2 00 2 50			ries..... per gal.	2 00 6 50
Glass,		Spl Cheese Salt p bag 20lb	1 25 1 50	Wool.	\$ c. \$ c.	Clarets—	
United inches, 00 to 25.....	0 00 1 70	Turk's Island per bush....	0 20 0 25	Fleece comb, ord.....	0 13 0 20	St. Juliens.....	2 00 2 65
do 26 to 40.....	0 00 1 20			do clothing.....	0 00 0 00	Barton & Guestier.....	4 00 25 00
do 41 to 50.....	0 00 8 73			do Combing.....	0 00 0 00	Nat. Johnson & Sons.....	4 00 25 00
do 51 to 60.....	0 00 4 03			Fuller.....	0 21 0 22	J. Calvet & Co.....	4 50 40 00
Paints, &c.		Tobacco duty paid.		Brushed.....	0 23 0 24	Champagnes—	
Lead pure 50 to 100 in. kgs.	0 00 5 63	No. 1 Black Cheewing, cads	0 60; 0 85	North West.....	0 00 0 00	Formery, Ellis & Co.....	25 00 30 00
do No. 1.....	0 00 5 25	No. 2 do	0 60 0 00	B. A. Scoured.....	0 22 3 35	G. H. Mumm.....	25 00 30 00
do No. 2.....	0 00 4 37	Old Chum br't do sol. 8s.	0 72 0 00	Natal.....	0 17 0 18	Perrier, Jonet & Co.....	25 00 30 00
do No. 3.....	0 00 4 50	Navy, Bright Smoking 8s.	0 70 0 71	Cap.....	0 14 0 16	Brandies—	
White Lead, dry.....	5 00 7 07	do do do 6s.	0 69 0 00	Australian greasy.....	0 17 0 21	Hennessy .gal.	7 00 8 50
Red Lead.....	4 25 4 37	Derby Plug Smr'g sol. 12s.	0 64 0 00	" scoured.....	0 31 0 32	1 Star..... cases	12 75 14 00
Venician Red Eng'l.....	1 50 1 75	do do do 7s.	0 64 0 00			Scotch Whiskies	
Yel. Ochre, French.....	1 25 3 00	do do do 3s.	0 64 0 00	Waste.		Dewars Scotch extra spec.	12 25 18 00
Whiting, ordinary.....	0 40 0 55	Myrtle Navy Plug Smkg sol	0 74 0 00	No. 1, White Cotton.....	0 07 0 03	Spl. Liqueur.....	9 25 10 00
do Gilders.....	0 40 0 70	Old Chum Plug Smkg sol 4s	0 51 0 00	" 2, " ".....	0 06 0 07	Gin—	
do Paris, do	0 85 1 00	do Smoking sol	0 81 0 00	No. 1, Colored Cotton.....	0 04 0 07	De Kayper red cases.....	11 30 11 50
English Cement, cask.....	2 30 2 40	do and R. & R., 8s.	0 81 0 00	" 2, " ".....	0 04 0 04	do green do.....	5 90 6 00
Belgian Cement.....	1 85 1 91	do Cut Smoking, 9s.	0 84 0 00	" 3, " ".....	0 04 0 04	do hds.....	3 00 3 15
Fire Bricks per 1000.....	16 00 21 00	Myrtle do do.....	0 84 0 00	Wines, Liquors, &c.		Irish Whisky—	
