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**RAILWAY INSURANCE**

FIRE, LIFE AND ACCIDENT.  
 FRED, R. ALLEY - and - M. HEATON  
 Chesterfield Chambers, 18 St. Alexis St.  
 Telephones: - - - Bell, 1251; Federal, 317

**RAILWAY INSURANCE**

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# THE <sup>GRAND</sup> JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 29, No. 19.  
 New Series.

MONTREAL, FRIDAY, NOVEMBER 8, 1889.

M. S. FOLEY,  
 EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

## McINTYRE, SON & CO.

MANUFACTURERS' AGENTS,  
 AND  
 IMPORTERS

## DRY GOODS

SPECIALTIES:

LINENS. DRESS GOODS.  
 KID GLOVES. SMALLWARES.

VICTORIA SQUARE  
 MONTREAL.

## CAVERHILL, KISSOCK & BINMORE

## MILLINERY And FANCY DRY GOODS

Latest Goods and Parisian Novelties  
 (CAVERHILL BUILDINGS),

91 ST. PETER STREET. 91  
 MONTREAL.

Our Travellers are now on the road with a full line of samples in all departments.

MONTREAL

## Felt Hat Works.

1878-PARIS EXHIBITION-1878  
 Prize Medal awarded for our manufacture of  
 FELT HATS.

We are now producing every description of FUR and  
 WOOL SOFT FELT HATS, and can supply the trade  
 below current rates, as our addition to machinery has  
 enabled us to double our product.

## FUR GOODS

OF OUR OWN MANUFACTURE.  
 Plush, Cloth and Scotch Caps,  
 Gloves and Mitts  
 Of English and Domestic manufacture.  
 MOCCASINS, SNOW SHOES, FANCY  
 SLEIGH ROBES, BUFFALO, &c.  
 TO MANUFACTURERS.—We have a large stock of  
 Seal, Persian Lamb and other Skins, Trimmings, &c.  
**JAMES CORISTINE & CO.,**  
 Warehouse, 471 to 478  
 ST. PAUL ST., MONTREAL;

Leading Wholesale Houses.

## THE BEST ASSORTING HOUSE OF THE DOMINION.

Carpets and House Furnishings.  
 Staples and Linens.  
 Gents' Furnishings and Rubber Goods.  
 Haberdashery and Fancy Goods.  
 Shawls and Mantles,  
 Silks and Embroideries.  
 Muslins and Laces.  
 Imported Woollens.  
 Canadian Tweeds.  
 Tailors' Trimmings,  
 Dress Goods.  
 Hosiery and Gloves.

Orders Solicited.

John MACDONALD & CO.  
 TORONTO  
 and Manchester, Eng.

Dominion Cut Tobacco.  
 CIGARETTE & SNUFF WORKS.

BRANDS: —

PURITAN.  
 OLD CHUM.  
 OLD VIRGINIA.  
 UNIQUE  
 "O. K."

The Leading Cut Tobacco of the Dominion.

D. RITCHIE & Co.  
 MONTREAL.

## WYLD GRASETT & DARLING,

## WHOLESALE DRY GOODS

—AND—  
 WOOLLENS.  
 NEW WAREHOUSES:  
 Cor. Bay & Wellington Sts.,  
 TORONTO,  
 And Glenora Buildings, 1886 Notre Dame St.,  
 MONTREAL.

Leading Wholesale Houses.

## S. GREENSHIELDS, SON & CO.

— WHOLESALE —

## DRY GOODS

MERCHANTS

17, 19 & 21 VICTORIA SQUARE  
 — AND —  
 730, 732, 734 & 736 CRAIG STREET

## MONTREAL.

Complete Set of Samples at Room 40  
 Rossin House, Toronto, during Millinery week.

## FALL GOODS

FULL LINES OF

DOLLS, TOYS, GAMES,  
 FANCY GOODS,  
 VASES, ORNAMENTS,  
 ALBUMS,  
 &c., &c., &c.

The Largest Stocks in the Dominion.

H. A. NELSON & SONS  
 MONTREAL and TORONTO.

Fall Catalogue will be ready September 1st.

## JOHN FISHER AND CO.

WOOLLENS  
 —AND—  
 TAILORS'  
 TRIMMINGS

"BALMORAL BUILDINGS,"

## MONTREAL

AND WOOD STREET,  
 HUDDERSFIELD, ENG.

The Chartered Banks

Bank of Montreal

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

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

By order of the Board.

W. J. BUCHANAN,

General Manager

Montreal, 12th October, 1889.

THE BANK OF TORONTO,

DIVIDEND No. 67.

Notice is hereby given that a Dividend of Five per Cent. for the current half-year, being at the rate of Ten per Cent. per Annum, upon the Paid-up Capital of the Bank, has this day been declared, and that the same will be payable at the Bank and its Branches on and after MONDAY, 2nd Day of December next.

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

By order of the Board,

D. COULSON,

Cashier.

THE BANK OF TORONTO,  
Toronto, Oct. 23rd, 1889.

QUEBEC BANK

NOTICE is hereby given that a Dividend of THREE AND A HALF PER CENT. upon the paid-up capital stock of this Institution has been declared for the current half-year, and that the same will be payable at its Banking House in this city and at its Branches, on and after MONDAY, the SECOND DAY of DECEMBER next.

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

By order of the Board,

J. STEPHENSON,

General Manager

Quebec, 29th October, 1889.

BANQUE VILLE MARIE

NOTICE is hereby given that a Dividend of THREE AND ONE-HALF PER CENT. upon the current half year, being at the rate of Seven per cent. per annum upon the paid up Capital Stock of this Institution, has been declared, and that the same will be payable at its Banking House in this city on and after MONDAY, the 2nd DECEMBER next.

The Transfer Books will be closed from the 21st to the 31st November, inclusive.

By order of the Board,

U. GARAND,

Cashier.

Montreal, 24th Oct., 1889.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.  
Paid-up Capital, - \$1,000,000 Stg.  
Reserve Fund, - - £250,000 "

London Office, 3 Clement's Lane, Lombard St., E.C.

COURT OF DIRECTORS:

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

Head Office in Canada, - St. James Street, Montreal  
R. R. GRINDLEY, General Manager.  
E. STANGER, Inspector.

Branches and Agencies in Canada:

London Kingston Fredericton, N. B.  
Branford Ottawa Halifax, N. S.  
Paris Montreal Victoria, B. C.  
Hamilton Quebec Vancouver, B. C.  
Toronto St. John, N. B. Winnipeg, Man.

Agents in the United States:

NEW YORK—H. Sukeman and F. Brownfield, Agents.

SAN FRANCISCO—W. Lawson and J. C. Welsh, Agents.

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

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

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

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE, MONTREAL.

Paid-up Capital ..... \$2,000,000  
Reserve Fund ..... 1,075,000

BOARD OF DIRECTORS.

JOHN H. R. MOLSON, - - - President.  
R. W. SHEPHERD, - - - Vice-President.  
Sir D. L. Macpherson, K.C.M.G. A. W. Morris.  
S. H. Ewing. W. M. Ramsay.

Henry Archibald.  
F. WOLFERSTAN THOMAS, Gen. Manager.  
A. D. DURNFORD, Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P. Q. St. Hyacinthe, Q.  
Brockville, Ont. Morrisburg, Ont. St. Thomas, Ont.  
Clinton, Ont. Norwich, Ont. Toronto, Ont.  
Exeter, Ont. Owen Sound, Ont. Trenton, Ont.  
Hamilton, Ont. Ridgetown, Ont. Waterloo, Ont.  
London, Ont. Smiths Falls, Ont. West Toronto Jc.  
Meaford, Ont. Sorel, P. Q. Woodstock, Ont.

AGENTS

Quebec—La Banque du Peuple and Eastern Townships Bank.

Ontario—Dominion Bank, Imperial Bank of Canada and Can. Bank of Commerce.

New Brunswick—Bank of New Brunswick.

Nova Scotia—Halifax Banking Company.

Prince Edward Island—Bank of Nova Scotia, Summerside Bank.

British Columbia—Bank of British Columbia.

Manitoba—Imperial Bank of Canada.

Newfoundland—Commercial Bank of Newfoundland, St. John's.

IN EUROPE.

London—Alliance Bank (limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co.

Liverpool—The Bank of Liverpool.

Paris, France—Credit Lyonnais.

Antwerp, Belgium—La Banque d'Anvers

UNITED STATES.

New York—Mechanics' National Bank; Messrs. W. Watson and Alex. Lang, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—Merchants' National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. San Francisco—Bank of British Columbia. Detroit—Commercial National Bank. Buffalo—Bank of Buffalo. Milwaukee—Wisconsin Marine and Fire Insurance Co. Bank. Toledo—Second National Bank. Helena, Montana—First National Bank. Butte, Montana—First National Bank. Fort Benton, Montana—First National Bank.

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

Letters of Credit issued, available in all parts of the world.

COMMERCIAL BANK OF NEWFOUNDLAND.

ST. JOHNS, NFL'D.

Established 1857. Incorporated 1858.

Capital, paid-up, - - - \$908,000 00  
Reserve Fund, - - - 145,000 00  
Undivided Profits, - - - 22,338 11

HENRY COOKS, Manager.

H. D. CARTER, Chief Accountant.

Collections made on favorable terms.

Agents.—The London and Westminster Bank, London. New York—The National Bank of the Republic, Boston—The Atlas National Bank, Montreal—The Merchants Bank of Canada. Halifax—The Union Bank of Halifax. Quebec: The Merchants Bank of Canada.

The Chartered Banks.

THE MERCHANTS BANK OF CANADA.

Notice is hereby given that a dividend of THREE AND ONE-HALF PER CENT. for the CURRENT HALF-YEAR, being at the rate of SEVEN PER CENT. PER ANNUM upon the Paid-Up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after MONDAY, the 2nd DECEMBER next.

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

By order of the Board.

G. HAGUE,

General Manager.

Montreal, 22nd Oct., 1889.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital Paid-Up, - - - \$1,200,000  
Reserve, - - - - - 350,000

HEAD OFFICE, - - - MONTREAL.

Board of Directors:

JACQUES GRIGNER, Esq., - - - - - President  
GEORGE BRUSH, Esq., - - - - - Vice-President  
P. M. GALARNEAU, Esq. Wm. FRANCIS, Esq.  
Chs. LACAILLE, Esq. ALPH. LECLAIRE.  
A. PRVOST, Esq.

J. S. BOUSQUET, - - - - - Cashier.

Branches:

Quebec, Basse-Ville, P. B. DuMoulin, Manager.  
" St. Roch, Nap. Lavole, "  
Three Rivers, Que., P. E. Panneton, Manager.  
St. Jean, Que., Ph. Baudouin, Manager.  
St. Rémi, " C. Bédard, "  
St. Jérôme, Que., J. A. Théberge, Manager.

Agents in Canada:

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

Agents in United States:

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

Foreign Agents:

England—The Alliance Bank, Limited, London.  
France—Le Crédit Lyonnais, Paris.

Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL.

Capital Paid-Up, - - - \$500,000  
Reserve Fund, - - - - - 140,000

Directors.

ALPH. DEBJARDIN, Esq., M.P., President.  
A. S. Hamelin, Esq., Vice-President.  
J. L. Cassidy, Esq., Lucien Huot, Esq.,  
A. L. DeMartigny, Esq.  
A. L. DeMartigny, Managing Director.  
D. W. BRUNET, Assistant Manager.  
R. St. GERMAIN, Inspector.

Branches—Beauharnois—H. Dorion, Mgr. Drummondville, J. E. Girard, Mgr. Fraserville, J. F. Pelland, Mgr. Plessisville Chevreuil & Lacerte, Mgrs. St. Hyacinthe, A. Clement, Mgr. St. Sauveur (Quebec) N. Dion, Mgr. St. Simon, D. Denis, Mgr. Valleyfield, L. de Martigny, Mgr. Victoriaville, A. Marchand, Mgr. Montreal Ste. Cunegonde, G. N. Ducharme, Mgr. St. Jean Baptiste, L. G. LaCasse, Mgr. Ontario Street, C. H. A. Gaimond, Mgr.

Agents.

London, Eng.—Glyn, Mills, Currie & Co.  
New York—The National Bank of the Republic.  
Paris—Credit Lyonnais.

The Chartered Banks.

**Canadian Bank of Commerce**

**DIVIDEND No. 45.**

NOTICE IS HEREBY GIVEN that a DIVIDEND OF THREE AND ONE-HALF PER CENT. upon the capital stock of this Institution has been declared for the current half year, and that the same will be payable at the Bank and its Branches on and after

**Monday, the 2nd Day of December next.**

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

B. E. WALKER,  
General Manager.

Toronto, October 22nd, 1889.

**THE DOMINION BANK.**

Capital, \$1,500,000. Reserve Fund, \$1,220,000

**DIRECTORS:**

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

**Head Office, Toronto.**

Agencies:—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napance, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., No. 366; Sherbourne St., cor. Queen; Market Br., cor. King and George Sts.  
Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.  
Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.  
R. H. BETHUNE, Cashier.

**BANK OF OTTAWA,**

**OTTAWA.**

Capital (all paid-up) \$1,000,000  
Reserve Fund 360,000

JAMES McLAREN, Esq., President.  
CHARLES MAGEE, Esq., Vice-President.

**DIRECTORS:**

R. Blackburn, Esq., Hon. George Bryson, Hon. R. L. Church, Alex. Fraser Esq., Geo. Hay, Esq., John Mather, Esq.

GEO. BURN, Cashier.

Branches:—Araprior, Pembroke, Winnipeg, Man., Carlton Place, Ont., Keewatin, Ont.  
Agents in Canada, New York and Chicago, Bank of Montreal. Agents in London, Eng., Alliance Bank.

**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.

**BANQUE D'HOUELAGA.**

Capital Paid-Up, \$710,100  
Reserve Fund, 100,000

**DIRECTORS:—**

F. X. ST. CHARLES, Pres. M. LAURENT, Vice-Prest.  
R. Bickerdike. C. P. Hebert. J. O. Lafreniere.  
M. J. A. PRENDERGAST, Cashier

**HEAD OFFICE, MONTREAL.**

BRANCHES. Three Rivers, H. N. Boire, Manager. Joliette—J. H. Ostigny, Manager. Sorel—A. A. Larocque, Manager. Valleyfield—S. Fortier, Manager. East End Abattoirs. Vankleek Hill, Ont.—Wm. Ferguson, Manager.

CORRESPONDENTS. London, England—The Clydesdale Bank (Limited). Paris, France—Credit Lyonnais, New York—The National Park Bank. Boston—The Maverick National Bank. Collections made throughout Canada at the cheapest rates.  
Letters of credit issued available in all parts of the world.

The Chartered Banks.

**BANK OF HAMILTON**

**DIVIDEND No. 34.**

Notice is hereby given that a dividend of four per cent. for the current half-year, upon 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 agencies on and after

**Monday, the 2nd day of Dec. next.**

The transfer books will be closed from the 1st to the 30th November next, both days inclusive.

By order of the Board.

J. TURNBULL,  
Cashier.

Hamilton, October 23rd, 1889.

**THE ONTARIO BANK.**

**DIVIDEND No 64.**

Notice is hereby given that a Dividend of Three and One-half per cent. for the current half year, (being at the rate of Seven per Cent. per annum), has been declared upon the Capital Stock of this Institution, and that the same will be payable at the Bank and its Branches on and after

**MONDAY, 2nd Day of December next.**

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

By order of the Board,

C. HOLLAND,  
General Manager.

Toronto, 18th Oct., 1889.

**UNION BANK OF CANADA.**

Capital Paid-up, \$1,200,000. Reserved fund, \$100,000

**HEAD OFFICE, QUEBEC.**

Board of Directors.—ANDREW THOMSON, Esq., President; E. J. PRICE, Esq., Vice-President; Hon. Thomas McGreevy, D. C. Thomson, Esq., E. Giroux, Esq., E. J. Hale, Esq., Sir A. T. Galt, G.C.M.G. E. E. Wynn, Cashier.

Branches—Alexandria, Ont., Iroquois, Ont., Lethbridge, N.W.T., Montreal, Que., Ottawa, Ont., Quebec, Que., Smith's Falls, Ont., Toronto, Ont., West Winchester, Ont., Winnipeg, Man.

Foreign Agents—London—The Alliance Bank (Ltd). Liverpool—Bank of Liverpool (Ltd). New York—National Park Bank. Boston—Lincoln National Bank. Minneapolis—First National Bank.  
Collections made at all points on most favorable terms. Current rate of interest allowed on deposits.

**THE COMMERCIAL BANK OF MANITOBA.**

Authorized Capital, \$1,000,000

**DIRECTORS.**

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

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

**MERCHANTS BANK OF HALIFAX.**

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

**BOARD OF DIRECTORS;**

THOS. E. KENNY, M.P., President.  
Hon. JAS. BUTLER, M.L.C., Vice-President.  
Thomas A. Ritchie. Thomas Ritchie.  
M. Dwyer, Wiley Smith,  
Head Office, Halifax, N.S., D. H. Duncan, Cashier.

Branch, Montreal, E. L. Pease, Manager.

**AGENCIES:**

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

In ISLAND OF MIQUELON—St. Pierre.

**CORRESPONDENTS:**

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

The Chartered Banks.

**THE STANDARD BANK OF CANADA.**

**DIVIDEND No. 28.**

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 Agencies, on and after

**The 2nd Day of December next.**

The Transfer Book will be closed from the 16th November to the 31th November, both days inclusive.

By order of the Board,

J. L. BRODIE,  
Cashier.

Toronto, 22nd Oct., 1889.

**IMPERIAL BANK OF CANADA.**

Capital Paid-Up \$1,500,000  
Reserve Fund, 650,000

**DIRECTORS:**

H. S. HOWLAND, Esq., President.  
T. R. MERRITT, Esq., Vice-Pres't, St. Catharines.  
Wm. Ramsay, Esq. T. R. Wadsworth, Esq.  
Hon. Alex. Morris. Robert Jeffrey, Esq.  
Hugh Ryan, Esq.

**HEAD OFFICE, TORONTO.**

D. R. WILKIE, Cashier.  
B. JENNINGS, Asst. Cashier. E. HAT, Inspector  
Branches—Brandon, Man., Calgary, Alta., Essex Centre, Fergus, Galt, Ingersoll, Niagara Falls, Port Colborne, Sault Ste. Marie, St. Catharines, St. Thomas, Toronto, Yonge St. cor. Queen, Welland, Winnipeg, Woodstock.  
Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Prompt attention paid to collections. Debentures purchased.

**Eastern Townships Bank.**

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

**BOARD OF DIRECTORS**

R. W. HENRIKSSON, President.  
Hon. G. G. STEVENS, Vice-President.  
Hon. M. H. Cochrane, D. A. Mansur,  
Thomas Hart, Israel Wood,  
G. N. Galer. T. J. Tuck. N. W. Thomas.

**HEAD OFFICE, SHELBROOKE, QUE.**

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

**THE WESTERN BANK OF CANADA.**

**HEAD OFFICE, OSHAWA, ONT.**

Capital Authorized, \$1,000,000  
Capital Subscribed, 500,000  
Capital Paid-up, 341,000  
Reserve, 60,000

**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.

**Cashier.**

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

**LA BANQUE NATIONALE.**

**HEAD OFFICE, QUEBEC.**

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

**DIRECTORS:**

A. GABOURY, Esq., President.  
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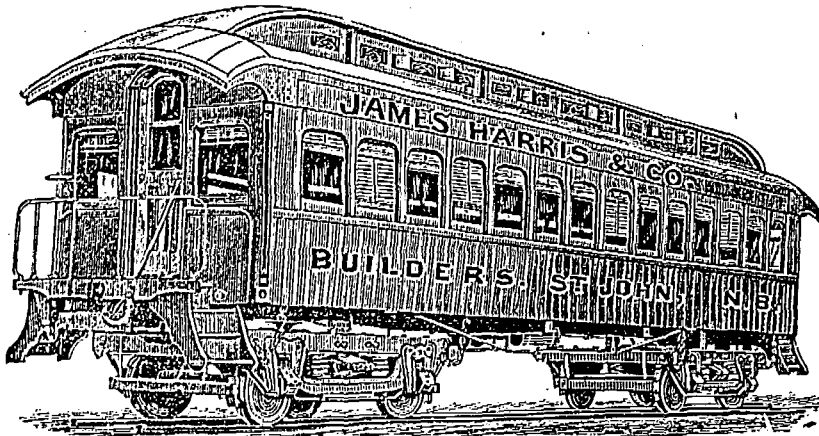
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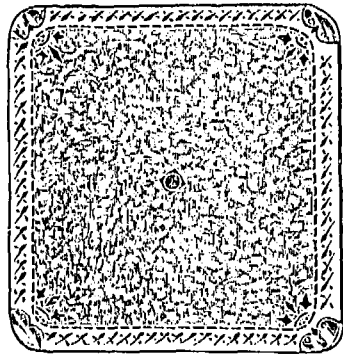
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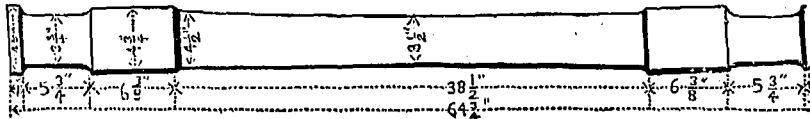
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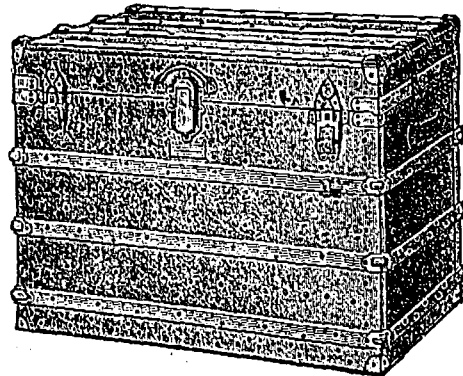
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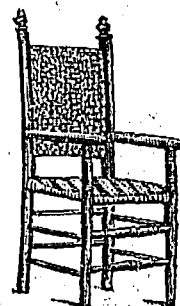
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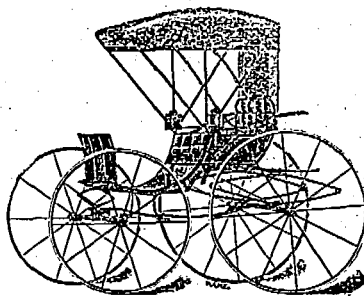
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MCLEOD'S TRUE FRUIT SYRUPS,

Contain no artificial flavouring or colouring  
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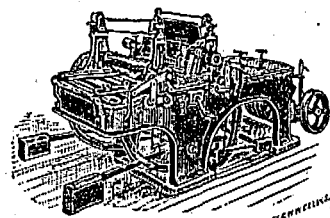
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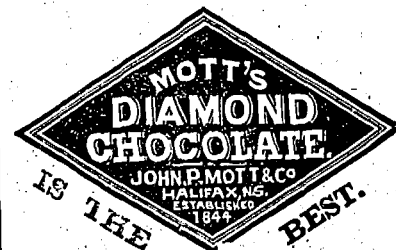


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The 70 horse power can be taken over thorough-  
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Every boiler insured against explosion by the  
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ESTABLISHED OVER 40 YEARS.



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*Electric Light Stations, Grain Elevators,*

And all Purposes where intermittent transmission of Power is required,

USE THE

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**Friction Clutch Pulleys and Cut-Off Couplings**

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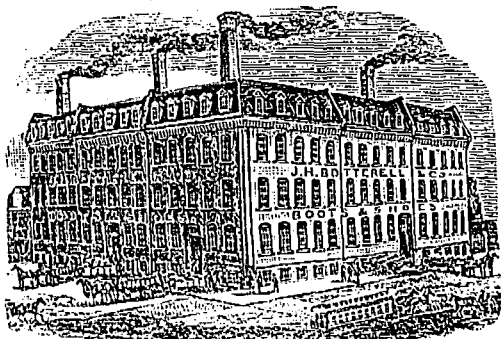
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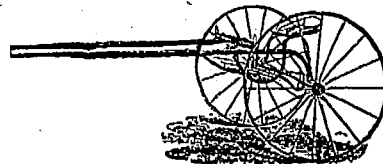
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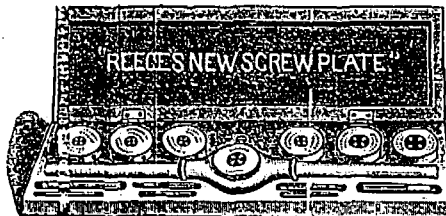
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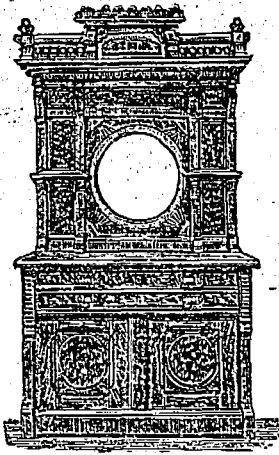
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Every Can has a Lion on the Label. This label is a guarantee to the consumer that the quality is first-class. Ask your grocer for the Lion Brand. Do not take any other.

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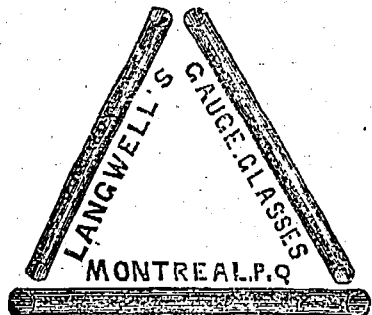
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Brown Cottons and Sheetings, Bleached Sheetings, Canton Flannels, Yarns, Bags, Ducks, &c.

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177 St. Paul Street,  
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Always keep in stock for immediate delivery  
Bar and Sheet Iron, Oils, Varnish, Putty,  
Paints, Glass, &c., &c.,

At prices which defy competition.

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Specialty of Small Wares and Fancy Goods.  
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GENERAL MERCHANTS  
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BLEACHED SHIRTINGS,  
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The Best Inkstand in the World.

No dust! Ink always fluid!  
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Specially finished for Sewing Machines, and  
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Best Brands of Family Flour Manufactured.

All kinds of Mill Feed on Hand.  
Prices quoted on application.

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**Bran and Shorts**

Very Cheap.

We have a quantity of Bran and Shorts on hand  
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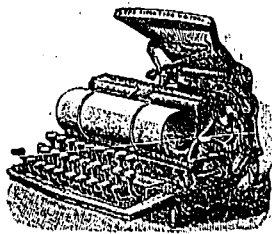
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The only first class Machine at  
a Low Price. Writes in Sight  
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Sub-agents wanted for out of town  
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Send for Prospectus.

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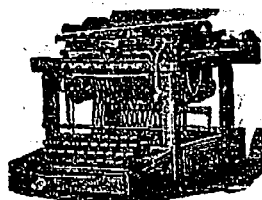
IS THE ONLY DURABLE MACHINE,

SAVES

TIME, --- MONEY,  
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THE BEST IS CHEAPEST.

To Circulars Apply,



**JOHN O'FLAHERTY,** 248 St. James St., MONTREAL.



**DOMINION Wire Manfg. Co.**

(LIMITED)

Manufacturers of

"DIAMOND POINT" WOODSCREWS,

— ALSO —

Wire Nails, Barb Fencing, Plain Wire, etc.

Send for Price List and Discounts.

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**THE CHEAPEST PICTURE FRAMING!**

Of the Newest Designs, by

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The Strongest and Most Durable Lace on the Market.

For Sale by all First-Class Dealers.

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Correspondence solicited with the trade.

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Cooking and Heating Stoves

Are the Best and Cheapest.

Each One Guaranteed.

**Furnaces and Hot Water Boilers!**

Steam Fittings and Coil Screens.

Estimates Given for all Kinds of HEATING and IRON WORK.

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**Breadmakers' Goods.**

Breadmakers' Yeast.

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" Thermometers.

Our YEAST has won a place in nearly every store in the Dominion. Our BAKING POWDER has won for us thousands of testimonials. Our THERMOMETERS and KNEADING PANS are indispensable to every housekeeper.

Orders should be sent to Wholesale Grocers. Price Lists sent on application.

**THE BREADMAKERS' YEAST CO.**  
TORONTO, ONT.

**John S. Shearer & Co.**

MANUFACTURERS' AGENTS,  
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**Windsor Cotton Co.**

THE FAVORITE COTTONS:

36 x 40-inch Sheetings. | Grey Twills.  
72 x 80- | Drills.

To the Wholesale trade only.

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**White Lead**, by the Dutch process. The only Lead that is fit for first-class work  
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**Coach Colors Ready for Use**, for Carriage and Ornamental work of all kinds. They dry immediately with enamel gloss.  
**Mistletoe Window Blind Green**—The Green of Canada.  
**Elephant Varnishes and Japans**, for House and Carriage work; becoming every day more popular.

Every Variety of Colors in Oil, Japan and Turpentine. We ship quickly  
Transparent Oil Wood Stains.

**FERGUSON, ALEXANDER & CO.**  
14, 16, 18, 20 and 22 College St., MONTREAL.

**DO YOU SELL SHOES?**

IF SO, WRITE TO

**I. D. THURSTON & CO.,**

FOR A SAMPLE OF THEIR

**SPECIAL No. 11**

Women's "Peerless" Dongola Button Boot. M. S. Solid Leather.

Put up in 12-Pair Cases, \$21 Nett Cash.

ADDRESS ALL LETTERS:

**I. D. THURSTON & CO., - 749 Craig Street**

Mention this paper. MONTREAL.

*Commercial Summary.*

A SUMMER hotel is reported to be in contemplation for Port Hawkesbury, C. B.

St. JOHN, N.B., will report on the adoption of an electric street railway system.

St. JOHN, N. B., imports for October were \$391,000; duty, \$91,000; exports, \$264,000.

KINGSTON imports during October were valued at \$114,052; exports, \$73,055; collections, \$12,018.

SEAFORTH is to be lighted by electricity; 70 arc lights of 2,000 candle power each have been secured

Two men were arrested near Ottawa last Friday while carrying an illicit still of about 16 gallon capacity

FINE specimens of ore containing silver have recently been taken from a mine in the vicinity of Woodstock, N. B.

EX-MAYOR CLUTTON, of Aylmer, Ont., has purchased the Vienna woollen factory, and intends starting the machinery at once.

It is rumoured in Windsor, Ont., that extensive opium smuggling has been going on there for some time; the opium being shipped to Chicago.

The Inland Revenue returns for the port of Toronto for October are \$119,194.89; for October, 1889, \$114,174.73; increase for 1889, \$4,950.16.

MR. W. F. ALLOWAY, of Winnipeg, was in Ottawa last week urging the granting of a land subsidy to the Lac Seul Railway Co. This company was chartered last session, the line being designed to run from Shelly river, on the line of the C.P.R. between Winnipeg and Rat

Leading Wholesale Trade of Montreal.

**STEWART MUNN  
& COM'Y,**

General \* Commission \* Merchants.

**Fish Oils, &c.**Steam Ref'd Seal Oil. Nfld. Cod Liver Oil.  
Nfld. Cod Oil. Gaspe & Halifax Cod Oil.

Receivers and Shippers of

Flour, Provisions &amp; General Produce

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Wool Pullers and Tanners,

MANUFACTURERS OF

Gleazed and Dull Dongola Sheep,  
Colored and Russet Linings.

DEALERS IN

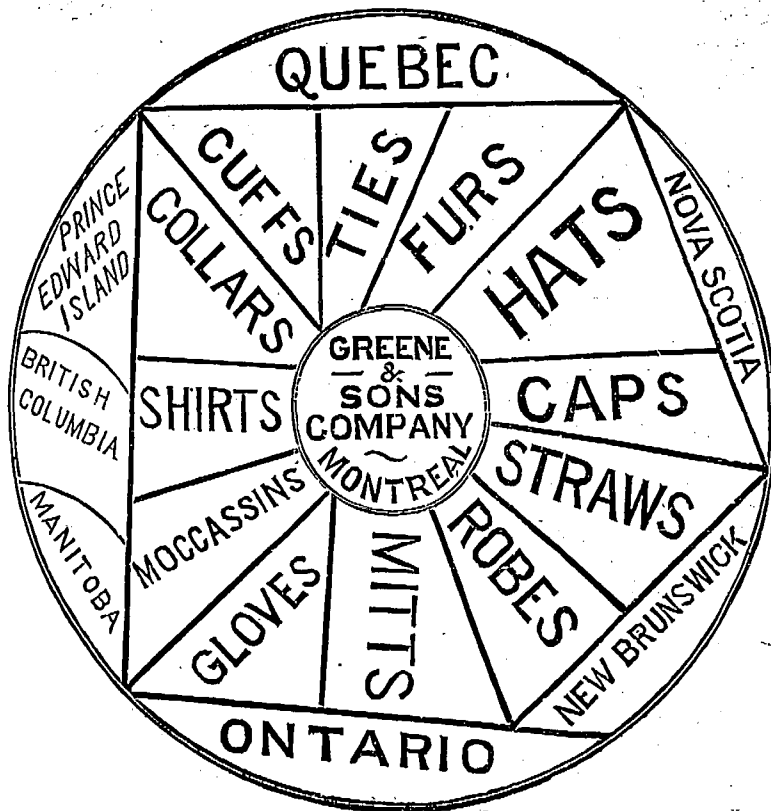
Wool, Sheepskins, Hides and Calfekins.

Office and Factory—CITY ROAD.  
Near Haymarket Square, St. John, N.B.**TROTTER BROS.,**

Custom House Agents,

**STORAGE** Bond  
or Free30 & 32 St. Nicholas St.,  
MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1889.



Portage, to English river, a distance of about eighteen miles. The object of the line is to give access to a timber country.

The following are the inland revenue returns at the port of Guelph for October, 1889: Total, \$24,299.11; month October, 1888, \$19,514.22. Increase, \$4,784.89.

The bankrupt stock of Thomas Cole, Ridgetown, Ont., has been purchased by Mr. Northwood of Chatham at 51½ cents on the dollar. It was invoiced at \$4,487.

The value of lime exported from the kilns within a few miles of St. John, N. B., during the past four months is \$57,000. The business is expected to be greatly extended next year.

There are in the Halifax port uncleared, says the *Chronicle* of the 4th inst., seven steamers, seven barques, one brig, four brigantines and ninety-two schooners—a total of 111 vessels.

The total export of lumber from Richibucto, N. B., during 1889 was 10,697,581 superficial feet of deals, requiring 27 vessels to carry it; from the outport of Buctouche 3,387,167 feet was shipped in 11 vessels.

POSITIVELY, comparatively and superlatively unfair were the remarks at a recent professional gathering when somebody toasted, "The Lawyers:—Hard to get on; harder to get honor; hardest to get honest!"

OWEN SOUND, Ont., has voted \$20,000 for permanent improvements. —Lindsay, Ont., is now lighted by electricity.—Ingersoll, Ont., will put in a water works' system at once.—Gananoque, Ont., spent \$130,000 in new buildings this year.

The sale of property of the bankrupt firm of Simmonds & Burpee, contractors, St. John, N.B., has been stopped by an injunction procured by Alexander Gibson, the lumber king, who objects to preferences given to Thompson, Blair and McFarland.

It is reported from Chicago that the elevators belonging to Murgor, Wheeler & Co., have been sold for \$2,500,000 to the English syndicate. The Murgor-Wheeler system is the largest in the city, having a capacity of 6,500,000 bushels. The amount paid is said to be \$2,250,000.

POTATOES are expected to reach a high figure throughout Manitoba this winter. They are now selling at 65c. per bushel, and are likely to go much higher. Apples are mostly brought in from the United States, owing to the scarcity of the Ontario crop, and sell from \$4 to \$5 per barrel.

T. MILLER, hardware, Toronto, has assigned. At a meeting held last week the liabilities were shown to be \$8,661 with assets estimated at \$6,787. An offer of 25c by Miller's father at 3 and 6 months, on conditions of discharge being granted, was refused. The estate will be disposed of.

The controversy between the Hamilton authorities and the Grand Trunk has been decided in favor of the latter in securing for the company the privilege of laying a spur track at the outskirts of the city for the purpose of transferring freight more speedily to and from the Northern and Northwestern line.

HARR & LOOK, wholesale fruit and commission merchants, Toronto, have found business unsatisfactory of late and were compelled to assign. Recent losses in the canned goods business was followed during the past summer by a dull fruit season which they attribute as the cause. Liabilities about \$2,300; assets small.

Four firms are engaged in the shipment of potatoes from Buctouche, N. B., to the Boston market, and some twelve carloads have been shipped so far. Shipments have ceased for some days past owing to a drop in prices, but these firms are still buying. A warehouse for storing the potatoes has been erected near the depot.

The Central Iron Bridge Works Co., Peterboro, has secured the

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THE WHITE LEAD PAINT CONTAINED IN THIS PACKAGE IS GUARANTEED BY THE WHITE LEAD ASSOCIATION OF CANADA TO BE ABSOLUTELY PURE.

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Secy of the Association.

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OFFICES AND WAREHOUSES:

310, 312, 314 & 316 ST. PAUL STREET,

—AND—

147, 149 & 151 COMMISSIONERS ST.

MONTREAL.

contract for the new G. T. R. bridge at Campbellford. The ironwork for the new bridge at Yarker, on the N. T. & Q R., is now being shipped. There are 130 men employed in connection with the Bridge Co., which has been increased fourfold in capacity within a year.

The receipts at the Montreal Custom House for the month of October were \$821,495.93 as compared with \$775,940.42 for the corresponding month of last year, showing an increase of \$45,555.51 for this year. The Inland Revenue returns for the month of October were \$190,200.49 as compared with \$174,739.74 for the same period of last year, showing an increase of \$15,460.75 for this year.

The will of the late Hon. James Turner, senior partner in the wholesale grocery firm of Messrs. James Turner & Co., Hamilton, has been entered for probate. The estate, which is valued at \$180,000 is composed of:—Real estate, \$80,000; interest of firm, \$70,000; household effects, \$10,000; bank shares, \$10,000; and \$10,000 life insurance. To the latter may be added \$16,000 bequeathed to Mrs. Turner.

A CALL of \$50 per share from the contributors of the St. John, N.B., Building society, now in liquidation has been made. The petition set out that the total amount due the depositors and debenture holders was, at the time the order for liquidation was made, about \$100,283. The statement of assets annexed to the petition places the nominal value at \$86,255, but the estimated value is about \$55,180.

A RECENT despatch from Chicago says that a Canadian Pacific line of steel freight and passenger steamships, the finest craft on the lakes, will be running between Chicago, Milwaukee, Gladstone and Owen Sound before the marine season of 1890 is over. The idea is to force as low an export trade by way of Montreal as is now obtained by way of Baltimore, the rate by Baltimore being 17 cents, and by way of Montreal 23 cents.

The White Lead Association of Canada, whose announcement will be seen elsewhere, was formed by leading manufacturers to protect the public against adulterated lead sold as pure throughout the

country. The names of such leading manufacturers as A. Ramsay & Son, Fergusson, Alexander & Co, McArthur, Corneille & Co., and others, are sufficient guarantee that the association is formed for a generally good purpose.

The desire to rush business and do a large trade seems to have been the first consideration in the case of Messrs. Sootheran & Co., gent's furnishes, Lindsay, Ont. The natural result has arrived and they assign with a host of book debts scattered throughout the county, presumably good but slow to collect. The firm succeeded Sootheran, Outhro & Mark who failed in 1887. This firm dissolved last month and Mrs. J. H. Sootheran is said to be the present owner. Liabilities will exceed \$10,000.

In connection with the Government fisheries' exhibit in Ottawa the Minister of Marine and Fisheries has given instructions for the organization of a fish hatchery in the basement of the building. Plans are being prepared and the work will be pushed without delay. The new hatchery will have accommodation for 8,000,000 whitefish and 1,250,000 salmon trout. It will be of much benefit to Eastern Ontario and Western Quebec, the nearest Government hatchery now being at Newcastle.

A PUBLIC meeting was held in Aylmer, Ont., last week, to discuss the advisability of granting a bonus to the Aylmer and Port Burwell railway, Mayor Hutchinson occupied the chair and spoke strongly in favor of granting aid to the railway. Stirring speeches were also made in favor of a bonus by many prominent citizens. The proposed line will extend from Port Burwell to Kingsmill on the M.C.R., a distance of fifteen miles. This will furnish a much-needed outlet for the townships of Houghton, Bayham, Malahide, and the villages of Vienna and Port Burwell.

ADVICES from Winnipeg, dated 31st October, state that about 1,500,000 bushels of wheat have been shipped out by the C.P.R. this season. Wheat is quoted at from 65c@68c in Winnipeg; at Moosejaw, 51c; Carberry, Wolseley, 58c; Emerson, Treherne, Cypress River, Glenboro',

(ASSESSMENT SYSTEM.)

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Reserve Fund .....	\$1,500,000	Insurance Written .....	\$200,000,000
The Admission Fee and One Year's Annual Dues on \$1,000 Life Insurance is \$11.00, on \$5,000 Life Ins. \$35.00, on \$10,000 Life Ins. \$70.00, on \$20,000 Life Ins. \$140.00.			

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**THOS. BRYAN**  
Manufacturer of  
**BRUSHES,**  
LONDON, Ontario  
Illustrated Price List sent on application.

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MERCHANTS,  
IMPORTERS and GROWERS.  
Dealers in all kinds of **Dairy Supplies**  
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**SUGARS**  
Teas, Coffees,  
Spices, Syrups,  
And a complete stock of  
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Salt and Fresh Water Herrings and an assortment  
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**BROWN, BALFOUR & CO.**  
HAMILTON.

**BAULD, GIBSON & Co.**  
HALIFAX, N.S.  
(Established 1816)  
WHOLESALE GROCERS AND IMPORTERS.  
Special attention given to CANNED  
**Lobsters, Mackerel**  
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**MOLASSES AND SUGARS**

**CHAS H. HARVEY**  
HALIFAX, Nova Scotia,  
IMPORTER OF  
**COFFEE**  
**GINGER, COCOA, LIME JUICE, FRUITS.**  
&c. &c., &c.,  
— AND —  
**GENERAL COMMISSION MERCHANT**

Groton, Clearwater, Bossevain, Portage, Chater, Indian Head, 60c; Holland, Carman, Morden, Killarney, 61c; Manitou, Crystal City, High Bluff, Brandon, Virden, 62c; Oak Lake, Whitewood, Lariviere, Cartwright, Burnside, Douglas, 62c; Stonewall, Deloraine, Wapella, 64c; Pilot Mound, Alexander, Regina, 65c; Fleming, 66c; Thornhill, 67c.

The creditors of Charles Tilley, shoe dealer and manufacturer, Toronto, met last week. The statement showed liabilities of \$8,510, with assets of \$5,855. Those present were willing to accept 40 cents in the dollar—the amount offered—without security. Mr. Tilley, who has been in business 15 years, attributes the real cause of his present troubles to the misappropriation of notes given by him years ago to retire some paper not just due at the time, and which resulted in his being compelled to pay both. A settlement at the above figure is expected to be made.

From Windsor, Ont., it is stated that C. M. Duustan, one of Essex Center's prominent citizens, has become financially embarrassed and now dwells in the land of the free. He went to Arkansas some time ago, and it was thought that he would return until a few weeks since, when he had an auction sale, and all the notes payable for the articles sold were made out in favor of his daughter. This aroused the suspicion of the Imperial Bank, which is one of the heaviest creditors, and they instituted suits. James Laird and James Oliver are left in the sum of \$5,000 each. A number of other local parties are also interested.

P. W. & E. Huot are respectable and industrious young men who began a lumbering business in one of the front shops of the St. Lawrence Hall some three or four years ago with little or no capital. They had, therefore, insufficient resources to tide them over a bad season such as that recently closed. They bought chiefly from Boisseau freres, and Gault, Bros & Co. It is to be feared that they credited as Othello loved, "not wisely but too well." In a business supposed to be chiefly cash, book debts of \$3,000 are rather excessive in four years; but considerably over half of these is estimated as good. The stock is about \$6,000; liabilities about \$10,000. We cannot believe that Mr. Huot understood a certain publisher aright—t, threaten them because they were not patrons.