Fire Clay.....	1 50 1 75	Can. Cheewing, do.....	0 46 0 47	Ale—English..... qts	2 50 2 65	Geo Roe & Co. 1 star, qts	9 50 0 00
Rosin.....	2 75 4 60	do Smoking, Plug.....	0 49 0 59	"..... pts	1 62 1 67	do do 3 stars, qts	9 70 10 50
Glue:		W. D. & H. O. Wills,		Porter—		John Jamieson & Co.....	9 50 11 50
Domestic Broken Sheet.....	0 11 0 14	(A. Gerth, agent.)		Dublin Stout..... qts	2 40 2 45	Angostura Bitters, per	
French Casks.....	0 10 0 12	Westward Ho, 1/2 lb tins..	0 00 0 50	do do .. pts	1 67 1 62	case of 2 doz.....	14 50 15 00
do brls.....	0 00 0 13	Merridan (Cavendish 1/2 lb.	0 00 0 75	Spirits Canadian—per gal.		Banagher Irish Whisky, qts	9 75 10 25
American White, brls.....	0 15 0 20	Traveller.....	0 00 0 50	Alcohol..... 65. O. P.	4 65 0 00	do do per gal	4 00 4 25
Coopers' Glue.....	0 18 0 24	Three Castles.....	0 00 0 50	Spirits..... 50. O. P.	4 25 0 00	Watson's Old Irish, qts, per ca	6 75 7 75
Golden Ochre.....	0 04 0 04	Bristol Birds Eye.....	0 00 0 50	do..... 25. U. P.	2 25 0 00	do do pts per ca.	7 75 9 75
Brunswick Green.....	0 04 0 10	Capstan Navy Cut.....	0 00 0 50	Club Whisky..... U.P.	3 60 0 00		
French Imperial Green.....	0 11 0 15	Capstan Cigarettes, 10s. 5s.	0 15 0 75	Corby's IXL Rye, qts.....	8 00 8 50		
Vermillionette.....	0 12 0 40	Gold Flake—10s. 5s.....	0 15 0 75	XTC.....	6 00 6 50		
Genuine Quicksilver.....	0 75 0 90	Three Castles, 10s. 5s.....	0 20 1 00	Canadian Wines			
No. 1 Furnit'g Varn'g, pr. gal	0 60 0 65	Gold Tip, 60s. 100s.....	1 25 2 50	Golden Diana, qts.....	6 00 0 00		
Extra do do	0 75 1 00	Gerth's Smoking, per lb.....	0 00 1 50	Fine Old Port.....	5 00 1 25		
Brown Japan.....	0 55 1 20	Timber.		Niagara.....	5 00 1 25		
Black Japan.....	0 50 1 00	Pine, good siding, 1 1/2 to 2 in.	35 00 40 00	Burgundy.....	4 50 1 00		
Orange Shellac, No. 1.....	1 90 2 00	do 1 inch.....	32 00 37 50	Claret.....	4 50 1 00		
do do Pure.....	2 00 2 20	Dressing lumber, 1 to 2 in.	18 00 22 00	Dry Concord.....	4 50 1 00		
White do do	2 25 2 40	Shipping cul.s, do	13 00 16 00				
Putty Bulk per cask.....	1 65 1 70						
Paris green in drum 1 lb pt	0 16 0 18						