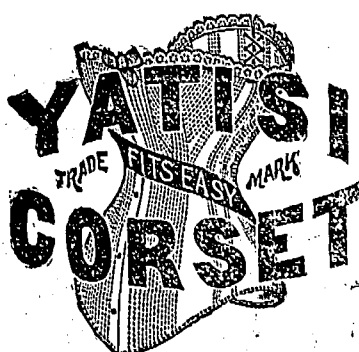
An Order-in-Council has been passed defining the mode in which the annual fisheries bounty of \$150,000 shall be paid this year; this sum, it will be remembered, being the interest on the money paid to

Canada by the United States under the famous Halifax award as compensation for the use of the Canadian fisheries, which the New England fishermen had enjoyed for a number of years. The basis of apportionment is as follows: Vessels entitled to receive the bounty shall be paid on the basis of one dollar and a half per register ton, provided, however, that payment to any one vessel shall not exceed the sum of \$120. One-half of this bounty, or 75 cents per ton, is to be paid to the registered owners of the vessel, and an equal division of the balance to the crew. Fishermen engaged in fishing in boats, who also have complied with the regulations entitling them to receive the bounty, will be paid the sum of three dollars per man, and the owners of fishing boats one dollar per day.

The liabilities of James Pickard, merchant and miller, Exeter Ont., whose assignment was alluded to last week, seem to have assumed greater proportions than was at first supposed. Being one of the pioneer merchants of that district, the confidence reposed in him by the farmers of the surrounding neighborhood was sufficient to allow him the use of money from year to year which was mostly invested for their interests. Some years ago finding his shelves overstocked he opened a branch store in Sasforth which was subsequently transferred to his son. Last spring other branches were opened up with the intention of reducing stock, but extra expenses were evidently overlooked for the necessary relief was not forthcoming with which to meet his maturing paper. Farmers' unsecured claims, will, it is said, reach \$35,000, in sums ranging from \$200, to \$2,000. The total unsecured liabilities will reach about \$65,000, which with \$30,000 secured foots up a total of about \$95,000. \$20,000 nominally in real estate is among the assets—also heavy book debts and stock.

The lake vessels have, apparently, more demand for space at present than they can accommodate. It is reported from Kingston that some seven cargoes are awaiting shipment to the States from that port, but there is no demand for them. In an American paper we find the following:—The freight blockade caused by the scarcity of freight cars still continues. The Rock Island railway was 1,600 cars short one day last week, and about the same time the Chicago and Alton had 500 loaded grain cars sidetracked at various points, and were unable to use them. Though the situation is bad, it shows an immense increase of business. All the car shops are working at full capacity, and the Pullman shops have been obliged to refuse orders. The Pennsylvania railway alone has 6,000 freight and coal cars under construction. The entire equipment of the Grand Trunk,

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**CORALINE**  
**CORSETS.**



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QUEBEC  
AND THE MARITIME  
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Lanterns, Chimneys, Prisms, Globes, Lamps, Fruit Jars. *Import Orders a Specialty.*  
Bisque Ornaments, Bric-a-Brac, Satin Ware, Statuary, Gasaliers

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After NOVEMBER 1st we are unable to ship, except by express, the following, on account of liability to freeze:—

- Lyman's Dialysed Iron.
- Lyman's Concentrated Fluid Coffee.
- Lyman's Fluid Magnesia.
- Condy's Disinfecting Fluid, bulk or bottled.
- Windsor French Dressing.

Please examine your stock, and if you have not enough of any of these lines to last till spring, it will save you money to order promptly.

Yours truly,

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- Warter & May, Oporto Ports.
- J. T. Wilkens, Rotterdam, Holland Gin.
- Ind Coope & Co., Burton-on-Trent, Ales.
- Siebert & Sons, Trinidad, Genuine Angostura Bitters.
- Banagher, Irish Whiskey, on the Green Banks of the Shannon.
- Eschenauer & Co., Bordeaux, Clarets, Sauterns, &c.
- Catheart & Co., Ayr, Carrick Blend, Scotch Whiskey.
- Andrew Usher & Co., Edinburgh, Scotch Whiskeys.
- Royal Hungarian Government Wines, of Budapest, Hungary.

C. C. CLEVELAND. GEO. F. CLEVELAND.  
**J. L. GOODHUE & CO.,**  
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Haddies, Bloaters, Haddock, Cod, Herrings, Boneless Cod Salmon, Cranberries, Canned Goods, Malpeque Shell Oysters—also Bulk—received on Consignment.

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numbering some 20,000 cars, is in use either on the Grand Trunk or connecting lines; 1,000 new cars are now being manufactured in the company's own shops in addition to others manufactured elsewhere. At Montreal the Grand Trunk has several hundred cars with freight for export, simply awaiting the action of the steamship companies. The C. P. R. has about 600 or 700 cars of export freight waiting for the steamship companies to move.

**THE TELEPHONE FEUD.**—By the latest movement on the part of the Bell Telephone Co., the rate to subscribers to the Bell alone will be \$5 a year, but those who subscribe to both companies will have to pay the Bell \$50 a year. A special meeting of the Federal Telephone Co. is called for next Wednesday for the purpose of making a by-law authorizing an increase in the capital stock and the issue of bonds. The company's officers have been working day and night since the fire which burnt out the heart of the apparatus last summer, and hope to resume service at an early day.

The annual general meeting of the Iroquois Hotel Co. was held in this city the 5th inst. The business of the season in common with that of most summer hotels, was unusually light. The dividend was passed. Still the results could not be pronounced altogether unsatisfactory. A small sum was carried to the credit of profit and loss, and considerable improvement was effected in and about the hotel and on

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NAPANEE HYDRAULIC CEMENT, guaranteed to equal any native Cement. Address,

**THE RATHBUN COMPANY,**

DESERONTO, ONT.

the lake drive. The old board with one exception was re-elected, Mr. Louis Davis replacing Mr. Hugh Paton. The new board were recommended to confer with the Grand Trunk Railway Co. on the subject of a spur line from the park at the Richelieu river to the hotel and to the picturesque little village of St. Jean Baptiste in the fertile valley to the east. Large quantities of hay and other farm produce are hauled from that part of the county of Rouville, and the municipality would doubtless contribute towards the subsidy. Charles Garth, Henry Hogan, I. H. Stearns, C. F. Sise, L. J. Forget, Sir Donald Smith, Bruce F. Campbell, Hector Mackenzie and Louis Davis constitute the new board of directors.

The case of Mr. Jas. G. Davie, of this city, merchant and vice-president of the Ville Marie Bank, is more than unusually regrettable. By the terms of a rather indifferently drawn agreement with W. H. Parsons, merchandise and financial broker, who left Montreal suddenly some time ago, Mr. Davie is held by the courts to be liable as a partner with the absconder. The terms of the contract were, briefly, that on certain moneys lent by him to Parsons, Mr. Davie was to get six per cent interest, and at the end of five or six years he was to receive a portion of the profits of the business. In the absence of the arguments adduced, it is difficult to see how a man who is promised

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DUMARESQ & MORRISON, Agents,  
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MANUFACTURERS OF

The "Field-Stirling" Patent

High Pressure Boiler

The Safest and Cheapest Steam-Generator Now in Use.

This Boiler is unusually durable, being made of the best steel and wrought iron exclusively. No cast-iron is employed. All parts of the Boiler are readily accessible for the clearest inspection.

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WE GUARANTEE DRY STEAM AND GREAT ECONOMY OF FUEL.  
P. O. Box 1707, Montreal. R. FITZGIBBON, Manager.



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Consignments of Furniture, Etc, carefully handled.

Fruits in their Season, Etc.

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LARGE WAREHOUSES.

Returns Promptly Made.

Best of References.

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**DAWES & CO.,**  
**Brewers & Malsters**  
INDIA PALE AND XX MILD ALE.  
EXTRA AND XXX STOUT PORTER.  
(In Wood and Bottle.) Families Supplied.  
SAND PORTER, Quarts and Pints.  
Office : - - 521 St. James Street West  
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Orders received by Telephone.

Halifax Steam Coffee and Spice Mills.  
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**W. H. SCHWARTZ & SONS,**  
WHOLESALE  
**COFFEES and SPICES**  
Of every description, put up in all kinds of packages.  
Halifax, Nova Scotia.

**LONSDALE, REID & CO.,**  
**DRY GOODS.**  
Our Travellers are now on the road with a full range of Fall Samples. Orders entrusted to them, or by letter, will have careful and prompt attention.  
18 St. Helen Street, - - Montreal.

a share of the profits of a business some years hence, can be proven to be a partner in the meantime, notwithstanding his having lent money to the concern. Mr. Davie refuses to acknowledge the liability, and though perfectly solvent and well-to-do as regards his own affairs, prefers to assign rather than pay an unjust claim. The demand of assignment is at the instance of Solomon Teller & Bros, of Philadelphia. The principal claimants are La Banque Ville Marie, \$14,974; Estate Masson, \$6,000; Credit Foncier of Montreal, \$5,000; James Baxter, \$6,000; Trowen & Co., New York, \$1,678; Remington Paper Co, New York; \$1,502; E. Bachelder, New York, \$1,813; and S. P. Cook, Montreal, \$999; total, \$45,000. What may remain for the creditors of the insolvent Parsons after the others are satisfied, is still an unknown quantity.

IN THIS Province the following trade embarrassments are reported: F. J. Hebert, tailor, Granby has assigned for \$1,100. He has only been in business a short time.—Scriver Bros, general store, Hemmingford, have compromised at 75c. They were burnt out the beginning of October and suffered a loss of several thousand dollars: liabilities \$30,000.—T. Vian, shoes, Hull, has assigned for a trifling sum.—Jos. Wm. Barretto, furniture and undertaker, Lachine, has assigned; liabilities \$1,200.—F. X. Lamothe, storekeeper, Upton, has assigned for \$3,000—Henry Newham, trade, Upper Thorne Centre, has compro-

mised at 40c, 3 and 6 months. Liabilities \$1,800. He has been in business less than two years.—D. E. Dewar, general store, Aylmer, has assigned after carrying on business for some ten years in all. He failed 5 years ago and has done little since.—Field Bros, commission merchants, city, have assigned at the instance of Alphonsine Field, Brockville, Ont. Liabilities are estimated at \$3,300.—Jos. S. Beaulieu & Co, ship chandlers, Quebec, have assigned. This is a small affair, they owe about \$3,000.—Parker Bros, general store, Scotstown, have assigned for a trifling amount.—Philius Faucher, trader, St. Francois-Xavier de Brompton, has assigned; liabilities \$3,500. Been in business some years; apparently doing a fair trade; too much money out.—Michel Bertrand, store, Varennes, has assigned on the demand of Francis Bertrand. Liabilities \$1,200.

ONTARIO furnishes the following list of business failures: J. F. Hamilton, a small tailor, Cobourg, has assigned and is not expected to owe more than \$1,000.—Robinson & Rowley, florists, Ottawa, have assigned. They did fairly well for a time, but have gone behind of late. Liabilities will reach several thousand dollars.—R. May, hats and caps, Toronto, has assigned; liabilities \$1,200; assets \$550. He commenced last January.—W. J. Paul, shoes, Toronto, has made an assignment. He commenced this summer and being out of town for

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Dundas Edge Tool Works,

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ROCK ISLAND, - - P. Q.

MANUFACTURERS OF THE

IMPROVED CONCORD AXLE and ADJUSTABLE SAND BOX.

These Axles are made of the finest quality of steel, and are warranted to run Two Hundred Miles without recolling.  
Correspondence Solicited.

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**GARTCOSH** .....  
**GARTCRAIG** .....  
**DRAIN PIPES**

STANDARD DRAIN PIPE CO'S PIPES.

Francis, Union and Chateau Portland Cements,  
Fire Brick, Clay, Etc.

**McRAE & CO., Ottawa, Ont.**

Branch—56 and 58 Esplanade. East Toronto.

**MACFARLANE, McKINLAY & CO.**

Manufacturers of

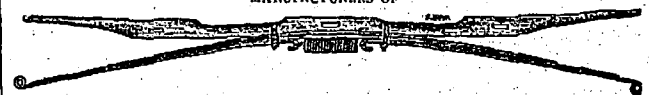
**WINDOW SHADES**

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FIRE ENGINE HOSE, HARNESS,

MOCCASIN, LAOE, RUSSET, AND

**OAK SOLE LEATHER**

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a time business must have suffered in his absence.—Geo. Daniel, Burford township, has assigned.—Mrs. Annie Cookson, milliner, London, has assigned before accumulating much of a debt.—Mrs. W. A. Lafferty, druggs, Perth, is offering to compromise at 35c; liabilities \$900.—A. T. Morrow, builder, Prescott, has assigned. He owes some \$2,500.—C. Caron, sash and door manufacturer, Renfrew, has assigned. He was formerly at Amprior and started in Renfrew a year ago. His means were small and he cannot owe much.—Chas. Clarke, a small grocer of St. Thomas, has assigned. He owes \$1,000 and has about \$600 in goods with which to pay it.—John Rowntree, butcher, Woodbridge, has assigned. He carried on an hotel for some years and his principal business latterly has been in Toronto. Liabilities will be several thousand dollars.—G. H. Tummond, general dealer, Bervie, has assigned. A small affair.—E. Copeland, boots and shoes, Brockville, has assigned.—A meeting of the creditors of P. J. Loughrin, Algoma Mills, was held on Saturday last; the statement presented showed liabilities of \$20,000, with assets of \$9,500 with which to settle.

At the instance of a city restaurant keeper, an action has been

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SMALL WARES -- AND -- ART NEEDLE WORK.

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## WINDSOR LION BRAND

Tomatoes Corn, &c., &c.

PREPARED BY

**JOHN WINDSOR & CO., Montreal**

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entered against Jean Salem Paquette on the charge of keeping a bucket shop at 55 St. Francois Xavier street. The complainant alleges having entered into a contract with Paquette for the purchase, in New York, of a quantity of petrol-um oil, but was given a fictitious contract purporting to be for the purchase of the same for \$1.06½ per barrel, and that he had no intention of purchasing, but made the contract in order to speculate on the rise and fall of oil. Paquette will be summoned before the police magistrate.

One of the longest incandescent light circuits in existence is said to have been erected recently by the Illinois Valley Electric Light & Power Co., Ottawa, Ill. The water power plant is eight miles from Ottawa. The Heiser long distance lighting system is used. The dynamo is of 700 candle power capacity. For the trunk line wire No. 8 B & S. gauge is used, hard drawn and weather proof. The total length of the circuit is 45 miles. The first lights are 8 miles from the dynamo and lights at the farthest point from the generator are said to be as brilliant and steady as those in the power station.

McSWENNEY BROS., dry goods, Moncton, N.B., are offering to compromise at 25c on the dollar.

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THE BOOKS WILL CLOSE ON THE  
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Instead of 30th April as heretofore.

*Profits will be declared and divided accordingly.*

THOSE JOINING NOW WILL PARTICIPATE IN THIS DIVISION.

Montreal, 1889.

J. W. MARLING, Manager, P. Q.

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Subsisting Assurances .....	\$100,000,000
Invested Funds .....	33,000,000
Bonuses Distributed .....	22,000,000

Annual Income .....	4,450,000
Deposited with the Government at Ottawa .....	1,180,000

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City Agent.

W. M. RAMSAY,  
Manager.

## NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1888)

Subscribed Capital, \$15,000,000, of which paid up .....	\$ 1,500,000
Accumulated Funds .....	17,905,000
Annual Revenue from Fire Premiums .....	} 4,835,000
Annual Revenue from Life Premiums .....	
Annual Revenue from Interest upon Invested Funds .....	

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Losses Paid, since the establishment of the Company, have exceeded.....\$80,000,000  
Balance held in hand, for payment of Fire Losses only, exceeds... 2,000,000  
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Deposit with the Dom. Govt., for the security of Policy-Holders in Canada, upwards of..... \$200,000

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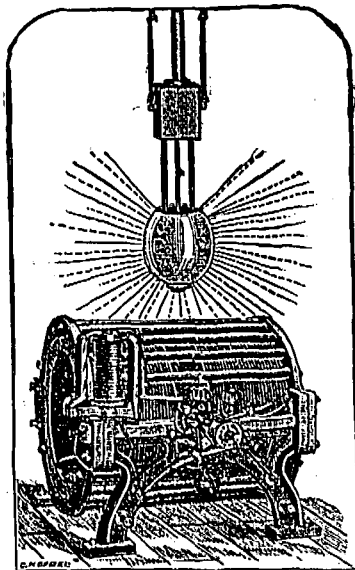
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— ALSO —  
Incandescent Lights  
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In all desirable quantities of Electric Lights the THOMSON-HOUSTON SYSTEM has no equal. The lights are superior in color and steadiness, and the entire apparatus is more economical, efficient and safe, more easily managed, and less liable to derangement than any other. This system was awarded the First Prize for the best system of Arc Lighting, and best Arc Lamp, at the Cincinnati Industrial Exposition of 1883, and the only Gold Medal at the International Inventor's Exhibition at London, Aug. 11th, 1885.

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### THE CANADIAN

## Journal of Commerce.

MONTREAL, NOVEMBER 8, 1889.

### OBNOXIOUS TAXES.

Probably on no part of this continent are the wheels of commerce clogged with such an array of obnoxious taxes as in this province and city, and we have lately had examples of the feverish anxiety to spend public money on large contract jobs, in the debates at the City Hall on useless and expensive projects connected with the harbor and its approaches, and other alleged civic improvements, which augurs ill for any removal of the present burdens. Bit by bit, but only after persistent agitation for many years, the charges on shipping at this port have been brought down to a reasonable level, only, we fear, to be imposed again before long if the voice of reason is not heeded.

Unfortunately, among the class of men who have come to the front in public affairs, there are too many needy adventurers who are scheming and planing for their own aggrandizement, and no confidence can be felt that public affairs are safe in their hands. The commercial corporation tax seems to have come to stay, notwithstanding the protestations made that the law would only be imposed as a temporary expediency. The tax is prejudicial to mercantile interests and the public as well, as it bears severely on the smaller concerns and tends to stave off competition and keep up rates. No less than \$558,000 was collected under this obnoxious impost in 1888, several years of arrears having accumulated pending appeal to higher courts. The ordinary annual "squeeze" under this head is \$150,000. Another provincial tax which we are far from being in accord with is the auction duty. This produces very little revenue, but checks trade sales and causes a great deal of trouble and mischief.

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J. SHORT McMASTER,  
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HENRY W. DARLING,  
Toronto.

Montreal is a natural centre for large sales of produce and merchandise and formerly when they were in vogue they attracted customers from all sections of Canada and the States, induced big consignments of goods here, promoted shipments both by rail and water and enlivened business matters generally. The auction tax is only 1 per cent, but in heavy transactions this mounts up and with so many other charges to reckon, including the keen competition which has cut margins of profit to a fine point, it has been enough to wipe out merchandise auction sales. The total amount now collected is small and chiefly arises from sales of household effects. We should imagine the expense of collection does not pay for the enforcement and the act would be a good one to strike off the statute book. In the fiscal year of 1888 the auction tax revenue for the whole province was only \$9,580, of which \$8,000 was drained from Montreal.

So much discussion has been raised with regard to the civic water tax that we cannot omit mention of it. With the question being discussed in the press as to whether it should be collected from the property owner, rather than the tenant, we have at present nothing to do. The receipts from this source are enormous and there is no reason why we should not get our water even cheaper than Chicago where the expense of obtaining it is much greater, instead of having to pay a higher rate. The civic income last year from this source was \$593,442, an increase of \$53,519 over the preceding year. A city favorably situated like Montreal should be blessed with a plentiful supply of water at much cheaper rates, and its agency in a sanitary sense would, we feel sure, make itself speedily apparent. The owners of new buildings have found little encouragement from the red-tape officials at the City Hall who have insisted on exacting the last cent from every tenant under the antiquated system in vogue for many years. Surely some liberality could be shown to owners of large buildings wishing to make a lump sum of their taxes, and thus not only simplifying dealings with their tenants, and the city, but effecting a cheapening of the high rents now ruling. That a uniform rate of \$4 for conveniences should be charged whether there is one or five on a flat is certainly absurd, and it is wrong to charge anything but a mere trifle for water where the tenant has not even the smallest corner tap in his office. Where no attempt, whatever, is made to supply water to tenants the tax should not be exacted. The reductions made last year amounted to \$24,478, furnishing a proof that the water rate presses too heavily on the poorer classes. There is no reason whatever, except in the minds of certain aldermen, who misrepresent their wards and the public interest, why this burden should not be lightened all round.

The business tax is another civic imposition which provokes a grumble every time it has to be paid and it is surprising that the business men of this "city of business" do not protest more forcibly and frequently against it. Trade cannot thrive and prosper unless conditions are made as favorable as possible, and annoying restrictions should be kept under with a firm hand. The amount collected under this tax in 1888 was \$183,394. Ward politicians who look upon this as coming from the pockets of merchants and traders are quite mistaken. This, and taxes of a similar nature, tend to keep up prices of goods by warding off possible competition which would otherwise ensue from new concerns, and the business man merely marks up his goods and thus the tax falls after all on the general public. Innumerable licenses and certificates on trades and callings of various kinds wind up a pretty full list of grievances. Business men might well smile sadly when the folly of their rulers in the city was ridiculed some time ago by a *canard* which stated that a project to pierce the mountain was under consideration. The scheme

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THE NEATEST, MOST DURABLE,  
MOST ATTRACTIVE,  
And very Best Ware in the Market.

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HULL, - CANADA.

to tunnel Jacques Cartier square, ostensibly to assist the wharf traffic, is almost equally absurd.

It is fully time to call a halt. Prudence and economy and a reduction of existing taxation is wanted by the rate payers, if we are not much mistaken, instead of useless and wasteful expenditures which can only result before long in heavier burdens.

### MEN'S FURNISHINGS.

The recent failures in the men's furnishing line have naturally directed the attention of the business community more pointedly towards their causes. At first it would seem difficult to see why failures in this line should happen as frequently as they do, considering that the margin of profit to the retailer is unusually large, and that, in a city like this, where the retailer can buy actually from hand to mouth, the loss by unsaleable stock should be reduced to a minimum. But there are many other quicksands which surround the beginner in the men's furnishing line besides that of overstocking, and it is usually on one of these that the unwary, careless, or extravagant retailer comes to grief.

The first, and probably the most frequent danger that besets the young merchant, is the temptation to extravagance engendered by the amount of money passing in over the counter. When he commences to take in three or four hundred dollars a week he becomes, to a certain extent, intoxicated by the idea that he is doing a rushing business, and forgets that there are bills ahead that must be met. He argues that he can combine pleasure with profit by spending a little money at nights to get himself known and draw trade to his store. As a rule, if he puts this idea into practice, he generally spends far more than the business so got is worth, and does not calculate that if he spends \$10 in getting \$20 worth of business, he is really losing money.

This, of course, leads to extravagance in living. A man who spends five or ten dollars at night on himself cannot well stint his household. His wife has to be dressed in a style commensurate with his own magnificence, and gradually the household expenses commence to eat away the margin of profit, until there is nothing left but to make an assignment.

Another very prolific cause of failure is the excessive rent paid by many merchants in this line. No doubt a good situation is a factor of immense advantage to a men's furnisher; but it is possible to pay too much for even a good thing, and because one's neighbor, who does a business of \$100,000 a year, can afford to laugh at a rental of \$3,000 per annum, it is not safe for a young man, doing a trade of \$20,000, to pay \$1,800. Too heavy a rent for the volume of business done has been the mill stone that has dragged many a good man down into the waters of adversity; and yet we still find merchants who for the sake of securing a good stand will willingly handicap all their chances of success.

No doubt the business is one that brings its followers peculiarly into temptation. The most valued customers are naturally young men; often with a taste for the more expensive sports. The merchant would be more than mortal if he did not take an interest himself in those things which interest his customers; besides which he hopes by so doing to draw further trade to his store. As a consequence, he commences to go out at nights, even if he does not neglect his business during the day, and to spend more money than he can really afford. As he plunges deeper into difficulties he becomes more reckless, until at last the day of renewals is past and nothing but bankruptcy is possible.

Then, again, he may go to the other extreme, and by simple apathy and lack of push and energy allow his business to drift into unprofitableness. It is not enough to draw the customer

into the store by a neat or attractive show window. He must be afterwards so handled that he will come again. Here is the rock on which so many cautious and prudent men wreck their prospects. They do not attract their customers; and if they push sales, they do so with a lack of tact that the buyer mistakes for greed, and thus they disgust him and drive him away. We have instances on this very street, where an energetic man has made a success of a business, which his predecessors found unprofitable, simply because they were too lacking in energy to make it otherwise. In these days of fierce competition no man can afford to wait for customers to come to him. He must induce them to do so, or he will fail; and whether he does so by judicious advertising, by a genial manner, or by clever tact and consequent popularity, matters but little. He must do something to attract attention to his store, and that something must be decided by the peculiar character of his surroundings and the class of trade he caters for; but he cannot afford to do nothing. If he does, he will only make one more of those financial wrecks of which so many drift helplessly on the sea of commerce.

Lack of capital is, of course, as great a factor in this as in any of the other branch of commerce, but in this particular line it can be more easily offset by energy and business tact than in most others. We can point out many successful dealers in this line who started with very little financial backing, and they seem to be more numerous in this than in any other branch of trade; simply because in handling a purely man's trade personal magnetism is an unusually potent factor. But at the same time we do not for one moment deny that this lack of capital has brought more than one deserving man down, or that in this, as in every other department of commerce, the possession of an adequate capital is one of the strongest elements of success.

Overstocking is another, but much rarer cause of failure in the men's furnishing trade. In fact, in this particular line, overstocking should be practically unknown. In a city like this, where ties can be bought a few dozens at a time, there is no excuse for a dealer carrying any quantity of unsaleable stock. Nor can over-crediting be considered a frequent cause of failure. In fact, most of the assignments that have taken place recently have been among firms whose business was practically a purely cash one. Intemperance, too, is a comparatively rare cause, and gambling even rarer. To sum up the whole, we may place the causes of failure in order of importance as follows:—Personal extravagance, too heavy business expenditure, lack of capital, and want of energy and tact. To these four causes the bulk of failures in the men's furnishings line may be fairly ascribed.

Perhaps in closing this article a few remarks upon the coming styles in this line may not be amiss. In collars, of course, standing styles will rule as they always do in winter months; but there is very little variation from last season's shapes, and what changes there are are purely in minor details. In ties the most noticeable point is the increasing popularity of pin ties. Puff ties to carry a pin will be very largely worn and in fact, all round, more jewellery is fashionable this winter than last. The "Once-over" is the latest novelty. It has very broad ends, and is intended to be tied and then skewered with a pin. This shape is very popular in London; but the difficulty in tying it neatly will militate against its success here. In shades there is a remarkable demand for light tones. Colors hitherto considered only appropriate for spring or summer are largely called for for the winter trade. Light shades, and even whites, are much asked for, and there seems to be a feeling against darker lines except where the body coloring is relieved by brilliant spots or stripes. Solid colors in corded lines continue to sell well, and the spotted blue bird's eye, so dear to all sporting men, continues to be a staple line. In pins the usual bewildering variety is offered; but the horse shoe is still the favorite, and small patterns sell better than large or obtrusive styles.

#### MONTREAL TRADE GRIEVANCES.

An influential deputation of the Board of Trade, comprising among its members Messrs. J. P. Cleghorn, W. Wainwright, R. Reford, C. Chaput, J. K. Ward, Thos. Darling, and others, waited on the Hon. Mr. Mercier last Wednesday to urge the repeal of the present tax of one per cent levied by the Dominion Government on all auction sales. They pointed out the serious injury inflicted upon Montreal's commerce by this most ill-advised tax. They gave instances where, in the wholesale grocery trade, large lines of teas had been sold in Toronto by Montreal houses simply in order to avoid the payment of this tax, and they

asked the exemption of trade sales from an impost which is driving a large and most essential portion of Montreal's trade to other and more favored cities.

In reply, Mr. Mercier displayed the usual one-sidedness of the typical politician. He said that if the proposed change would not seriously impair the revenue of the Province he would gladly meet the views of the deputation. In other words, sooner than lose a few hundred dollars of revenue he would contented see Montreal's trade sales driven to Toronto. No question of the prosperity of this city or of the mercantile supremacy of Montreal apparently ever entered his mind. All that his intellect could grasp was the fact that the abolition of the tax might impair the volume of funds placed at his disposal, and therefore would weaken his hold upon his henchmen. The retention of trade in Montreal was to him an abstract contingency outside of the question altogether; and whether the trade sales of the future were to be held in this city or in Toronto troubled him not at all, in spite of the fact that this city is the milch cow from which three-fourths of the provincial revenue is drawn. The old selfish question of immediate advantage seems to blind the Mercier government to the great possibilities of the future, were Montreal once freed from the fetters that now prevent her commercial expansion. The tax on trade sales, heavy as it is, is not the only grievance our business men have to labor under. Why should our means of collecting debts be as costly and cumbrous as it is? Why should not our procedure be assimilated to that of Toronto? In the Ontario Division Court sums up to \$200 can be collected, while in the Quebec Magistrate's Court the limit is \$50. Why should we be hampered thus? Why should the system of land transfer be as complicated and expensive as it is in this province? In Ontario the Torrens system has proved a great success, why should it not be equally advantageous here? It would; but its introduction would involve the loss of profit to the small army of notaries and advocates who form so large a percentage of Mr. Mercier's supporters.

It is the old old story! Montreal, the city which furnishes the funds out of which the great army of political heelers are satisfied, is the one whose interests are least considered by the very men whose bread and butter she pays for. She is looked upon as the inexhaustible fountain whence gold can always be extracted. To relieve the French farmer of all expenditure and to lay the entire volume of taxation upon our citizens, and more especially upon our business men, has been the policy of the Quebec government for the past twenty years. It is a policy which would have been suicidal had it not been for the energy of Montreal's commercial men, and it is one that handicaps them cruelly in the contest with other cities whose governments are more abreast of the times. Mr. Mercier is only a type of the class he represents. A French lawyer is hardly likely to have much sympathy, or indeed much in common, with our business men. No doubt he does the best he can from his own point of view; but his policy is not calculated to advance the commercial interests of Montreal, and in some cases, for instance in that of the tax on corporations, it is likely to do it irreparable injury.

#### CONTINENTAL TRAFFIC.

The dissatisfaction which is being felt by the railway managers of this continent in regard to the working of the Interstate commerce law, is leading to a number of alliances among the chief lines which will have an important bearing on the rail traffic of the whole country. The ends which the United States Board of Commissioners have had in view were, in the main, approved, but the evils of the system have been numerous, and now the roads are seeking to accomplish similar results in a different way.

It seems possible that all the roads will seek alliances, and that four or five confederations of systems will control the traffic from coast to coast. Concerning the alliance of the Union Pacific with the Chicago and North-Western, the New York Commercial Bulletin says it was the consummation of an idea which had long been under discussion, and as to the combination of the Union Pacific and the Chicago & Alton it was the most natural confederation conceivable. The Northern Pacific already has a close combination with the Wisconsin Central for carrying its freight between St. Paul and Chicago, and it is possible, says our contemporary, that the Canadian Pacific and St. Paul, Minneapolis & Manitoba roads will seek a similar alliance with some railway, the Chicago, Milwaukee & St. Paul, for instance, which

can carry its business through close traffic arrangements to Chicago and the East.

It is unnecessary to discuss the economies which might be effected in transportation methods under such combinations. Of course the outcry will be raised that it is a movement to stifle competition and fleece the public, but we hardly think there is any great danger in this direction. It is certain that such alliances would do away with much of the petty strife which has repeatedly reduced railway finance to a condition of chaos. The railways could, and might more easily be compelled to, give the public cheaper rates and vastly better facilities. What is wanted is not only reasonable charges, but a stable, equitable tariff, doing away with irregularities and frequent changes which too often annoy and cause losses to shippers. The close margins of profit now obtainable call for strenuous efforts to reduce business hazards to the lowest point. Under all the circumstances we believe that a new departure in railway methods is impending and cannot be long delayed.

#### THE COTTON TARIFF.

Our recent remarks upon the inequality of the tariff on cotton appear to have been construed by a portion of the Liberal press into an admission on our part that the great principle of protection to native industries, which forms the basis of our present tariff, is incorrect. Because we pointed out the disadvantages under which the Canadian cotton manufacturer labors, owing to the increased cost of machinery, dye stuffs, etc., involved by the necessity of paying an import duty on these essentials, they jump at once to the conclusion that we are opposed to the protective tariff as a whole, and raise a cry of congratulation over our supposed conversion to the principles of free trade when, as a fact, we were merely pointing out a few instances where, in the opinion of the trade, the existing tariff bore unfairly upon the Canadian manufacturer.

The principle of protection in its integrity involves only the imposition of a duty upon those articles of import which are also manufactured in this country, and is intended solely to protect such Canadian-made articles from the competition of foreign-made articles of a similar kind. This is the true principle of protection. It has, as we now see, been extended beyond its legitimate borders, and has been used as an excuse to levy a tariff, for revenue purposes only, upon articles which, although necessary for Canadian trade, are not manufactured in this country and therefore cannot in any way conflict with our home industries. We do not manufacture looms, or dye stuffs of the character used in our cotton mills, in this country, and consequently are compelled to import them from abroad. These imported looms and dye stuffs do not therefore militate in any way against home industries; but are, on the other hand, absolutely essential for the advancement of those industries which we are most desirous to foster. In advocating then their admission free to this country, can it be said that we are in any way breaking down the safeguard of our native industries? Are we not rather endeavoring to place them upon a higher plane of prosperity by advocating the removal of the disadvantages under which they now labor? And is not this the great aim of our National Policy?

The fact is, that in this, as in all other cases, the question of political bias distorts the true position of affairs. Our esteemed contemporaries of the daily press persist in regarding commercial questions from a political standpoint, and will not look upon them in any other light. Everything with them has some political significance, and is destined to work to the advantage or injury of one or other of the two parties; and therefore the simplest of commercial questions are credited with being the outcome of the political tendencies of the Canadian public when, in fact, they are merely the result of efforts to promote the industrial prosperity of some particular branch of trade. It is this investing of purely commercial transactions with a political significance that has been so prejudicial to our industrial advancement in the past, and which promises to be equally deleterious to it in the future. If our editorial friends would only awaken to the fact that in the commercial world there is no question of politics, and that in the struggle for business but little heed is taken of political exigencies, they would not stultify themselves so often when dealing with trade topics. It is this searching after ulterior motives; this effort to construe every simple movement of commerce as an attack upon or a ratification of the National Policy, that has led in certain circles to so much opposition being manifested to what are really tariff reforms. They seem to go upon the principle that whoever is not satisfied

with every clause of the tariff is necessarily opposed to it as a whole, and therefore fall into the egregious blunder that because a purely commercial paper declines to endorse the principle that duties should be imposed upon machinery not manufactured in this country and imported for the purpose of developing Canadian industries, it must necessarily be a free-trader in disguise. That this contention is absurd is so palpable as to be beyond the necessity of argument. The JOURNAL OF COMMERCE has always been the staunch advocate of the great principle of protection, and it is simply because we are so satisfied of the advantages that its enforcement has conferred upon the country that we are anxious to point out every instance where it has been pushed beyond its proper limits.

#### THE CHEAP STORE.

The retail dry goods merchant, who is told by a customer, after pricing a line of cottons or prints that she can procure good cottons now in almost any store for from 4 to 5 cents a yard, grows not only weary of such references to the "cheap-John" concerns, but also of making from day to day and from year to year the only sound excuse for the absence of such goods from his shelves. The retail grocer who handles, to the best of his ability, only pure spices and new goods in his vast variety of lines, is daily subject to the same annoyances and at the time, is very apt to forget, in his efforts to form an original excuse, or show where the distinction in quality lies, that the customer merely makes use of such shallow remarks in order to preclude the possibility of being overcharged in her purchase. A large retailer, says the American Grocer, who runs several stores, was overheard saying in a prominent wholesale house the other day to a salesman who was explaining the quality of an article: "Never mind the quality, all that I want is something cheap that I can undersell my competitors with."

This remark illustrates a very great abuse, and one which every reputable grocer should steadfastly work to correct. Its tendency is to cheat the consumer, both in the quantity and quality of goods and make life a burden to the dealer.

An illustration of how it works in quantity is found in the price list of the Baltimore Oyster Packers' Association which quotes—

No. 1 oysters, 6-oz standard, \$1 per dozen.

No. 1 oysters, 1½-oz, light weights, 45c per dozen.

Now, the latter is just as large a can, bears just as handsome a label and locks to the average consumer to be worth as much as the former, yet it only contains 1½ ounces of meat as against 6 ounces, and if the 6-oz standard was sold at a proportionate price they would bring \$1.80 per dozen, instead of \$1 per dozen, or, to put it the other way, the light weights should be sold for 25c per dozen instead of 45c to be of proportionate value to the consumer. The same is true of all canned goods.

Now, which of these goods are cheap? The word "cheap" is more abused than any other word in the English language. With many people it is synonymous with low prices and good value, when, in point of fact, there is the greatest difference in the meaning of the two terms.

Take the article of tea: A coarse, flavorless fail-picking of tea will sell for a third or a quarter what the spring picking sells for, but has not one-fourth of its intrinsic value. Any grocer who directs his trade on to such goods will find it falling away from him, because, sooner or later, consumers will go where they can find satisfactory quality.

For another illustration, take codfish, which is now largely put up in boneless blocks, packed in boxes. This affords a great opportunity for mixing cusk, hake, pollock and other inferior fish, also the Grand and Western Bank cod in place of the genuine Georges. The former look very well, but are coarse and lack the fine, silky, white appearance and the fine flavor that Georges Bank fish have. There is a difference in the price of these fish of from \$1 to \$2 a quintal, but the lower priced are really the dearest instead of the cheapest.

Take ground spices as another illustration. These are frequently adulterated 50 per cent. with matter which, if not deleterious and injurious to the consumer, at least gives the digestive organs a mass of inert matter to get rid of; yet, many persons will buy a can of spices of a certain size for a certain price, because they think it "cheap," when in reality, it is the dearest goods they could use.

The cheap-John grocers who handle the low-priced classes of goods (perhaps to help sell another line of goods) are really public enemies. They induce competition among unscrupulous

manufacturers to furnish low-priced goods that are injurious to the consumer and injurious to reputable grocers.

There ought to be such a regulation in this matter by law as would protect the stomachs of consumers and the interests of dealers who wish to do right.

#### CREDIT WHERE CREDIT IS DUE.

We learn that instructions have been issued to the Collector of Customs at this port that all samples which are merely representatives of goods, and have no commercial value in themselves, shall be admitted free of duty. The JOURNAL was the first to inaugurate publicly the crusade against the charging of duty upon samples which were obviously intended only to sell by, and were really of no intrinsic value. It was largely due to the earnest representations of this paper that the Board of Trade were first induced to send an influential deputation to Ottawa to wait upon the Minister of Customs on the subject, and, therefore, we may fairly congratulate the merchants of Montreal on the successful outcome of our joint efforts as well as the Minister of Customs upon his prompt recognition of the demand.

Whenever a legitimate trade grievance, or a bar to the free interchange of commerce, is to be assailed, the JOURNAL OF COMMERCE will always be found in the van. Our constant aim is to forward, by every means in our power, the interests of Canadian trade, and in no way could we do so to more advantage than by advocating the removal of the import duty upon samples. It was a duty that brought but little addition to the revenue of the country, although it was one of the most galling to the import trade. By its removal the Hon. Mr. Bowell has again not only shown his sympathy with the mercantile interests of the Dominion, but has acknowledged the force of the arguments first put forward publicly in these columns. The appraisement of samples, complete in themselves, which because of their character as such are bought at a heavy discount still remains in the way. The question is—should these samples be admitted at the reduced price, or pay the duty imposed on regular shipments of the goods? If rated at—say half their value, they may enter in some degree into an unfair competition with the regular dealer. But of this more anon.

#### A FUR FAILURE.

The failure of John Reiplinger, of this city, furrier, which happened at the close of last week, took by surprise very few save those who, trusting to appearances, had been crediting him with small accounts. Mr. Reiplinger came to Montreal some ten years ago with a large stock of buffalo robes belonging to an American firm and arranged with Benning & Barsulou to dispose of them by auction sales. Our new fellow-citizen leased the spacious premises on Notre Dame street, recently made vacant by the suspension of a large dry goods house, and so assuring was the whole environment that he soon found Mr. Benning ready to venture some of his capital in the business. The connection with the American concern (his old employers) was broken off, and by the new arrangement, the capital was supplied by the auctioneer while Mr. Reiplinger contributed the experience. The latter had had a share of this on the plains in and near Fort Benton and other posts where at different times he represented and acted as buyer of undressed buffalo robes for Bates & Co. of Chicago and Boskowitz & Co. of New York. In the course of a few years Mr. Benning was anxious to get out, having it was said dropped \$25,000, and when at length the connection was severed, Mr. Reiplinger was nevertheless so "close run" that he is said to have been compelled to borrow small sums from one or two intimates to meet pressing demands. He has since struggled to keep afloat as best he could, occasionally borrowing money at high rates to pay for purchases of stock and to keep himself afloat. In the following partial list, placed before the creditors lately, those marked with an asterisk (\*) are for money borrowed on security of goods:

In Montreal—\*D. Morrice, Son & Co., \$22,984; \*Jas. Baxter, \$16,000 (Mr. Baxter gives it as \$20,000); Kortok & Co., \$2,178; Moses Davis (forwarder and customs' agent) \$1,349; \*Samuel Coulson, \$4,942; The Molsous Bank, \$2,850; Ligrot & Hamilton, \$476; H. R. Guthrie, \$344; Eward & Macdonald, \$198; John Atkin, \$133; A. Bi-hop Stewart, \$200; Estate of Jas. Benning, \$2,000; D. Morrice (rent), \$3,655; in New York—S. Heineman, \$1,211; J. & A. Boskowitz, \$8,070; Martin Bates & Co., \$3,270; in Chicago—Estate Farrel, \$1,418; in Kingston—P. Shearer, \$354; in Carleton Place—J. R. MacLaren, \$4,032, making a total of over \$75,000; but it is believed that the numerous small accounts will bring it up to more than \$80,000.

Whatever shortcomings may lie at Mr. Reiplinger's door, it is due him to say that his troubles, apart from want of capital, were chiefly attributable to want of sufficient knowledge of the business of manu-

factured furs. It was as though Buffalo Bill should undertake to start a shoe factory. This was well seen in his quondam venture with certain elk skins. These he bought freely at about 45 cents, but so plentiful did they become under the new demand that they gradually dropped to 25 or 30 cents before he had time to realize. The methods of the Indians of Lorette, who are the principal users of these skins, which they manufacture into moccasins for home consumption and the trade, were not taken into consideration by Mr. Reiplinger and his friend when they tried to corner the market on elks. "Big Injun" and squaw have been accustomed from the early beginnings of trade with the white man in Quebec and Montreal to do a share of it in barter, an exception in favor of the child of the forest on which it would be dangerous to attempt any innovation. The elks were therefore left to the tender mercies of the moths in the cellar on Notre Dame street, and finally resulted in a loss of close on a moiety of the original cost, or somewhere about \$20,000. A lesser venture in Persian lambskins some time afterwards was little better in its consequences. A number of sealskins bought within the last few days will likely be returned. It is to be hoped that the stock in hand is in excess of \$4,000 to \$5,000 and that the unsecured creditors may get more than five cents in the dollar. It is but fair however to give currency to his assurance to a creditor that his stock, over and above what is pledged, amounts to over \$20,000. It is to be feared that in their occasional fits of generosity, the principal creditors allowed too much of their security to go into stock. Some real property in the city is said not to be among the available assets. Mr. Reiplinger, who had been a widower for the last eight or nine years, has but recently returned from his wedding trip to Europe.

THE small liability to damage from automatic sprinkler leakage, says the Boston Commercial Bulletin, together with the difficulty of framing a practical system of insurance against it, has seemed to close this field against underwriters. The result of investigations in behalf of the Factory Mutual Companies, covering 811 separate sprinkler plants having 514,071 heads in place for an average period of a fraction under five years showed the total loss by leakage was only \$10,375 or an average of \$2.56 per plant per year. This present year, however, there have been two or three quite heavy losses. The arranging of an equitable system of insurance involved many considerations of unknown quantity. Besides the number of sprinkler heads and the character of the stock, the style of sprinkler and their condition, water pressure, character of the floors, nature of the business and whether goods are open or in cases, must all be taken into account.... The principal basis of rating is the number of sprinkler heads and the character of the stock. The rate on what is classed as non-hazardous stock, in a building or room containing not over fifty sprinkler heads is 25 cents. From this, the rate runs up to four or five per cent, on blanket policies in large cabinet factories or extensive works with 2,000 or so sprinkler heads. The company limits its line to \$30,000 on any one risk or building, though in some cases \$70,000 or \$80,000 is wanted on a single risk.