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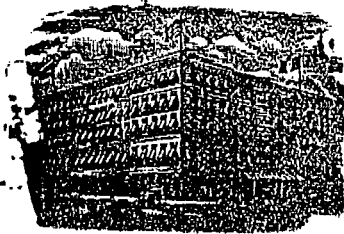
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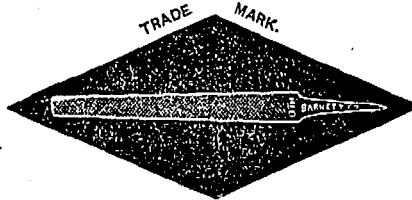
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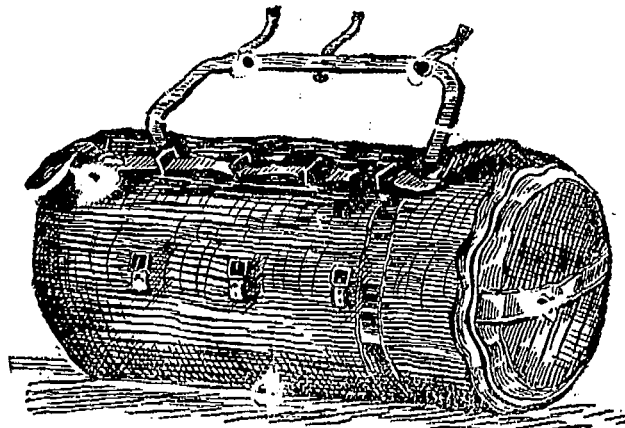
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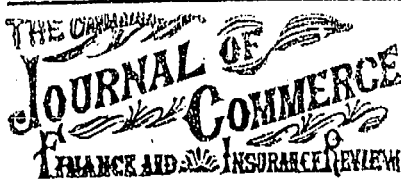
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British Columbia, 1877 6 p.c.	114	119
1887, 4½ per cent ...	108	111
Canada, 4 per cent. loan, 1880	107	109
3 per cent. loan, 1888	102	104
Debs. 1884, 3½ per cent.	106	108
Railway and other Stocks.		Nov. 3
Quebec Province, 5 p. c., 1874.....	107	119
1876, 5 p.c.	107	112
1880, 4½ p.c.	107	110
1883, 6 p.c.	116	118
Atlantic & Nth. Western 5 p.c. Gua 1st M. Bds	124	127
100 Buffalo & Lake Huron £10 sh.	127	134
10 do 5½ p.c. 1st mort.	143	146
100 do 2nd mort.	143	146
300 Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov.	111	113
Canadian Pacific \$100.	33½	34½
100 Grand Trunk, Georgian Bay, &c. 1st M.	104	106
100 Grand Trunk of Canada Ord. stock.	6½	6½
100 2nd equip. mtg. bds. 6 p.c.	131	133
100 1st pref. stock. 5 p.c	62½	63½
100 2nd pref. stock.	3½	3½
100 3rd pref. stock.	17½	17½
100 5 p.c. perp. deb. stock.	137	141
100 4 p.c. perp. deb. stock.	103	105
100 Great Western shares, 5 p.c.	131	134
100 Hamilton & N.W., 6 p.c.	—	—
100 M. of Canada Stg. 1st Mort. 5 p.c.	106	108
100 Montreal & Champlain 5 p.c. 1st mtg. bds	103	105
100 N. of Canada, 1st mtg., 5 p.c.	103	105
100 Quebec Central, 5 p.c. 1st Inc. Bds.	32	36
100 T. G. & B. 4 p.c. bonds, 1st mort.	110	113
100 Well., Grey & Bruce, 7 p.c. bds. 1st Mort	107	109
100 St. Law. & Ott. 4 p.c. Bds.	111	113
MUNICIPAL LOANS.		
100 City of London (Ont.) 1st pref 5 p.c.	600	600
100 City of Montreal stg. 5 p.c. 1874	113	115
100 City of Ottawa, 4½ p.c. stg.	105	108
redeem 1873	109	111
redeem 1875	107	110
100 City of Quebec, p.c. redeem 1875	111	113
redeem 1878	115	117
100 City of Toronto, 4 p.c. 1889-93.	107	115
6 p.c. stg. con. deb. 1874	101	105
5 p.c. gen. con. deb. 1879	115	117
4 p.c. stg. bonds,	115	117
100 City of Winnipeg deb., 1894, 5 p.c.	114	116
Deb. scrip. 1883, 6 p.c.	118	120
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100 Canada Company	80	82
100 Canada North-West Land Co.	4	6
100 Hulton Bay	19½	19½