A CHEMICAL ABORTION.—If the Scotstown Chemical Pulp and Paper Co. had been managed and directed by some one or two who devoted more of their time to the business interests of the enterprise than to practising sharp letters on a type-writing machine,—if they had directed their energies to the improvement of the pulp which they turned out in a country abounding in the best of wood for the purpose, rather than tried to gratify their youthful spleen against some of those who had been obliged to invoke the machinery of the law to compel them to pay some small debts,—although they might as wisely have tried to knock sense into their heads by dashing them against the pillars of any of our banks on St. James street (we beg their pardon)—we say, if they had not done those things and others which better furnished heads would never have been guilty of, they would, in all probability, not be in a position to-day which obliges their creditors to refuse a proposal of ten cents in the dollar, the failing which they have been served with a demand for liquidation. If the letter-writers referred to should ever again find themselves in a position of responsibility, they must turn over a new leaf in their methods and ways of business, and, following the example and advice of their elders and local friends, exercise a more gentle and courteous demeanor towards those with whom they have dealings, however trifling in amount or importance.

THE subject of safe and satisfactory car heating is receiving its full share of attention from the various railway companies and inventors, who, every little while bring forth for a test some apparently proper method. Heating by steam has been condemned by many companies as unsafe like its predecessor, the stove. The McLeod system, which

is furnished by the McLeod Car Heating and Ventilating Co., organized a few weeks since, seems, however, according to a Boston paper, to meet the exigencies of the case. This invention provides for the heating and ventilation of the cars by a circulation of air forced through a coil of pipes in the smoke box of the locomotive by pumps operated by steam from the boiler. The waste hot air is thus utilized, with no more expenditure than that of first cost to heat and ventilate the entire train. Refrigeration in summer is provided in the same manner. Automatic couplings of connecting pipes in each train do away with the connection by hand, now necessary. The invention is to be applied to the Ohio River Railroad for a distance of 215 miles between Wheeling and Huntington, W. Va., and on the Chattanooga Union and other railroads. There is a favorable opinion regarding the invention among railroad men.

NOTWITHSTANDING the depression in the export cattle trade during the latter part of the present season, resulting partly from the high ocean freight rates and the increased exports of American cattle, it is reported by a prominent shipper of this city that recent advices from Liverpool announce that the first Alberta cattle shipped this season, those from the Cochrane ranch, sold readily and at a handsome profit. The price paid was £18 5s per head, or ninety dollars currency. This sale, it is said, practically settles the question as to the success of the Alberta ranch industry. The shipments of Alberta cattle last year, owing to the bad selection of the stock proved failures so far as the shippers were concerned. The shipment which has just met such a good sale in England was practically the first lot of Alberta bred cattle landed in England, the previous shipments being of steers and cows, driven as calves across the line from the American side, when the Alberta ranches were first established, five years ago. It is estimated that Alberta will have from 15,000 to 20,000 cattle to export next year.

The market on feathers has ruled low for some time past and trade as a consequence, has not been what could be desired. American dealers state that competition is now so extended that prices have been forced lower and lower in recent years, until at present they are on a very low basis. Many believe that they have reached "rock bottom," as stocks are now at a low ebb and dealers are contemplating an advance in prices. The situation is certainly stronger and as Christmas will finish the active demand for feathers for the season an advance very shortly need surprise no one. The largest supply of geese feathers comes from the South and South West of the United States. The best feathers received are said to come from Missouri. But of late years these sections have found it unprofitable to raise the geese and the supply has fallen off to such an extent that foreign feathers had to be imported. Large quantities of geese feathers are now annually sent from Germany, Ireland, England, etc. The im-

portation of feathers from foreign parts is practically a new feature within two or three years.

MONTREAL CLEARING HOUSE.—Clearings and balances for week ending 7th November, 1889:—

	Clearings.	Balances.
Nov. 1.....	\$1,509,069	\$510,351
Nov. 2.....	1,487,130	211,444
Nov. 4.....	1,586,698	244,802
Nov. 5.....	1,915,349	304,175
Nov. 6.....	2,328,206	248,841
Nov. 7.....	Thanksgiving Day.	
Total .....	\$ 8,826,458	\$1,519,613
Last week.....	\$ 9,841,275	\$1,390,277
W.E., 3rd Oct, 1889.....	\$10,574,384	\$1,554,792

IN the case of the Middlesex, Mass., Bleachery, the referees have awarded damages of \$250,350 against the Fitchburg railroad, in favor of the insurance companies and other parties in interest. The bleachery at Somerville was set on fire in September, 1884, by a spark from a locomotive. The case has been fought determinedly through the courts, and insurance companies have won a great victory.—*Bulletin.*

STATUETTE OF SIR CHARLES TUPPER.—In this issue we present our readers with an engraving, from a photograph by Notman, of this fine work of art. The sculptor, Mr. Hebert, is well known as the producer of some of the best sculpture and statuary that Canada has yet been favored with. He has put into the statuette in question the same thought, skill and elaboration of detail which have won him so high and wide a reputation in the world of art. Those who know Sir Charles Tupper will at once acknowledge how characteristic it is in expression and attitude. The escutcheon which rests beside the figure, and bears the family coat-of-arms, adds to the interest of the piece. The Hon. Hector Fabre, who represents Canada in Paris, pronounces this statuette a fine work of art. It was he who made the arrangements with Sir Charles Tupper to give sittings. Mr. W. O. Archibald, who brings it out, a native of Wolfville, N.S. is at present engaged in the business department of the JOURNAL OF COMMERCE. In a letter to us he refers to Sir Charles Tupper: "In the good old colony, we, as young men, had our gaze southward arrested and directed west to a new Dominion, stretching to the Pacific Coast, by the able advocacy of our leader. This appealed to our highest sense of patriotism. Since then a territory, nearly equal in area to the United States, rolling its harvest of wealth eastward and westward to the sea, has been added to a domain of which the vastness and richness profoundly impress us. This work of unification has been a peaceful triumph, and in Sir Charles Tupper we recognize the true patriot and statesman."—*Dominion Illustrated.*

FIRE LOSSES.

ONTARIO.

HAMILTON, October 30.—The following losses by fire are reported:—C. J. Williams, oil refinery, on varnish and building \$2,000, no insurance; Flaherty & Wilson's lead factory, in which the fire is supposed to have originated, loss \$3,000, no insurance; A. A. McKillop, tallow rendering establishment, on stock \$1,500, no insurance; David Morton & Sons, loss on building, \$600, no insurance.—St. Thomas, Oct. 29.—The barns and their contents of Edward Sloan, 10th concession of Southward, destroyed.—Nassagaweya, Oct. 28th.—Hugh Atkins' barn totally destroyed.—Sodom, Oct. 29.—Neil McPhail's house, barn, stables and hotel shed and most of their contents, burned; loss, about \$1,200; insurance, \$600.—Amberley, Oct. 30.—August McDonald's barn and contents and stables; loss, about \$2,000; insurance, \$1,000.—Burrill's Rapids, Oct. 31.—Benjamin Patterson's saw and shingle mill burnt. Brooke, Oct. 31.—Jacob Speers' slaughter house; loss, \$500. Thos. Cavers' frame house; loss, \$200.—Pilkington, Oct. 31.—Thos Cody's barn and contents totally destroyed; insurance, partial.—Strathroy, Nov. 1.—Traders' Bank building damaged; loss, \$850; insurance, \$4,000.—Huntsville, Nov. 1.—Shay's barber shop, Ewin's harness shop, Gareau's tailor shop and Glossop's shoe shop, destroyed; Sieveright's drug store damaged, the latter fully insured; loss, \$2,000.—Braunford, Nov. 1.—The grand stand and dressing rooms in Recreation Park; loss, \$900. Wm. Buck's foundry damaged \$200.—Camella, Nov. 1.—John Anderson's barn and 1,200 bushels of grain; insurance, partial.—Hamilton, Nov. 1.—Hamilton Fancy

Leather Co.; loss, \$6,000; insurance, \$5,000, Watson & Holmes, shoe manufacturers' loss, \$600; insurance, full. Hamilton House Furnishing Co.; loss, \$700; insurance, full. Wm. Hover, tailor; loss, \$100; insurance, full.—Toronto, Nov. 2.—Six houses and sheds, owned by John Levatt, burnt; loss, \$700; insurance, \$5,000.—Galt, Nov. 2.—The roof of Cowan & Co.'s moulding shop damaged; loss, under \$1,000; insurance, full.—Toronto, Nov. 3.—Wm. Harris & Co.'s rendering house damaged; loss, \$1,000

QUEBEC.

QUEBEC, Oct. 29.—Fortier & Rogers' dry-goods store and Boivin's boot and shoe store adjoining, damaged to the extent of about \$40,000. The buildings belonged to the Ladies of the Good Shepherd, who occupied the upper story as a school, and are fully insured. Fortier & Rogers' stock, estimated at \$22,000, is almost totally destroyed. They commenced business last spring and have very slight insurance.—Montreal, Nov. 1.—Dwellings, corner of Rachel and Frontenac streets; loss, \$2,000.

EXPORTS BY SEA.

From the port of Montreal for the week ending November 4th, 1889.

(Compiled from Customs Manifests.)

GLASGOW—85 boxes meats, 10 tcs. meats, 65 cs. canned meats, 10 half-barrels tongues, 60 tcs. tallow, 100 tubs butter, 25 brls. potato, 1,915 head cattle, 8 brls. ashes, 307 tons phosphate, 100 pcs. scantling, 213 pcs. lumber, 11,612 brls. apples, 10,493 sacks flour, 8,526 bushels corn, 30,923 bushels wheat, 8,242 bushels peas, 8,039 deals. Liverpool.—342 bags meal, 25 brls. ashes,

800 bags oatmeal, 3,180 bags flour, 280 pkgs. butter, 510 cs. meats, 55 boxes provisions, 250 tcs. lard, 75 brls. pork, 425 cs. canned meats, 250 cs. lard, 650 sacks flour, 1,159 boards, 412 cattle, 399 sheep, 35 brls. tongues, 140 tcs. meats, 1,068 boxes meats, 150 bags peas, 1,185 sacks oatmeal, 200 bags oatmeal, 120 pkgs. butter, 35 cs. apples, 56 stds. deals, 28 stds. boards, 8 stds. deal ends, 168 bxs. bacon, 20 tcs. provisions, 350 bxs. meats, 6,922 sacks flour, 10,970 bxs. cheese, 71,299 bushels corn, 15,644 bushels peas, 12,166 brls. apples, 12,765 deals.

Financial.

MONTREAL, Thursday Evening, November 7th, 1889.

The volume of business on the Stock Exchange has been rather light and confined chiefly to Canadian Pacific stock. Banks continue dull, although a firm undertone is perceptible in them all. The disposition at the bottom is probably bullish, owing to the fact that banks are at the present time earning more money than they have done for several years. This applies more particularly to the larger banks, such as Montreal, British, Commerce, &c., which always have large surplus to lend, and the advance in the rate of interest must bring much improved bank statements next spring. The announcement of several failures with considerable liabilities tend to check "bull" sentiment, although thus far the majority of these failures are among houses with French bank connections. As is generally the case when there is a ripple on



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claim that our cigars contain Fifty Dollar Bills, or that they are gold-lined or silver-tipped; nor are we giving away prizes in every package.

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claim that we put the money in the

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which is fully proven by the millions of Cigars of our celebrated brands—"Cable," "Mungo," "El Padre" and "Madre e Hijo"—that are sold annually.

## S. DAVIS & SONS,

The Largest Cigar Manufacturers in the Dominion.

the surface, rumors grow fast and thick about others which are pending, but owing to the secrecy of bank stocks, it is doubtful if anything but something of a really alarming character would effect material change in the state of the market. The most active stock, as we have said above, has been Canadian Pacific, which has once more lit the "bull" torch, and has scored an advance of fully 1 per cent. This advance is owing to the steady increase in the weekly and monthly earnings of the road with the London market beginning to appreciate this fact, prices advancing there, with the past few days, 1@1½ per cent. Outside of what we have stated there has been no feature of interest. Money rates are rather easier on call since the end of the month with loans made at 5 per cent. In sterling exchange, 60 day bills, are quiet at 8½; demand 8½ between banks; currency, 1-32@1-16 premium; cattle bills, 8½; documentary sixties, 7½@8. The following is the record of local stocks for the week revised by L. J. Forget & Co., brokers:—

Banks.	No. Shares	Highest price.	Lowest price.	Average same week 1886.
Commerce .....	300	129½	129½	121½
Merchants .....	30	147	146½	138½
Montreal .....	63	235½	235½	228½
Peoples .....	.....	.....	.....	104½
Toronto .....	8	222½	222½	211½
Ontario .....	85	137	137	129½
Molson .....	95	165	160	155
Hochelaga .....	.....	99	99	95
Jacques Cartier... ..	53	95	95	92
<i>Miscellaneous.</i>				
Can. Pacific.....	1100	70½	68½	55½
Can. Shipping Co. ....	.....	.....	.....	35
Gas.....	135	201	200½	209½
Hochelaga Cot. Co. ....	.....	.....	.....	116
N. W. Land.....	.....	.....	.....	61½
Richelieu .....	.....	.....	.....	54½
Telegraph .....	15	93½	93½	94½
Street Railway... ..	30	200	200	200

### MONTREAL WHOLESALE MARKETS.

THURSDAY EVENING, NOVEMBER 7.

A fair business is generally reported and the increased fall movement has caused a freight blockade of some magnitude. There are now few steamers to leave port, and produce has been rushed forward while merchants have been eager to ship west before navigation closes and rail rates are advanced. Chemicals, metals and other heavy goods imported from

the other side have felt the effect of fall freights and have kept firm at the recent advance. Breadstuffs keep low in price and the export trade in dairy produce has slackened. The cattle trade has been active and large supplies of Canadian ranch stock have been received for shipment. The failure record has been light throughout the summer, but the number and amount of liabilities have both lately increased. Generally speaking, business conditions are much better than last year and Canadians have every reason to celebrate this appointed day of Thanksgiving.

**COAL.**—The local trade continues fairly active, but dealers complain that consumers of domestic sizes of anthracite are not laying in a full winter's supply as in other years, but are buying their coal "from hand-to-mouth," as they require it, the demand being largely regulated by the weather. Information has been received that there will be no further advance in the tolls on anthracite this year. The restriction of output continues, and it is reported that the producing companies have agreed to limit the production of anthracite in November to 3,000,000 tons, if possible, or nearly 750,000 tons less than in the same month last year. The lessening in production since September 1st has not enabled operators to advance prices, but has greatly helped to maintain the ruling prices. Cars are still very scarce in the coke country, and operators are not receiving one-third of the cars they require to fill orders. The total amount of anthracite mined thus far in 1889 is 27,778,266 tons, compared with 30,230,664 tons during the same period last year. Egg coal is quoted at \$5.75 per ton of 2,000 lbs in this city; stove, \$6; chestnut, \$6; Scotch grate, \$6; Lower Port grate, \$5.50; black-smiths', \$6.50; Cumberland, \$6.50; Scotch steam, \$5 per ton of 2,240 lbs; and Picton, \$4.50.

**DRUGS, CHEMICALS, ETC.**—A firmer feeling is apparent in most lines consequent on the high ocean freight rates ruling at this season. Caustic soda has advanced to £7 15s f.o.b. Liverpool. Sulphate of copper is also dearer, and expectations are that it may reach £25. Morphine continues firm at the recent advance. Rosin has shown an advance on the week, and is still strong. Whiting is scarce and higher abroad. In oils, linseed is a shade lower, we quote raw, 64@66; boiled, 66c @67c. Castor rules high. Glass continues firm at the recent advance.

**DRY GOODS.**—Remittances show some slight improvement this week. At any rate some of the houses say so; although others still complain in this respect. Travellers in the Eastern, North-Western and Southern divisions complain that storekeepers are very slack in buying until their present stocks are more broken. They say stocks are not large, and that a couple of weeks of real winter weather would soon send the farmers in to buy; but at present they are buying nothing, and stocks are still practically intact. The city retail trade is doing a very fair business, although even here we hear complaints that the weather of late has been too bright and genial for trade, and wishes are expressed that we may have a spell of cold, slushy weather before long in order to push sales of winter fabrics. In the wholesale houses stocks are by no means excessive, and prices are very firm. An advance of a cent a yard in flannels has already been obtained, and in cotton goods the feeling is daily growing stronger. Any change in values will follow the raw material, and as that is higher than it was last year, the course of prices can only be upward.

**DAIRY PRODUCTS AND PROVISIONS.**—The demand for butter continues to be chiefly local; receipts are larger, but prices are well maintained for desirable table grades. Cheese is not active, but some shipping lots have been placed during the week. Demand in England has been principally for lower grades, which have been going steadily into consumption. In the country here, there has not been much done and 10½@11 is about the price. An English letter says of butter: There has been a dull and featureless market all week; there is no change in values to report. There has been a slight tendency, with regard to choicest

### Leading Wholesale Trade of Montreal

# CARSLEY & CO.

WHOLESALE

## DRY GOODS

We respectfully invite buyers when in the city to call and examine our well assorted stock in all the leading:

## Fall Shades

Before going elsewhere.

AMAZON CLOTHS.

CROISE FOULE CLOTHS.

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PRUNELLE CLOTH.

LADIES CLOTH.

JERSEY CLOTH

PLUSHES.

MANTLE PLUSHES

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JERSEYS

A full assortment of Ladies' Black

Fleeced Lined Jerseys.

WOOL SQUARES—Fancy Knitted.

FASCINATORS.

CLOUDS

FANCY SHIRTING FLANNELS.

RAW SILK CURTAINS.

LACE CURTAINS

ART MUSLINS

Prompt attention to letter orders.

## Carsley & Co.

113 St. Peter Street,

## MONTRÉAL.

AND

18 Bartholomew Close,

LONDON, ENGLAND.

grades, to put prices up, but at the close there is no change whatever. American continues neglected, except medium sorts suitable for confectionery purposes, which meet with a retail enquiry. Eggs here, in good demand at prices current. There has been a fair demand for pork and lard.

**FISH, ETC.**—Canned lobsters are in brisk demand and have advanced 25c per case; stock now about nil. Canned mackerel also firm; sales have transpired at \$5.75 and are now held at \$5.80. Green codfish is scarce, but some is expected per S.S. "Miramichi" on Saturday next. Labrador herring moving slowly at prices quoted. Oysters are in better demand. Choice hand-picked are quoted at \$4.00@4.50.

Filtered Water-White

# Luxor Oil

Without exception the best quality of Kerosene.

Sold in Barrels and Cases.

Chesebrough Manuf'g Co'y (Cons'd)

83 St. James St., - MONTREAL.

**FRUITS.**—Business continues fairly good. The apple market is in pretty good shape just now; the glut that was caused by Michigan stock is over and buyers are only looking for A 1 Canadian stock. The amount of apples shipped to Europe from Canadian and American ports to the week ending 2nd November, 1889, 197,862, to the corresponding week last year, 466,254, showing a shortage to date of 268,392 barrels. Shipments are heavy. We quote: Fall apples, \$2.50@3.00 per barrel; winter fruit, selling at \$2.75@3.25 in car lots; less quantities, \$3.50@4.00. Canadian blue grapes, 5c per lb.; Niagara, 8c; Brighton, 6c; Delaware, 8c per lb. Cranberries, prime dark, \$7.00@8.00 per barrel. Oranges, Jamaica's, in barrels, \$6.00@8.50. Bananas, yellows, \$1.25 per bunch Verdelli lemons, \$2.75@4.00 per box, 360 size. Almeria grapes, in kegs of about 55 lbs net, \$4.50@5.00. Sweet potatoes, in barrels, \$3.00@4.00. Onions, red, in barrels, \$2.75; Spanish, in crates, 85c. Coconut, \$5.00 per 100. Fameuse apples are selling from \$2.75@3.50. The quantity of apples shipped from Montreal to Great Britain for the week ending 2nd November, was 22,801 barrels; from Boston, 16,094; from New York, 5,763.

**FLOUR AND GRAIN.**—Locally, the flour and grain markets have been dull and unchnged, except for Manitoba wheat, which is lower. Canadian pens are cabled from England at 6s 2d. The Indian shipments of wheat for the week have been 67,500 qrs. to the United Kingdom and 25,000 to the continent. Wheat and flour afloat to Europe shows an increase of 88,000 bushels with a week ago, and a decrease of 6,268,000 with a year ago. Corn an increase of 31,000 and 409,000 qrs, respectively. The total quantity of wheat in sight on this continent and afloat to Europe is: 43,624,000 bushels, an increase of 1,293,000 bushels compared with a week ago, an increase of 3,469,000 with two weeks ago, an increase of 7,401,000 with three weeks ago, an increase of 10,362,000 with four weeks ago, and a decrease of 14,350,000 with a year ago. There was considerable activity in the Chicago wheat market and a stronger feeling prevailed: Prices advanced  $\frac{3}{4}$ @ $\frac{1}{2}$ c, closing at 80 $\frac{1}{4}$ c December, 80 $\frac{1}{2}$ c January, 84 $\frac{1}{2}$ c May. Corn was quiet but firmer, and moved up  $\frac{1}{4}$ @ $\frac{1}{2}$ c, closing at 31 $\frac{1}{2}$ c December, 31 $\frac{3}{4}$ c January, 33 $\frac{1}{4}$ c May.

**GROCERIES.**—The jobbing houses report a moderate movement and importers are not particularly busy. The Barcelona has arrived direct from foreign ports with dried fruits, liquors, nuts, etc. Really choice brands of Valencia raisins are worth 6 $\frac{1}{2}$ c, and seconds 5 $\frac{1}{2}$ @6c. Sultanas scarce and wanted, and selling at 9 $\frac{1}{2}$ @10c in lots. The fall trade in fruit has not been very brisk, and some say it is disappointing. In teas there is a little more doing. Reasonably priced Japans continue in demand and firm. The chief run is on teas selling at 14c@17c. It is a long time since there has been such a scarcity of Pingsuey gunpowder, and the market is practically bare. Molasses doing better with an advance of 2 $\frac{1}{2}$ c on small lots. Barbados in jobbing lots quoted at 47 $\frac{1}{2}$ c; car lots 46c, probably 45c would be accepted for round lots. Antigua

## JOHN A. PATERSON & Co.

IMPORTERS

.....

### MILLINERY

AND

### Fancy Dry Goods,

.....

12 and 14 St. Helen St.,

MONTREAL.

40c, and Trinidad 34c@35c. Valencia raisins fine, off stalk, 1st quality, 6 $\frac{1}{2}$ @6 $\frac{1}{2}$ c; 2nd quality, 5 $\frac{1}{2}$ @6c; 4 crown Valencia layers, 6 $\frac{1}{2}$ @6 $\frac{1}{2}$ c; Valencia almonds, shelled, 28c; Valencia almonds, in shell, 12 $\frac{1}{2}$ @14c. Market very strong and good demand. The last direct steamer the Barcelona, has arrived with about 36,000 boxes raisins. Currants, 4 $\frac{1}{2}$ @5 $\frac{1}{2}$ c Provincial, 5 $\frac{1}{2}$ @5 $\frac{1}{2}$ c Patras. Market strong. There has been more activity and large sales in sugar within the past few days, and retail stocks have evidently worked down. Prices are undoubtedly low and this is a factor in the demand. The enquiry has chiefly come from west of this city. Low grade yellows are in small compass. We quote them from 5 $\frac{1}{2}$ @6 $\frac{1}{2}$ c in refinery lots, and ordinary buyers must add at least  $\frac{1}{2}$ c to these figures. The refinery list price for granulated is 7 $\frac{1}{2}$ c, and the usual advance is charged by the wholesale trade to small jobbers. There is some diversity of opinion about the market for raw sugar. According to a recent telegram from Barcelona, the sugar crop in Spain is expected to be exceptio ally large and will fully amount to 18@20 thousand tons. The Spanish markets are said to be demoralized on this account, and it is anticipated, says the Havana Weekly Report, that the exportation from Cuba to Spain next year will thereby be reduced by 50 per cent. A Bahia market report says of sugar; "About 6,000 bags No. 7 D. S., remainder of Estancia crop, have been sold at \$1,495 per 10 kilos for Rio de Janeiro. Stocks in first hands are now almost exhausted, and home consumption looks eagerly out for first arrivals of the new crop, which are expected on a small scale during the next month. The reports about this crop are disheartening as regards quality, more than half of our plantations having no cane to grind." The Havana Weekly Report, with advices to Oct. 26th has the following on the cane prospects: "The cane fields over the whole island continue presenting a bright appearance; further rain showers fallen in several growing districts have increased the favorable prospects for the coming crop, and the report that several estates will inaugurate grinding earlier than customary is now confirmed. At some places more water is wanted, especially in the Sagua district, where the effects of the drought that prevailed during past months, were more severely felt, and the cold weather of the past few days has alarmed planters, who fear that it will detain the development of the cane and hasten its maturity."

**HIDES.**—Very little change to report for the week. Prices remain steady. Chicago market quiet; the only feature being an advance in packer hides, packs being sold ahead well on into December. Other lines quiet and unchanged. In green hides a brisker week has been shown. The killing season being now on, will bring heavier supplies forward. An advance has taken place in lambskins, as shown in prices current, Other hides unchanged from last week.

## W. & J. KNOX,



KILBIRNIE.

Tailors' Linen Threads,  
Sole Sewing and Wax  
Machine Threads.Gilling & Salmon Twines,  
Gilling and Salmon Nets

Sole Agents for Canada,

GEO. D. ROSS &amp; CO.,

648 Craig Street,

MONTREAL.

Toronto Office. 122 Front Street West.

**IRON AND HARDWARE.**—The market for heavy metals continues very strong; in fact so confident is the feeling among holders of pig iron that a comparative dead-lock has resulted. Last week one holder declined to sell out his entire stock of Summerles at \$26, and there is but little doubt that he was correct in his views as to the future course of price. No Calder or Langloan are now to be got, and Shotts is held firmly at \$26; but buyers are as yet unwilling to meet these prices, and consequently but few transactions are reported. In Scotland the bulls are wild with excitement. Large withdrawals from Connell's yard sent prices of warrants up to 60s; but later they fell to 59s 7d, with Middlesboro at 58s 3d. On this side there are several speculators at work booming the market and this tends to keep iron very strong with the advantage all in holder's favor. Naturally all iron products share in the advance. The discount on iron pipe has been reduced 2 $\frac{1}{2}$  per cent all round, and iron wire now sells at full list prices. Galvanized iron has advanced £2 per ton in England, and in this city is from a  $\frac{1}{2}$  cent to a  $\frac{1}{2}$  cent higher. Machinery steel, that was selling at \$2.75 a few weeks ago, cannot now be imported under \$3.15, and commands \$3.25 in this market. Railway chairs are held firmly at \$21.50. At time of writing no change was reported in nails; but an advance is looked for every day. In bar iron the following letter explains the situation:

"Dear Sir,—Owing to the unsettled condition of the Iron and Steel market, we hereby withdraw all quotations now open both for Iron and Steel and Nails.

Very respectfully,  
ONTARIO ROLLING MILL CO."

We hear, however, of a few transactions at \$2.35 for car load lots and at \$2.50 to the retail trade. There is a strong tendency to speculate in Canada plates, and any reduction in price finds purchasers at once. At present a genuine consumer might be able to secure a small supply at \$2.85; but if the older suspected that they were purchasers for speculative purposes the price would be \$3. Travelers, we believe, are now asking this price. Heavy copper sheets are rising rapidly in England, not because of any advance in the metal, but because makers are utterly unable to overtake orders, and therefore can secure their own price for them. We advance our quotations to 20 $\frac{1}{2}$  to 22 cents. Zinc sheet is very strong, and we now quote \$6.75 to \$6.25. Spelter costs to-day \$5.70 to import, and none is offering here under \$5.75 with \$6 as the ruling figure. Scrap iron is scarce and firmly held. Chairs may be quoted at \$21.50, with machinery scrap at \$20. Antimony and tin are strong but unchanged. In fact, all round,

St. Hyacinthe Advertisements.

**LOUIS COTE & BROS.**  
 WHOLESALE  
**BOOT** and **SHOE**

MANUFACTURERS,

ST. HYACINTHE, P. Q.

**DUCLOS & PAYAN,**

Tanners and Manufacturers of

BUFF, PEBBLED GRAIN and SPLIT LEATHER,

ALSO

Moulded Boot and Shoe Counters, Pressed  
 Insoles, Heels, &c.

ST. HYACINTHE, QUEBEC.

**THE GILBERT**

*Blasting and Dredging Co'y*

(LIMITED)

CONTRACTORS,

MONTREAL.

THE

**Gilbert Brothers Engineering Co.**

(LIMITED)

CONTRACTORS,

MONTREAL.

**B. HARAM,**

WHOLESALE MANUFACTURER OF

Sofas, Lounges and Parlor Suits,

BEDROOM SETS, ETC.

MATTRESSES & PILLOWS.

OTTAWA, ONT.

Write for Prices.

**Academy of Music.**

HENRY THOMAS, - - - - - Lessee and Manager.

To-Night and Saturday Matinee,

**Sweet Lavender!**

A COMEDY IN 3 ACTS BY - A. W. PINERO.

Seats now on sale at Nordheimer's, 213 St. James street.

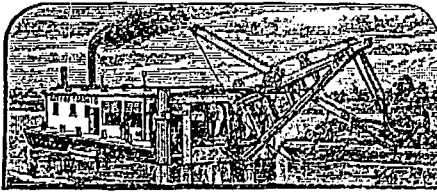
the bulls have captured the market and the talk is all of higher prices before long.

**LEATHER AND SHOES.**—The leather trade has experienced a quiet week, on account of stocks taking, by most houses. Requirements have been very limited. Factories are turning out spring samples. Late English advices say:—Trade moderately active and stocks are considerably reduced. Consignments of buff and splits are being asked for; prices remain about steady. At the auction sale of rubbers, which took place in this city yesterday, there was a large attendance, including many dealers from Ontario; very fair prices were realized throughout. The total sales were in the neighborhood of \$50,000.

**LIVE STOCK.**—There is a large supply of live stock on the market and prices have a downward tendency. The export trade is unimproved, as cable advices from abroad are of a discouraging nature. The Glasgow and Aberdeen markets are reported very bad and weak, with somewhat lower prices. There are large offerings of export cattle from the West on the market here, besides a number of North-West ranch cattle. There has been a fair enquiry from local dealers for choice butchers' stock, which has been scarce, and any lots offered have commanded better prices,

**M. BEATTY & SONS,**  
 WELLAND, ONT.

Dredges, Derricks, Steam Shovels,



Hoisting Engines,

Horse Power Hoisters,

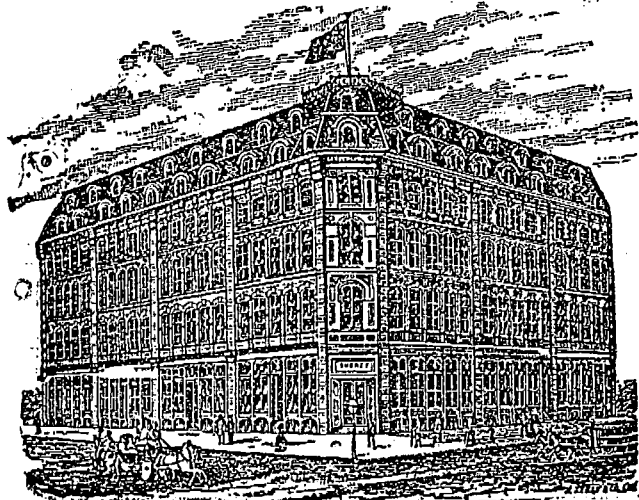
Stone Derrick-Irons,

Centrifugal Pumps

And other plant for Contractors' use.

A. ROBB & SONS, Amherst, N.S., agents for Maritime Provinces.

MEN'S BOY'S and YOUTH'S CLOTHING a specialty.  
 CHILDREN'S CLOTHING a specialty.



Our Travellers for the Autumn and Winter Season 1889-90 are now on the road.

**H. SHOREY & CO., CLOTHIERS,**

WHOLESALE

1866, 1868 and 1870 Notre Dame, 36, 38, 40 and 42 St. Henry Sts., MONTREAL.

**CANADA GALVANIZING AND STEEL ROOFING CO.**

Manufacturers of

*Steel Roofing, Shingles, Galvanized Buckets, &c.*

CUSTOM GALVANIZING WORK A SPECIALTY.

OFFICE and WORKS:

22 LATOUR STREET

MONTREAL.

..... Circulars and Price List on Application. ....

but the average run of cattle was slow of sale. Recent weak advices from abroad on sheep, and the falling off in the demand here, have caused a decline of fully 1/4c per lb. Choice export cattle are quoted at about 4c@4 1/2c, but no sales are known to have been made at these figures. Choice butchers' stock sells at 3 1/2c@3 3/4c, good at 3c@3 1/4, fair at 2 3/4c, and common at 2 1/2c per lb., live weight. There is a fair supply of sheep on the market, but on account of the slow demand, prices are lower at 3 1/2c@4c per lb., live weight. There is a light supply and a fair enquiry for live hogs, but prices are steady at the recent decline, at offerings being taken at 5c@5 1/2c per lb. The amount of live stock exported from Canadian ports to Great Britain for the week ending Nov. 2 was 2,589 cattle and 1,810 sheep.

**OCEAN FREIGHTS.**—No change in condition of rates during the week. All space continues to be filled under good demand. As the season draws near the close many odds and ends are offering for which the boats, in some cases, cannot provide accommodation. Grain to Liverpool, 4s; Glasgow and London, 3s 9d; deals, 70s@72s 6d; phosphate, 7s 6d@10s; cattle, 70s; by outside vessels; liners charge up to 80s@85s, including insurance; lumber

to River Plate, \$18. butter and cheese, 35s per ton; flour, 22s 6d@25s.

**POTATOES.**—Prices for the week remain unchanged. Round lots being 65c@70c per bag, smaller quantities 75c. Shipments from the Lower Provinces continue active. The feeling here is that better prices may be seen with the advent of winter weather, which will increase the cost of transportation.

**RAW FURS.**—As a general thing, at the last London sales, there was a tendency to decline on most articles. Australian furs—Oppossum, Walabays, Bears, &c., declined from 15@25 per cent. From recent advices Canadian raw skins will share in the decline, especially in Mink, pale and medium. Bear and Lynx dull and neglected. Fisher and Martin will decline; Beaver rather lower. Red Fox will probably hold its own. Skunk somewhat lower.

**WOOL.**—Some sales of round lots have taken place during the week at 18c, showing an advance of fully 5 per cent. over last week's quotations. The market continues to rule strong. The next London sales, about the 22nd, are expected to open 10 to 15 per cent higher. A New York letter says: Despite the fact that dealers are talking a dead, dull market, the

# "THE IDEAL" Washing Machine

(If used according to directions on the cover)

Will Wash Thoroughly a very Soiled Tub of Clothes in less than Five Minutes.

That it will wash any article from a suit of homespun to a lace curtain or collar, and will not injure the most delicate fabric, nor break a button. That with *one-half* the quantity of Soap it will, in two hours, do a larger washing than an experienced washerwoman can do in a day. That it can be used in any part of the house without mess or slop, and that the entire washing, rinsing and bluing can be done without putting the hands in water, or soiling the dress. That we will send sheets of testimonials to any address, or refer you to scores of the most reliable parties who will confirm all we claim for "THE IDEAL." Special discount to Ministers. Reliable Agents wanted in every part of the Dominion.

**The IDEAL M'FG Co.**  
WOLFVILLE, N. S.

The Ideal M'fg Co.,  
Dear Sirs,—From former experience with washing machines we were not inclined to admit yours on trial. My family now will not part with it.  
Yours truly, W. C. Archibald,  
Wolfville, N. S., Nov. 4, 1889.



**D. W. ALEXANDER,**  
Manufacturer of  
**SOLE LEATHER**  
And dealer in every description of *Green Salted Hides,*  
65 Front Street East, - **TORONTO**  
Write or wire for quotations.

**IMPROVED**  
**TURBINE WHEEL**  
Guaranteed equal to any on the Continent.  
Prices Lower than any other first-class Wheel.  
Write for definite information.  
**CHAS. BARBER**  
**MEAFORD, - ONT.**

Agents for Maritime Provinces, A. ROBB & SONS, Amherst, N.S.

aggregate sales shows a continuance of the demand which set in a short time since. The dull trade is being experienced more by those holders who believe in an early increase in wool values and are holding their wools beyond the reach of buyers. It is already evident that it is easy to find buyers if prices are shaded a little. Pulled wools still continue to command the greatest share of attention and are in comparatively good request.

**TORONTO WHOLESALE MARKETS.**

(Revised by Telegraph.)  
TORONTO, November 6, 1889.

A fairly active trade prevails, with increased strength in metals. Further advances in British iron markets have made the feeling here quite strong, and considering the higher prices the movement is fair. The volume of trade in dry goods is somewhat disappointing. The mild weather is given as a reason for this state of things. Groceries are in fair

## J. W. WINDSOR,



### CANNED GOODS

SPECIALITIES:

Lobster - Tomatoes - Corn.  
Baked Beans and other Fruits and Vegetables in their Season.

FACTORIES—Montreal, 70 Albert Street; Cape Cove, Gaspe Co.; New Port, P.Q.; Pabas P.Q.; Seal Cove, P.Q.; Little Shippigan, P.Q.

**BADEN**  
Lace Leather Tannery

**HELDMAN BROS.,**  
MANUFACTURERS OF  
*Genuine HELDMAN'S Lace.*  
All our Lace guaranteed or no pay.  
Orders by Mail promptly attended to.  
**BADEN, Ont.**  
Prices on Application. Telephone Connection.

**ROBIN & SADLER**  
MANUFACTURERS OF  
**LEATHER BELTING.**  
*Montreal and Toronto.*

**THOMAS LIGGET**  
IS SHOWING  
A VERY CHOICE STOCK IN  
ALL THE NEWEST  
EFFECTS OF RICH CARPETING.  
WILTON  
AXMINSTER  
BRUSSELS  
BRODERIES  
TAPESTRY  
BALMORALS and  
KIDDERS.  
**GLENORA BUILDING,**  
1884 Notre Dame St., **Montreal.**

demand and generally steady; sugars are quoted 1/2c lower than last week. Payments on the 4th were fairly satisfactory. Money is quiet, and, although rates are a trifle easier, the tone is firm, with a limited supply of funds. Prime commercial paper is discounted at 6 to 6 1/2 per cent. New York funds and sterling exchange a little stiffer. Stocks have ruled quiet this week, but in most cases are easier than a week ago. The following are the bids to-day as compared with last Thursday:—

Banks.	Bid Nov 6	Bid Oct 31	Loan Cos.	Bid Nov 6	Bid Oct 31
Montreal	235	238 1/2	Can Per.....	125	125 1/2
Ontario	137 1/2	138 1/2	Freehold.....	183	183
Toronto	222	222 1/2	Western Can.....	119	118 1/2
Merchants	146	145	Union.....	109	108 1/2
Commerce	124 1/2	129 1/2	Landed Credit.....	120	120 1/2
Imperial	156	157	Bldg. & Loan.....	120	120 1/2
Dominion	223	223 1/2	Imperial Saving.....	120	120 1/2
Standard	13 1/2	142	London & Can'd.....	120	120 1/2
Hamilton	148 1/2	148 1/2	Farmers Loan.....	120	120 1/2
			Ontario Loan.....	125 1/2	125

**HARWOOD & LECOURT**  
Importers and Manufacturers of  
**Trunks, Valises and Satchels**  
OF ALL KINDS.  
Office, Factory and Warehouse, 518 Sussex St.  
Send for prices. **OTTAWA, Ont.**

**N. E. LAFORCE,**  
3 Port Dauphin St., - - - - **Quebec City,**  
Manager of Quebec Agencies for  
**St. Leon Mineral Water Co.**

So widely and deservedly known as a sure remedy for almost every kind of disease, especially Dyspepsia, Consumption and all complaints of the digestive organs.

**New Flour Mills!**  
FULL ROLLER PROCESS.  
**Cookshire Flour Mill Co.,**  
MANUFACTURERS OF  
BEST PATENTS and STRONG BAKERS, &c.

FROM  
**Manitoba Wheat.**  
Located 350 miles from St. John, N. B., on the C.P.R. Short Line. Wheat ground in transit on via freight rates. Correspondence solicited.  
**Cookshire, - P.O.**

**WALTER BLUE,**  
**Wholesale Clothing**  
69 and 71 Wellington Street,  
**Sherbrooke, Que.**

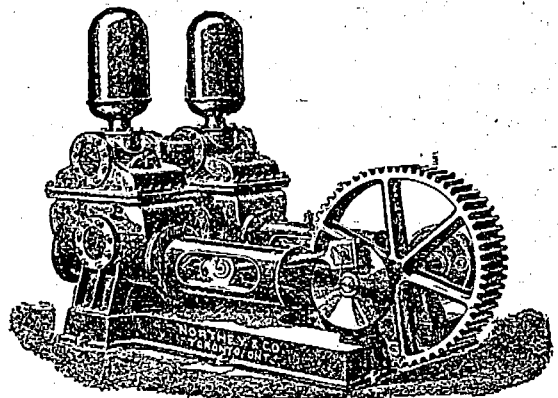
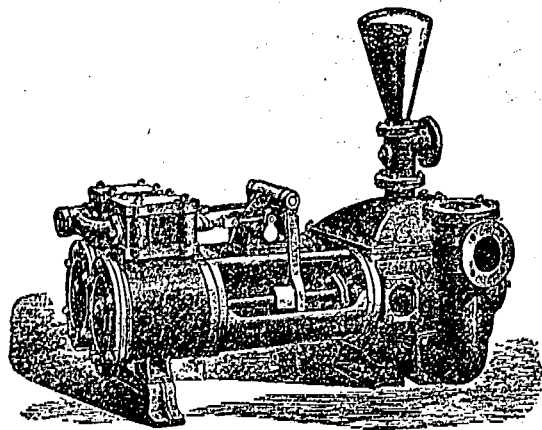
**FLOUR MILLING**  
-:- **IRA GOULD & SON, -:-**  
*City Rolling Mills,*  
**MONTREAL.**  
Millers of Highest Grades Patent and Strong Bakers' Flour, from carefully selected  
**MANITOBA WHEAT.**  
Correspondence Solicited.

**MUSGROVE'S NATIONAL**  
*Business*  
**COLLEGE.**  
33 O'CONNOR ST., OTTAWA, ONT.  
A thorough course, now. Special attention to Penmanship without extra charges. A discount of 20 p.c. on all tuition fees to ladies, shorthand and Typewriting. Catalogues free. Address,  
**O. H. McOARGAR, Principal.**

**BUTTER.**—There has been a fair supply this week, although choice qualities are still wanted. Choice tub jobs at 18c, and medium at 15c@16c, with a sale of a round lot of the latter at 14c. Large rolls sell at 15c@17c for good to best, and at 10c@12c for common grades. Eggs are steady, with fresh quoted at 19c@21c, but very few coming in; hmed sell at 17c@18c. Cheese unchanged; jobbing at 10 1/2c@11 for best makes.

**DRESSED HOGS.**—Offerings are more liberal and prices easier. Sales are reported at \$5.25 @ \$6.10 for car lots, according to quality. Packers still look for lower figures.

**FLOUR AND GRAIN.**—The trade in flour has been dull this week and prices easier; there being sales of straight rollers at \$4.10. Extras offer at \$3.70, and patents are quoted at \$4.20 @ \$4.65, according to quality. Wheat is also lower owing to more liberal offerings; sales of No. 2 white on Northern at 80c, or equal to 80c here; No. 2 red winter will bring 85c @ 86c, and No. 2 spring held at 83c on Mid.



SINGLE and DUPLEX Steam and Power Pumps for Boiler Feeding, Fire Protection, Water Supply, Mining Use, Etc. INDEPENDENT AIR-PUMP CONDENSERS for attaching to High Pressure Steam Engines. DOUBLE ACTING BREWERS' AIR PUMPS, ACID PUMPS, SPECIAL MASH PUMPS for Brewers' Use. TANK or LOW PRESSURE PUMPS, Etc.

**NORTHEY & CO.,** - - - - - **Toronto, Ont.**  
Office and Works, cor. Front and Parliament Sts.

ONTARIO  
**Ladder and**  
**Woodenware**  
FACTORY

**Geo. McFarlane.**  
PROPRIETOR,  
310 & 312 KING ST. EAST  
TORONTO.

**BOOT & SHOE**  
Manufacturing Company,  
—MANUFACTURERS OF—  
**Staple Lines, &c.,**  
LEVIS., P. Q.

**TISDALE'S BRANTFORD**  
**IRON STABLE FITTINGS**  
We lose no job we can figure upon. Send for Catalogue. The B. G. TISDALE CO., Brantford, Canada.

land. No. 1 Manitoba hard lower, with sales on spot at 93c and to arrive at 91c. No. 2 hard sold on spot at 90c and No. 2 Northern at 85c. Barley very dull and heavy; sales are reported outside at equal to 52c here for No. 1, 48c for No. 2, 44c for No. 3 extra, and 39c for No. 3. Oats steady, with sales of car lots on track at 32c, and outside at 28½@27c. Peas sold outside at 53c@54c. Rye nominal at 50c, and corn at 48c. Bran sold at \$10.60 on track. Oatmeal steady with cars quoted at \$3.60 for ordinary and \$3.80 for granulated. Buckwheat dull, with cars offering at 43c.