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HAMILTON,	The Royal,	- McLean & Smyth
do	St. Nicholas,	- C. H. Kennedy
INGERSOLL,	Atlantic House,	- E. Benson
LINDSAY,	Benson House,	- C. W. Davis
LONDON,	The Tecumseh,	- E. Horeman
do	Grigg House,	- Jas. E. Pitts
MARKHAM,	Tremont House,	- E. A. Douglas
NAPANEE,	Pateley House,	- St. Jacques
ORCAWA,	The Russell, Kenly & St. Jacques	- John Baland
PARIS,	Arlington Hotel,	- Graham Bros.
PETERBORO,	The Oriental,	- John Buckley
SARNIA,	The Belchamber,	- J. G. Martin
STOUFFVILLE,	Queen's Hotel,	- McGaw & Winnett
TORONTO,	The Queen's,	- T. H. Blecker
Trenton, Ont.,	Gilbert House,	- Thos. Bennett
UXBRIDGE,	Mansion House,	- Cooney & Son
WINDSOR,	The Crawford,	- Chas. A. Pyne
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STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Nov. 15, 1898

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3½-6mos.	350	\$50	134½
Canada Life.....	2,500	5-6mos.	400	50	87½
Confederation Life.....	5,000	7½ 6mos.	100	10	.....
Western Assurance.....	25,000	5-6mos.	40	20	173½
Guarante. Co. of North America.....	13,372	6	50	50	.....

BRITISH AND FOREIGN.—Quotations on the London Market. Nov. 5, 1898 Market value p. p'd up sh.

Alliance Assur.....	250,000	.....	20	2 1-5	10½	107
Atlas.....	24,000	24 p. s.	50	0	£26	£29
British and Foreign Marine.....	67,000	25	20	4	24	25
Caledonian.....	21,500	24	25	5	£25-0	£26
Commercial U. Fire, Life and Marine	50,000	25	50	5	40	41
Guardian Fire and Life.....	200,000	8½	10	5	10½	10½
Imperial Fire.....	60,000	20 p. s.	20	5	27½	29½
Lancashire Fire.....	186,493	5	20	2	4½	4½
Lion Fire.....	100,000	8	50	1½	5½	5½
London and Lancashire Fire.....	85,100	22	25	2½	17½	17½
London Assurance Corporation.....	35,862	20	25	12½	57½	58½
London & Lancashire Life.....	10,000	10	10	2	7	7
Liv. & Lon. & Globe Fire and Life..	391,752	85	St.	2	51½	52½
Northern Fire and Life.....	30,000	*22½	100	10	78	80
North Brit. & Merc. Fire and Life...	110,000	20 p. s.	25	6½	39½	40½
Norwich Union Fire.....	11,000	*33½	100	12	127	130
Phoenix Fire.....	53,776	85	50	5	£40½	£41½
Royal Insurance Fire and Life.....	125,234	58½	20	.....	52½	53
Sun Fire.....	240,000	6s 6d p. s.	10	10	11	11½
Union.....	46,000	18 p. s.	10	4	24	25

* Excluding periodical cash bonuses.

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(Limited.)

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Manila, Sisal, Jute, & Russian Cordage.

BINDER TWINE.

Jute and Cotton Bags.

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Annual
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Renewable
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MUTUAL

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President.
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ENGINEERING CO.,

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Contractors,

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Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

Capital and Assets - - - - \$1,331,448.27
 Premium Income, 1896 - - - 349,588.62
 Dividends to Policyholders, 1896 - 39,246.47

David Dexter, S. M. Kenney,
 Managing Director. Secretary.

J. K. McCUTCHEON, H. RUSSELL POPHAM,
 Supt. of Agencies. Local Manager Province of Quebec.

The Best Company FOR THE BEST RISKS

Is the one that is most rigid in its selection and classification of risks; the most careful in the selection of its investments and the most economical and progressive in its management.

If you think of insuring study the record of

The Temperance & General Life Assurance Co'y,

from it you will learn of its unparalleled record with regard to mortality and prompt returns from investments.

If you are in every respect a first class risk, write for literature or consult an agent of the Company.

Hon. G. W. ROSS, H. SUTHERLAND,
 President. Manager.

HEAD OFFICE, Globe Building, TORONTO.

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

ESTABLISHED 1804.

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

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

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: TORONTO, Ont.

President, - John L. Blaikie.

Vice-Presidents,
 Hon. G. W. Allan. Hon. Sir Frank Smith.

The results of the business for 1897 show the Company to be in a substantial position, having

Cash Income..... \$ 699,550.49
 Net Surplus 427,121.33
 Assets 2,773,177.23
 Insurance in Force..... 18,945,578.00

WM. McCABE, Man.-Dir.

Dr. AULT and T. G. McCONKEY,
 Managers for Prov. Quebec.