GROCKERS.—Trade is reported fair and collections improving. Teas are firm, with a good demand for low grades, which are scarce. Rio coffee firm at 21c@22c. Dried fruits firm; Valencia 6½c@6¾c, and Sultanas 9½c@10½c. Currants, now, in barrels, 5½c; do, old, 4½ @ 4¾c. Sugars in good demand at decline; yellows are quoted at 5½c@6½c, and granulated at 7¾c@7¾c. Syrups firm at 60c@70c for best and 50c for medium. Rice unchanged.

HARDWARE.—A good trade is being done and prices in many cases higher. Canada plate, \$3.00@3.25; nails, \$2.80; ordinary

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MANUFACTURERS OF  
Beer, Vinegar, Apple, Flour, Lard, Pork, Syrup and all Other Barrels.  
**TIGHT - or - SLACK.**  
All work guaranteed. Wanted to purchase Oak, Elm and Basswood Bolts.  
**LONDON - - - - - ONT.**

**WOODENWARE**



— THE —  
**Wm. Cane & Sons M'f'g Co.**  
Of **NEWMARKET, Ont.**,  
Manufacturers of  
*Pails, Tubs, Washboards, Clothespins, Candy Pails, Lard Pails, Syrup Pails, also impervious packages for Oil, Paints, Varnish, Pickles, &c.*

**JAMES LEE & CO., - Agents**  
**MONTREAL.**

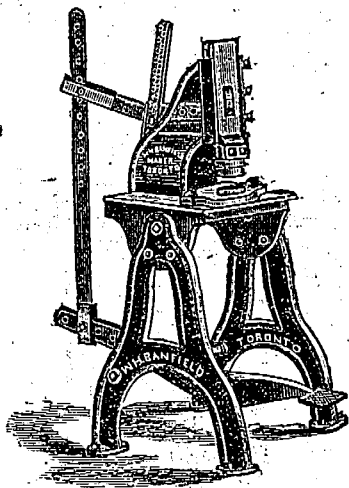
bar iron, \$2.40; ingot tin, 25@26c; tin plates, I. C. coke, \$4.25@4.50; I. C. charcoal, \$4.75@5.00. Payments fair.

HIDES AND SKINS.—The hide market is steady, with sales of cured at 5½c; green are quoted at 4½c for No. 1, at 3½c for No. 2 and at 2½ for No. 3. Sheepskins in good demand and firmer at 85c@90c.

LIVE STOCK.—Receipts of cattle fair, and prices generally steady. Stockers rule at 2½c@3c, and shippers at 4½c. The best butchers being 3½c@3¾c, and inferior 2c@2½c. Sheep are quoted at 4c for the best shippers; butchers' sheep, \$3.50@4.50 a head, and lambs \$3.50@4.75. Hogs are quoted at 4½c@4¾c per lb.

PROVISIONS.—Trade quiet. New long clear bacon sold at 8½c@8¾c, and C.O. quoted at 9c; bellies and backs at 12c@12½c, and rolls at 10c@10½c. Hams rule at 13c@13½c. Canadian mess pork sold at \$14.50, and American is quoted at \$14. Lard rules at 9c@9½c, the latter for Canadian. Potatoes sell at 50c@52½c per bag for car lots, and 65c for small lots. Onions \$1.60@1.75 per barrel, and

**W. H. BANFIELD, Machinist and Die Maker**  
80 Wellington St. West, TORONTO.



Manufactures' Combination and Cutting Dies, Foot and Power Presses, Jewelers' Tools, &c. Fine work a specialty.

**TO THE DEAF.**—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it FREE to any Person who applies to NICHOLSON, 177 McDougall Street, New York.

beans \$1.65@1.75 per bushel. Hops dull at 13c@15c.

WOOL.—There is a fair demand from the States and prices are firm. Selections are held at 22c, and rejections at 19c. Pulled wools sell at 23½c@24c for supers, and at 29c@29½c for extras.

**SPECIAL NOTICES.**

The Canadian High and Low Water Alarm is a useful machine recently introduced, but already in use by many of the leading steam users of this city. As the name implies, it is a high and low water alarm; a whistle sounding when the water goes to either extreme, very highly recommended by Mr. St. George, City Surveyor, who speaks of it as follows:—City Surveyor's Office, Montreal, P.Q., Oct. 4, 1889. Messrs. G. A. Muntz & Co., city. Gentlemen,—I have much pleasure in stating that I have personally examined, and have in use one of your Canadian High and Low Water Alarms, and recommend them as being a great safety to any machine shop and a check on your men. Yours, truly, Percival W. St.

**E. F. R. ZOELLNER**  
 WHOLESALE  
**Furniture Manufacturer**

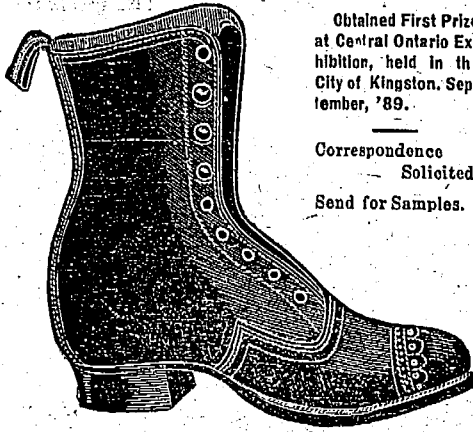
Bed Room Suites, Sideboards, Dining Room, Parlor and Kitchen Tables, Office Desks, Hat Racks, Whatnots, Etc., Etc. For Walnut, Cherry, Birch, Elm, Etc., sample order solicited.

Mail Orders receive prompt and careful attention.

C. P. R. and G. T. R. shipping facilities.  
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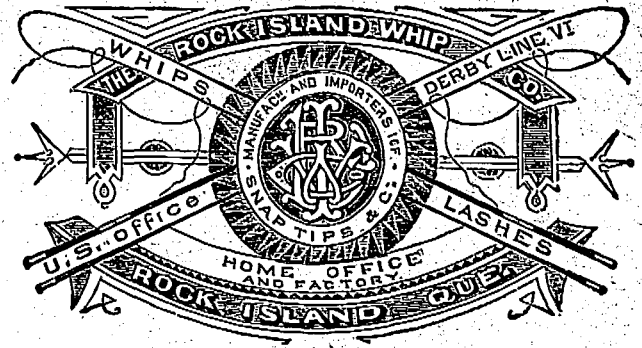
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THE FAMOUS  
**Knickerbocker School Boots**  
 MANUFACTURED BY  
**LANGLOIS & LANGLOIS,**  
 QUEBEC



Obtained First Prize at Central Ontario Exhibition, held in the City of Kingston, September, '89.

Correspondence Solicited.  
 Send for Samples.



**D. W. DOUGLASS, St. JOHNS, P.Q.**

PACKER OF  
**CANNED FRUITS & VEGETABLES**

Pears, Corn, Tomatoes, Peas, Beans, Boston Baked Beans and Picnic Beans.

PACKER OF THE CELEBRATED YELLOW LABEL CORN.  
 Correspondence solicited with the wholesale trade.

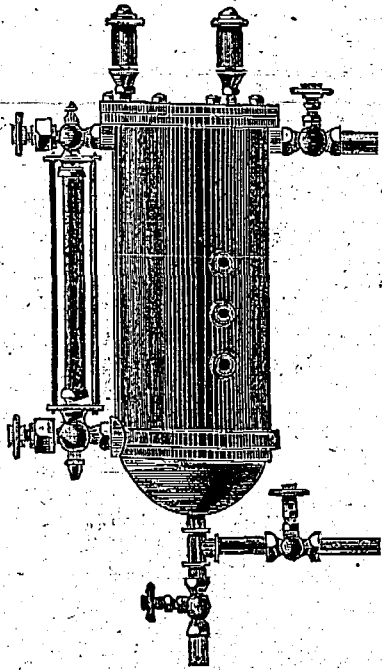
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Staple and Fancy Dry Goods Fancy Goods and Notions, Jewellery, Tailors, Trimmings, Toys and Stationery, Cords and Twines, Shelf Hardware, Canned Goods, Glassware, Perfumeries and Soaps, Wall Paper, Boots and Shoes, Religious Articles, Groceries, French Liquors a specialty, Flush Goods, Druggists' Sundries, Carriage Axles, Scotch Whiskies, French Cognac, &c. &c.



The CANADIAN  
 High AND Low Water  
**ALARM.**

The Disc or Float used in this Alarm is a solid substance, and cannot leak or collapse by the action or pressure of steam. This special feature has been highly recommended by practical men: a sound principle, and one which has much to do in making it always reliable, for in this respect it cannot get out of order.  
 This invention is one of simplicity allied to mechanical genius. It never fails to sound the alarm of danger to those who are within hearing. Its working parts are well protected, and cannot be tampered with. Its principles are founded on mechanics. Its strength is evident, and it never fails to act. In saying this, we have all that is necessary. We ask but a trial to convince the most skeptical. For full particulars, prices, &c., apply to

**G. A. Muntz & Co., Montreal**

**HORSE-SHOE VISES**  
 FOR SHARPENING HORSE-SHOES.



Hardware Merchants dealing with Blacksmiths should have these tools in stock.

*They are Cheap and Sell Well.*  
 No. 1, \$4.00. No. 2, \$7.50.

**A. B. Jardine & Co.**  
**HESPELER, ONT.**

George, City Surveyor. Montreal, P.Q., Oct. 14, 1889. Messrs. G. A. Muntz & Co., city. Gentlemen,—Upon the merits of "Alarm" put on trial at Sanguinet street, please forward seven (7) more, as per order "B-479" for the balance of our pumping station boilers. Yours truly, Percival W. St. George, City Surveyor. Mr. G. A. Muntz, agent for Canada, has many recommendations similar to this which goes to prove that the article has real merit, and is a great protection to both life and property.

**NET SAVING.**—Any storekeeper called upon to decide whether he would lose \$10 out of his pocketbook or an account due him for goods sold to an equal amount, would have little hesitation in deciding to hold on to the cash and to let the account go. Stock which has depreciated in value is not a total loss. It has yet some salable value. There is some salvage in it. Bad debts do not represent a

total loss to the amount of the accounts, for they include a percentage of profit on the sale. If a lot of goods marked to retail at \$100 become stale and are marked down to one half, the actual loss on their cost will usually be not more than \$25. If an account for goods sold amounting to \$100 becomes wholly worthless, the real loss is not more than \$75. But when \$100 is lost or wasted out of money actually collected it is a clear loss of the whole sum. The omission to charge a credit sale is precisely equal to the total loss of the account. The loss of money from giving excessive change out of the drawer, and by paying out of the drawer, without charging to the proper account, sums of money due parties having accounts with the storekeeper, is a loss of the whole sum from his pocket. The loss to retail merchants in this country from these three sources aver-

ages more than five per cent of their gross sales. The National Cash Register was devised to prevent these losses, and it does prevent them. It is a mechanical cashier which insures that every credit sale will be charged, which makes an entry of every cash sale, which precludes the possibility of any honest mistake in making change or paying out money from the drawer, and makes it easy to trace and correct such mistakes when made. It will save 50 on each \$1,000 of gross sales in any average retail store. The National Cash Register Company, of Toronto, will tell you how it is done, if you will send them your address on a postal card.

"La Fameuse" and } 10c.  
"Lamaya," }

"HAVANA } 10c.  
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Smoke **FASCINATOR**

Best 5c. Cigar in the Market.

For Sale by all Leading Cigar Dealers.

Manufactured by

**PAYNE BROS. & MACFARLANE, - Granby, P. Q.**

Special Brands made for the Jobbing Trade. Correspondence Solicited.

**LARGE PROFITS**

On Fifteen-Year Tontine Dividend  
Policies recently settled by the

**NEW YORK LIFE**

Insurance Co'y,

They are based upon Policies of \$10,000 each.

Kind of Policy.	Cash value Pol. & Div. 15th Year.	Paid-up Ins. Value 15th Year
Ordinary Life.....	30 \$3,515 10	\$8,500 00
" " .....	40 5,137 40	9,760 00
" " .....	50 7,966 90	12,160 00
20-Year Endowm't..	30 10,126 90	24,490 00
" " .....	40 10,666 80	20,260 00
" " .....	50 12,153 70	18,530 00
16-Year Endowm't..	30 14,992 00	36,250 00
" " .....	40 15,584 60	29,600 00
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The Tontine Policies of the New York LIFE furnish, in connection with guaranteed insurance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

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Mutual Life

Assurance Co. of London, Eng.

ESTABLISHED 1847.

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Canadian Investments,  
nearly - - - - - 700,000

**ACCUMULATED FUNDS.**

1857 .....	\$ 565,000
1865 .....	1,185,000
1873 .....	2,810,000
1881 .....	4,210,000
1883 .....	4,780,000
1885 .....	5,304,000
1888 .....	6,386,000

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CANADIAN BRANCH.

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Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, - - - - - \$2,359,054 40  
Income for Year ending 31st Dec., 1886, - 1,422,239 28

Head Office: - - - - - Toronto, Ont.

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**THE FIRE INSURANCE ASSOCIATION**

(LIMITED),

of LONDON, ENGLAND.

Capital ..... \$4,500,000  
Funds in Hand, 31st Dec., 1887 ..... 1,242,915  
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OVER \$3,500,000 ASSETS  
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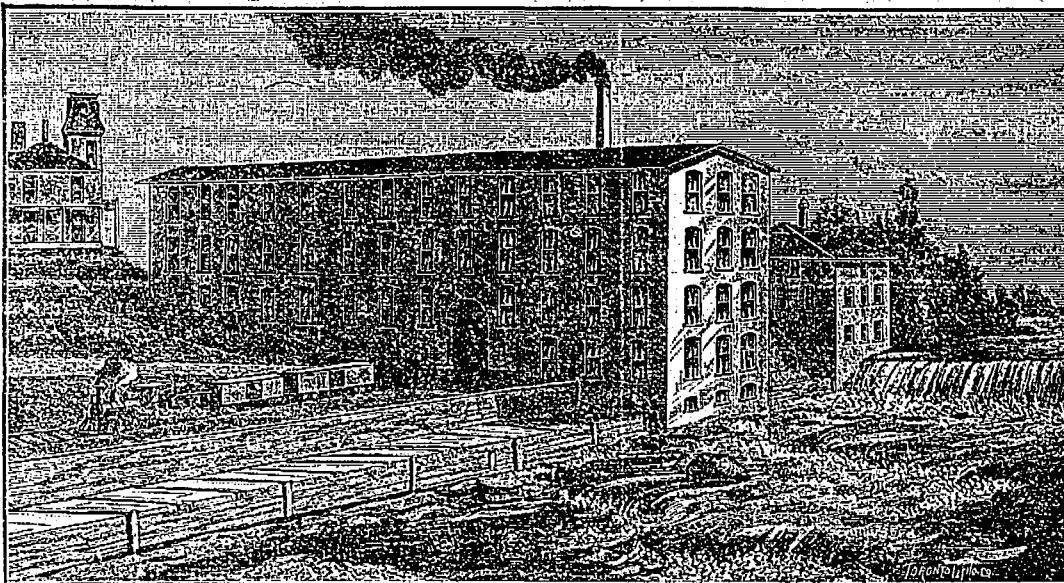
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Mattress,**

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**English  
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Bedsteads.**

Wool, Moss, Wool and  
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This celebrated establishment, one of the most delightful and agreeable summer resorts on the Continent will be open to the public on the 1st of June.

The numerous tourists who visit this beautiful spot annually will find it this year under the new management more attractive than ever. The proprietors will spare no effort in catering to the comfort and enjoyment of the guests.

The cuisine will be under the immediate management of one of Montreal's leading professional cooks. Special facilities will be given for all kinds of recreation such as billiards, bowling, croquet, lawn tennis, boating, etc., etc., etc.

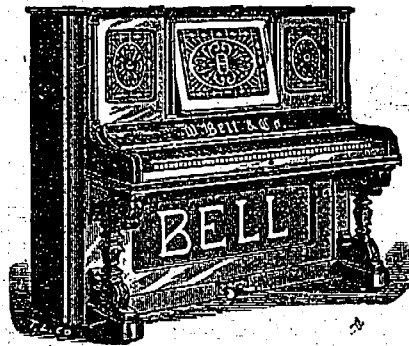
To sufferers from Rheumatism, Neuralgia, Indigestion, General Debility, &c., &c., the Saline Springs in connection with this hotel offer a sure cure.

Coaches will be in waiting for guests at Louiseville on the arrival of all trains from Montreal and Quebec. For terms apply to THE ST. LEON MINERAL WATER CO., 54 Victoria Square, sole proprietors of the famous St. Leon Mineral Water for sale throughout the entire Dominion.

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ARE NOW THE CHOICE OF  
THE MUSICAL PROFESSION.

**New and Improved Scale,**  
Giving them a Richness of Tone and Durability unequalled by others, while the general construction is of the best, and on modern principles.

Finished in Rosewood, Blisterea  
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| Vallet's Pills.                  | Toile Vesicante of Ch. Lepordriel.  |
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| Dr. Moussette's Pills.           | Benedictins of Soulae.              |
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Antiseptic & Hospital Dressings.  
Samples sent to doctors free on application.



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**CHICKERING, HAINES, STEINWAY,**

Finest Assortment in the Dominion in our New-Building.

Special attention is also directed to our varied stock of SECOND-HAND PIANOS, amongst which are some instruments of the standard makers, and that have been in use but a short time.

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Paid up in Cash (no notes), 300,000  
Resources Over - 1,000,000  
Deposit with Dom. Gov't. - 57,000

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

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

Over \$670,000 have been paid in Claims to Employers.

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HEAD OFFICE:

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\$2.75 & \$3 BALMORAL SHOE

EVERY PAIR WARRANTED.  
Send for Samples.

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Stool Pen Manufacturers, Circular Points and all Styles.



Sold by all Stationers.

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STOCKS AND BONDS.

NAME	Par. Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Prices Nov 8.	Cash value per Sh
Brit. North America.	\$ 2434	\$4,366,666	4,366,666	1,216,666	4	April Oct	150 160	865 25
Can. Bank Commerce.	50	6,000,000	6,000,000	700,000	3 1/2	June Dec	128 129	64 66 1/2
Commercial, Manitoba.	200	587,200	334,150	25,000	3 1/2	2 May 2 Nov		
Commercial, Nfld.	200	306,000	306,000	145,000	4	30 June 31 Dec	400	400 00
Commercial, Windsor.	40	500,000	250,000	60,000	3		103	51 50
Dominion	50	1,500,000	1,500,000	1,220,000	5	1 May 1 Nov	223	112 50
De Peuple	50	1,200,000	1,200,000	950,000	3	3 Mar 3 Sept	100 101 1/2	50 00
Eastern Townships.	50	1,500,000	1,486,684	500,000	3 1/2	2 Jan 2 July	125 140	63 50
Exchange, Yarmouth	70	280,000	245,945	30,000	3	1 Feb 1 Aug	89	62 30
Federal	100	1,250,000	1,250,000	in liquidation				
Hamilton	100	1,000,000	1,000,000	400,000	3	1 June 1 Dec	148 1/2	148 50
Hochelaga	100	710,100	710,100	100,000	3	June Dec		
Imperial	100	1,500,000	1,500,000	650,000	4	June Dec	156 160	158 00
Jacques Cartier	25	500,000	500,000	140,000	3	2 June 2 Dec	95	28 75
Merchants' Can.	100	5,788,300	5,750,000	2,135,000	3 1/2	2 June 1 Dec	148 148 1/2	146 00
Merchants, Halifax.	100	1,000,000	1,000,000	200,000	3	1 Aug 1 Feb	123	128 00
Molson's	50	2,000,000	2,000,000	1,075,000	4	1 April 1 Oct	162 166	81 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	235 236	470 00
Nationale	30	1,200,000	1,200,000	100,000	2	1 May Nov	80	24 00
New Brunswick	100	500,000	500,000	375,000	6	1 Jan 1 July	23 1/2	23 25
Ontario	100	1,500,000	1,500,000	575,000	3 1/2	1 June 1 Dec	136 1/2 139	136 50
Ottawa	100	1,000,000	1,000,000	380,000	4	1 June 1 Dec	140	140 00
People's of N. B.	50	183,000	180,000	100,000	4	Jan. July	102 1/2	51 25
Quebec	100	2,500,000	2,500,000	650,000	3 1/2	June Dec		
St. Stephen's	100	200,000	200,000	35,000	2	April Oct		
Standard	50	1,000,000	1,000,000	410,000	3 1/2	Jan. July	130 1/2	69 75
Toronto	100	2,000,000	2,000,000	1,400,000	5	1 June 1 Dec	220 227	220 00
Union, (Halifax)	50	500,000	500,000	40,000	2 1/2		104	52 00
Union of Can.	100	1,200,000	1,200,000	150,000	3	2 Jan 2 July	95	95 00
Ville Marie	100	500,000	478,430	20,000	3 1/2	2 June 1 Dec		
Western Bank of Can.	100	500,000	342,597	60,000	3 1/2	1 April—Oct	99	110 00
Agri. Sav. and Loan Co.	50	630,000	619,132	91,000	3 1/2	1 Jan 1 July		
Brit. Can. Loan & Inv. Co.	100	1,620,000	322,412	60,000	3 1/2	1 Jan 1 July	112 113	112 00
Brit. Mortg. Loan Co.	100	450,000	289,036	52,000	3	2 July		
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan 2 July	109	27 25
Canada Cotton Co.	100	2,000,000	2,000,000			May Aug	47 1/2	47 25
Canada Landed Credit Co.	50	1,500,000	663,990	118,000	3 1/2	2 Jan 2 July	113 120	60 37 1/2
Can. Perm. Loan and Sav.	50	4,500,000	2,500,000	1,320,000	6	1 Jan 1 July	260 203	100 00
Can. Sav. and Loan Co.	50	750,000	581,073	160,000	7	June Dec	82	52 50
Dominion Sav. and Inv. Co.	50	1,000,000	918,250		3	30 July 31 Dec	88 1/2 85 1/2	41 75
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	15 Jan—Qty		
Dundas Cotton Co.	100	500,000	500,000				39	33 00
Farmer's Loan and Sav. Co.	50	1,057,250	611,490	113,500	3 1/2	May Nov	120	60 00
Freehold Loan and Sav. Co.	100	3,198,900	1,301,380	621,058	5	1 June 1 Dec	170	170 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	215,000	3 1/2	2 Jan 2 July	123	123 00
Komo Sav. and Loan Co.	100	1,500,000	150,000	66,900	3 1/2	2 Jan 2 July		
Hochelaga Cotton Co.	100	2,000,000	1,000,000		2 1/2	March—Qty	137 1/2 145	137 50
Huron & Lambton Loan Co.	50	500,000	315,039	47,570	3 1/2	2 Jan 2 July		
Imperial Loan and Inv. Co.	100	629,850	625,900	106,000	3 1/2	3 Jan 3 July	120	120 00
Landed Banking and Loan.	100	700,000	493,000	80,000	3	2 Jan 2 July		
London & Can. Loan and Ag.	50	5,000,000	700,000	360,000	4	15 Feb 15 Sept	131 1/2 132	65 75
London Loan Co.	50	675,700	522,653	60,000	3 1/2	31 Dec 30 June		
London and Ont. Inv. Co.	100	2,452,700	490,540	116,000	3 1/2	2 Jan 2 July	110	110 00
Manitoba Inv. Assoc.	100	100,000	100,000	3,000	4	Jan. July		
Manitoba Loan	100	1,250,000	812,500	111,000	3 1/2	Jan. July	109	109 00
Montreal Telegraph Co.	40	2,300,000	2,000,000		4	2 Jan—Qty	93 1/2 94	37 40
Montreal City Gas Co.	40	3,000,000	2,000,000		6	15 April 15 Oct	201 201 1/2	80 40
Montreal Street Ry. Co.	50	600,000	600,000		4	3 May 6 Nov	198 204	99 00
Montreal Cotton Co.	100	830,000	800,000		2 1/2	Qty	85 9 1/2	86 00
Montreal Building Assoc.	50	300,000	300,000			March—Qty	27	13 50
Montreal Loan and Mortgage	50	1,000,000	500,000		3 1/2	15 Feb 15 Sept	120 130	60 00
National Investment Co.	100	1,700,000	423,000	370,000	3	31 Dec 30 June	103 104	1 3 00
Ont. Indus. Loan and Inv	100	500,000	3,905,000	1,900,000	3 1/2	30 June 31 Dec	111 114 1/2	111 75
Ont. Loan and Deb. Co.	50	2,000,000	1,300,000	340,000	3 1/2	1 Jan 1 July	125 1/2	62 75
People's Loan and Dep. Co.	50	600,000	589,500	107,000	3 1/2	1 Jan 1 July	118	59 00
Real Est. Loan and Deb. Co.	50	800,000	477,200	5,000	3	Jan. July	36	18 00
Richelieu and Ont. Nav. Co.	100	1,619,000	1,350,000		3	9 Feb 15 Sept	58 1/2 58 1/2	58 25
Royal Loan and Sav. Co.	50	500,000	470,000	57,000	4	2 Jan 2 July	130	70 00
Starr Mfg Co., Halifax	100	200,000	200,000	Feb. 700,000	2 1/2	March	70	70 00
Toronto City Gas Co.	50	800,000	800,000		5	1 Feb—Qty	173	85 50
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	1 Jan 1 July	132	66 00
Western Can. Loan & Sav.	50	3,000,000	1,400,000	700,000	5	Jan. July	183 186	91 50