180 St. James St., Montreal, Que.

Have You

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

New York, April 23th, 1896.

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

Montreal Pharmaceutical Journal,

53, St. Sulpice St., MONTREAL

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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

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

Canada Board of Directors:

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

A. F. GAULT, SAML. FINLEY, E. S. CROUSTON.

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.

GEORGE RANDALL, Esq., President; JOHN SHUB, Esq., Vice-President; Frank Haight, Esq., Manager; John Keller, Esq., Inspector.

MERCANTILE

FIRE INSURANCE COMPANY.

INCORPORATED 1875.

Head Office, WATERLOO, ONT.

Subscribed Capital..... \$250,000 00

Deposited with Dom. Govt..... 50,075 76

All Policies Guaranteed by the London and Lancashire Fire Ins. Co. with Assets of \$15,000,000.

JAMES LOOKIE, Pres.

JOHN SHUB, Vice-Pres.

ALFRED WRIGHT, Secretary.

T. A. GALE, Inspector.

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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Caledonian Insurance Co'y

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TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

"The St. Lawrence" FIRE INSURANCE COMPANY,

Incorporated 1886.

Capital - - \$250,000.

Head Office: 10 Place d'Armes,

MONTREAL

J. Gustave Lavolette, Pres. F. Gauthier, Man.

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R. H. MATSON,

General Manager for Canada,

7 Yonge Street, - TORONTO

NEW YORK LIFE INSURANCE COMPANY,

JOHN A. McCALL, President.

January 1st, 1898.

Total Assets.....	\$400,694,441
Surplus Reserved Fund....	\$16,195,926
Net Surplus, after setting aside the above.....	17,176,105
Total.....	33,372,031
Paid for Insurance in Force.....	577,020,925
Gain in Insurance in Force during 1897	50,204,277

Applications invited by the undersigned for general and special agencies, and management of territory from experienced Life Insurance men, as well as from those wishing to acquire training and experience.

WESTERN CANADA BRANCH,
499 1/2 Main St., Winnipeg, Manitoba
NEW BRUNSWICK BRANCH,
120 Prince William St., St. John, New Brunswick.
TORONTO BRANCH, 20 King St., East, Toronto, Ont.
HALIFAX BRANCH,
Barrington and Prince Sts., Halifax, N. S.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

Established 1857.

The Jas. Robertson Co., Ltd.

Metals Merchants and Man'rs.,

Cor. William, Ann & Dalhousie Sts., MONTREAL.

Pig Sheet, Pipe Shot Bar, Red and White Lead

ground in oil, Oils, Varnishes and Colors, etc.

Sundry Ware, general assortment of Plumbers',

Steamfitters' and Tinsmiths' supplies.

Man'rs of all kinds of SAWS, Gang, Mill

and Circular, Crosscut and other Saws.

Established 1899.

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, - 3,264,892.15

Geo. L. Chase, President.

P. C. Royce, Sec'y. Thos. Turnbull, Asst. Sec'y.

Chas. E. Chase, Asst. Sec'y.

G. Ross Robertson & Sons, Agents

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Paid up Policies,

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FIRE AND MARINE. Incorporated 1851.

Assets, over - - - \$2,400,000.00
Income for Year ending 31st December, 1897, over - 2,280,000.00

Head Office, - Toronto, Ont.

Hon: Geo. Cox, Presl. J. J. KENNY Vice-Presl. & Man.-Dir.

C. C. FOSTER, Secretary.

J. H. ROUTH & Son, Managers Montreal Branch.

190 ST. JAMES STREET.

THE IMPERIAL INSURANCE COMPANY LIMITED FIRE.

LONDON.

ESTABLISHED 1808.

SUBSCRIBED CAPITAL, - - - \$6,000,000

PAID-UP CAPITAL, - - - 1,500,000

TOTAL INVESTED FUNDS OVER - - 8,000,000

Canadian Branch:

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

G. R. KEARLEY, RESIDENT MANAGER

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Funds exceed - - - \$1,500,000.00

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