THE

Bell Telephone

Company of Canada.

ANDREW ROBERTSON, - - - President  
O. F. BISE, - Vice-President.  
C. P. SCLATER, - - - Sec.-Treasurer

HEAD OFFICE:

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This Company will sell its instruments at prices ranging from \$10 to \$25 per set. These instruments are under the protection of the Company's patents, and purchasers are thereby entirely free from risk of litigation.

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Telephone No. 2232.

HENRY COLLINS,

Chartered Accountant (Eng.)  
Trustee in Bankruptcy.

N. B.—Books Audited and Balanced,  
Partnership Accounts Adjusted, Etc.

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St. John Street,

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The best made.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV. 7, 1889.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
		Mens.	Boys.	Youths.	\$ c.	\$ c.			\$ c.	\$ c.		
<b>Boots and Shoes.</b>												
Brogans.....		\$0 75 1 00	\$0 70 80 80	\$0 65 80 75	Roast chicken, 1-lb tins..	0 00 2 30		Anchor Brand, per gross.	12 00 0 00			
Cobourgs.....		0 95 1 20	0 85 0 80	0 75 0 80	Roast turkey, 1-lb tins..	0 00 2 40		Insect Powder per lb..	0 70 0 75			
Split Balmorals.....		1 00 1 25	0 85 1 00	0 75 0 80				Sulphur flour.....	2 25 2 50			
Kip.....		1 15 1 40	0 90 1 15	0 80 1 00	<b>Corn Brooms.</b>			<b>Dyestuffs.</b>				
Buff.....		1 25 1 50	1 10 1 50	0 90 1 15	No. 1 Gem 4 strings, hard	3 35 0 00		Archil, sun.....	0 27 0 39			
Buff Congress.....		1 30 3 90	1 10 1 40	0 00 0 00	wood handle.....	2 75 0 00		Catch.....	0 10 0 15			
Buff.....		1 25 1 50	1 10 1 40	0 00 0 00	No. 2 do 3 strings.....	2 15 0 00		Ex. Logwood.....	1 90 2 25			
Split boots.....		1 30 3 90	1 10 1 40	0 00 0 00	No. 3 do 2 strings.....	1 95 0 00		Chips.....	1 50 1 75			
Kip.....		2 00 2 00	1 25 1 50	0 95 1 15	No. 4 do 2 strings.....	2 85 0 00		Indigo (Bengal).....	0 70 1 00			
Buff.....		2 00 2 00	1 50 1 70	1 10 1 40	No. 0 Hurl 4 strings.....	2 45 0 00		Madras.....	0 08 0 09			
Buff.....		2 75 3 90	0 00 0 00	0 00 0 00	No. 1 do 3 strings.....	2 20 0 00		Gambier.....	0 11 0 13			
Kelt boots half fox		1 90 2 40	0 00 1 70	0 00 0 00	No. 2 do 2 strings.....	1 75 0 00		Manila.....	65 00 70 00			
" full		1 90 2 40	0 00 1 75	0 00 0 00	No. 3 do 3 strings, bass-							
" Sox		0 40 0 75	0 00 0 00	0 00 0 00	wood handle.....	1 40 0 00						
					O. K. 2 strings basswood							
					handle.....							
<b>Peppled.</b>												
Peppled Button.....		0 85 0 85	0 70 0 80	0 40 0 50	<b>Drugs &amp; Chemicals</b>							
Glassed Buff Button.....		0 80 0 90	0 70 0 85	0 50 0 60	Aoid Carbolio Cryst Medl	0 55 0 60						
Peppled Button.....		1 00 1 10	0 75 0 90	0 50 0 65	Aloes, Cape.....	0 15 0 16						
Glassed Button.....		1 15 1 40	0 80 0 90	0 50 0 65	Alum.....	1 60 1 75						
Goat.....		1 50 1 90	1 15 1 40	0 80 1 15	Borax, xtls.....	0 09 0 11						
Polish Calf.....		1 50 1 90	1 30 1 65	0 90 1 15	Bleaching Powder.....	1 93 2 25						
French Kid.....		1 85 3 40	1 90 2 40	1 40 1 65	Blue Vitriol.....	6 00 7 00						
					Brimstone.....	2 00 2 50						
					Brom. Potass.....	0 55 0 60						
					Camphor, Eng. Ref.....	0 50 0 52						
					Am. Ref.....	0 45 0 47						
					Caustic Soda 60 p.c.....	1 75 2 00						
					70 p.c.....	2 00 2 25						
					Citric Acid.....	0 60 0 65						
					Copperas, per 100 lbs.....	0 80 0 90						
					Crocan Tartar.....	0 23 0 25						
					Epsom Salts.....	1 50 1 75						
					Glycerine.....	0 26 0 30						
					Gum Arabic per lb.....	0 55 1 25						
					Trag.....	0 55 1 00						
					Morphia.....	1 75 2 00						
					Opium.....	3 75 4 25						
					Oxalic Acid.....	0 11 0 15						
					Phosphorus.....	0 75 0 80						
					Potash Biochromato.....	0 19 0 11						
					Potash Iodide.....	3 30 4 00						
					Quinine.....	0 60 0 70						
					Soda Ash, 48.....	1 30 1 50						
					Soda Bicarb.....	1 90 2 00						
					Sal Soda.....	0 80 1 00						
					Concentrated.....	1 60 1 80						
					Strychnine.....	1 10 1 25						
					Tartaric Acid.....	0 45 0 50						
					Tin Crystals.....	0 25 0 30						
					Yonag Extracts:							
					Triple Extracts, sq. bot.,	21 00 0 00						
					per gross.....							

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

**HISLOP, MELDRUM & CO.,** 225, 227 and 229 Commissioners St., MONTREAL, Commission Merchants and Wholesale Dealers in Eggs, Butter, Cheese and General Country Produce. Liberal advances made on consignments and personal attention given to all orders.

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"REINDEER BRAND" *Condensed Milk*

— AND —

"REINDEER BRAND" *Condensed Coffee*

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**CONDENSED MILK & CANNING COMPANY, (LTD.)**

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**JAMES EPPS & CO.,** Homoeopathic Chemists, London, England  
 Sole Agent for Canada, C. E. COLSON, Montreal

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV. 7, 1889.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article	Wholesale.
<b>Farm Products.</b>	\$ c. \$ c.	<b>Groceries.</b>	\$ c. \$ c.	<b>Fruit; Loose Muscatel</b>	\$ 0. \$ 0.	<b>"Reindeer Brand" Goods—</b>	\$ c. \$ c.
Apples, Fall, per bbl....	2 50 3 50	Peas, per 66 lbs, adnat ..	0 69 0 70	Layers, Malaga .....	0 00 0 00	Condensed Milk, per case,	0 00 0 00
Winter, per bbl.....	3 51 4 03	Rye.....	0 60 0 60	London .....	3 85 4 00	4 doz 1-lb. cases	0 00 0 00
Dr. Apples, per lb .....	0 03 0 04	Corn, in bond .....	0 41 0 40	Delness .....	5 60 5 75	Cond'ed Coffee—Mocha V	0 00 0 00
Evap'd .....	0 06 0 07	" duty paid .....	0 60 0 60	Black Basket .....	4 75 5 00	Java, per os, 2 doz. 1 lb cs	0 00 0 00
<b>Butter:</b>				Sultanas .....	0 07 0 10	Condensed Coffee—Java	0 00 0 00
Creamery (finest) per lb	0 21 0 22			Seedling .....	0 00 0 00	per os, 2 doz. 1-lb. cases	0 00 0 00
(med) .....	0 09 0 06			Valentia, new .....	0 05 0 06	Condensed Coffee—Jamaica	0 00 0 00
Finest Dairy .....	0 19 0 20			Eleme .....	0 05 0 05	per os, 2 doz. 1-lb. cs.	0 00 0 00
Fine .....	0 16 0 18			Currants .....	0 05 0 05	Prices on appli.—see advt	
Common grades .....	0 14 0 15			Prunes (French) .....	0 07 0 09		
<b>CHEESE:</b>				Bosnia, cases .....	0 10 0 12		
Finest Swiss, per lb .....	0 10 0 10			Figs, Eleme, .....	0 14 0 15		
Aug .....	0 10 0 10			new layers .....	0 22 0 25		
Medium to Fine .....	0 09 0 10			Sh. Almonds, bxs .....	0 13 0 15		
<b>Eggs:</b>				B. S. Turragona .....	0 18 0 20		
Strictly fresh per doz .....	0 18 0 20			Almonds, paper shell .....	0 11 0 12		
Sound .....	0 17 0 18			Walnuts .....	0 13 0 14		
Finest limed .....	0 18 0 17			Grenoble .....	0 09 0 10		
Poor .....	0 10 0 12			Rilberts .....	0 09 0 10		
Hops: 1889 per lb .....	0 07 0 09			Brazil, new .....	0 09 0 10		
Finest 1888 .....	0 07 0 09			Sizes: Cassia .....	0 06 0 07		
Fair to good .....	0 00 0 00			Mace .....	1 00 1 25		
<b>Hog Products:</b>				Cloves .....	0 22 0 25		
Bacon Smk'd per lb .....	0 10 0 11			Nutmegs .....	0 55 0 90		
Dressed Hogs .....	0 00 0 00			Jamaica Ginger, Bl. .....	0 19 0 21		
Hams Smk'd .....	0 11 0 12			Unbi .....	0 16 0 19		
" Canvassed .....	0 12 0 12			African .....	0 08 0 07		
Pork Ca. s. o. per bbl .....	15 00 16 00			Pimento .....	0 15 0 15		
Western do .....	13 50 13 75			Pepper, Black .....	0 15 0 15		
Moss .....	13 40 13 50			White .....	0 24 0 25		
Family .....	0 08 0 08			Mustard, 1 lb. per jar, Eng	0 72 0 75		
Lard per lb .....	0 08 0 08			1 lb. .....	0 23 0 25		
per mail Chicago and	1 75 0 00			4 lb. Jar, Cana. .....	0 65 0 70		
Milwaukee .....	1 75 0 00			1 lb. .....	0 22 0 24		
<b>Sauces:</b>				Rice, Mount Royal .....	3 70 3 80		
Clover, per 60 lbs, red .....	0 00 0 00			Patna .....	4 50 5 00		
" mammoth .....	0 00 0 00			Japan Crystal .....	4 00 4 75		
Timothy, 45 lbs, Que. .....	0 00 0 00			Sago .....	0 04 0 05		
Western .....	0 00 0 00			Tapioca, Pearl .....	0 06 0 06		
Flax 55 .....	0 00 0 00			Flake .....	0 07 0 07		
Potatoes, per brl .....	1 60 2 00			Gelatine, 1 lb. can .....	1 05 0 00		
Money, in comb .....	0 14 0 15			" 1 qt pk .....	1 60 0 00		
" in tins .....	0 10 0 11			" 2 qt. gs. .....	2 10 0 00		
Beeswax .....	0 25 0 28			Vermicelli, Canadian .....	0 06 0 07		
<b>BRANS:</b>				Macaroni .....	0 06 0 07		
Med. hand picked .....	1 80 2 00			Italian .....	0 13 0 00		
Screen Medium .....	1 81 1 90			Past. Itron .....	0 28 0 32		
Yellow .....	0 10 0 00			Orange .....	0 16 0 18		
<b>CRAIN:</b>				Lemon .....	0 15 0 17		
Canada Red Winter Wheat	0 00 0 00			J. P. Mott & Cos. diamond js	0 22 0 00		
" White Winter .....	0 00 0 00			& 6s 12-lb bx chocolates			
" Spring .....	0 00 0 00			Prepared Cocoas, 1-lb.	0 28 0 00		
Hard Manitoba, No. 1 .....	0 94 0 98			pkgs, 10-lb bxs .....	0 30 0 00		
do No. 2 .....	0 92 0 96			" Cocoa Nibs, 12-lb tins.			
Northern, No. 1 .....	0 60 0 60			" Pure Chocol'ets for con-	0 22 0 85		
do No. 2 .....	0 60 0 60			fectioners' use .....	0 21 0 28		
Oats .....	0 30 0 31			" Sweet Chocol'ite liquors			
Barley .....	1 50 0 55						

Repeaters will please bear in mind that above quotations apply only to large lots.  
 \*NOTE.—Refiners prices to the wholesaler's trade; jobbers would have to pay 10 additional.

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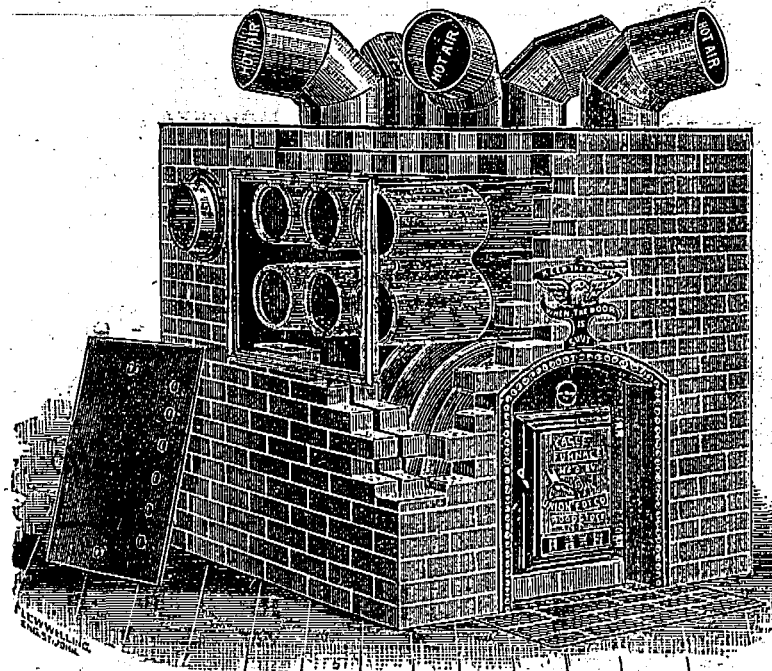
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV 7, 1889.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>	\$ a. \$ c.	5-16 in	4 50 0 00	Russ. Sheet Iron	10 00 10 50	Harness	0 22 0 27
4dy to 8dy— Cold Cut, 1	3 15 0 00	1/2 in	4 75 0 00	Anchors, per lb	4 75 5 50	Upper Heavy	0 27 0 31
8dy— (Can. Pat.)	3 65 0 00	(Dis. 30 per cent.)		Lion & Crown, Tin'd Sht's		Light	0 30 0 35
3dy— fine, Hot Cut, Am Pat	5 85 0 00	Horse Shoes	3 40 3 50	24 gauge	6 50 0 00	Grained Upper	0 30 0 35
Steel Cut, Am, or Can. Pat		Terms 4 months, or 3 pc		Lead: Pig, per 100 lbs	3 75 3 90	Socket Grain	0 23 0 25
10dy to 6dy	2 75 0 00	or 30 days	0 00 0 00	Sheet	4 25 4 50	Kip Skins, French	0 75 0 95
8dy to 8dy	3 00 0 00	4x2 ss. & ds.—25 to 30 dia	11 00 13 00	Shot per 100 lbs	5 55 5 75	English	0 85 0 75
6dy to 7dy	3 25 0 00	<i>Coil Chain—</i>	0 04 0 00	Lead Pipe per 100 lbs	5 25 0 00	Canada Kip	0 35 0 45
6dy to 7dy	3 60 0 00	<i>oil Chain</i>	0 05 0 00	Zinc: Sheet	6 25 6 00	Hemlock Calf	0 30 0 60
4dy to 8dy	4 25 0 00	5-16	0 05 0 00	" Spelter	6 00 6 75	" Light	0 40 0 45
8dy— fine	5 75 0 00	7-16	0 04 0 00	Scrap Iron—Chairs	21 50 6 00	French Calf	1 35 1 40
<b>Casing, Flooring, Box, Shoe</b>		7-16	0 04 0 00	Machinery scrap	21 00 0 00	Splits, Light & Medium	0 17 0 21
and <b>Tobacco Box:</b>		<b>Talvanized Iron:</b>		Wrot iron	19 00 21 50	Splits, Heavy	0 15 0 18
3dy	4 65 0 00	Murwoods Lion, No. 28.	0 00 0 07	Powder: Canada Blasting	3 00 3 50	" Small	0 14 0 15
4dy to 5dy	3 91 0 00	D. McC. & Co.	0 06 0 07	FF to FFF	4 75 5 00	Leather Board, Canada	0 08 0 12
6dy and 7dy	3 65 0 00	Queen's Head, or equal.	0 00 0 05	Barbed wire, per lb Gal	0 03 0 00	Enameled Cow, per ft.	0 15 0 16
8dy and 9dy	3 40 0 00	Common	0 05 0 05	" Paint	0 05 0 00	Pebble Grain	0 10 0 14
10d to 30dy	3 15 0 00	Pig Iron: Siemen No. 1.	28 00 0 00	Fencingwire, No. 8	3 00 2 35	B. Calf	0 10 0 14
Cut Spikes: all sizes	2 90 0 00	Coltness	26 50 0 00	" No. 9	0 00 2 45	Brush (Cow) Kid	0 10 0 14
<b>Common Flour Barrel:</b>		Calder	0 01 0 00	" No. 10	0 00 2 60	Buff	0 11 0 13
0 1/2 in	5 05 0 00	Langloan	26 00 0 00	Buckthorn Wire	0 00 0 05	Russetts, Light	0 35 0 40
1 in	4 65 0 00	Shotts	25 00 0 00	<b>Hides and Tallow.</b>		Russetts, Heavy	0 30 0 35
1 1/2 in	4 35 0 00	Sumnerlee	26 00 0 00	Montreal Green Hides		" No. 2	3 20 0 25
<b>Finishing Nails:</b>		Garrtherrie	25 50 0 00	No. 1 per 100 lbs	4 50 0 00	Saddlers	7 50 9 00
1 in	6 60 0 00	Carnbroe	24 01 0 00	" No. 2	3 50 0 00	Int. Fr. Calf	0 55 0 65
1 1/2 in	4 91 0 01	Clyde	0 30 0 00	" No. 3	2 50 0 00	English Oak	0 40 0 45
1 in	4 15 0 00	Govan	0 00 0 00	Tanners pay \$5.50, \$4.50		Rough	0 16 0 20
1 1/2 in	4 15 0 01	Eglinton	24 03 0 00	and \$3.50 for 1, 2 and 3.		<b>Raw Furs.</b>	
2 in	3 91 0 00	Homatite	27 00 28 00	Hamilton, No. 1 insp	5 75 0 00	Beaver, per lb	3 75 4 00
2 1/2 in	3 65 0 00	<b>Bar Iron,—per 100 lbs</b>		No. 2	4 75 0 00	Bear per skin	8 00 25 00
3 in	3 65 0 00	Ord. Crown	0 00 2 50	Toronto " 1	5 75 0 00	Bear, Cub. per skin	3 00 10 00
3 in and up	3 40 0 00	Best Refined	0 00 2 50	" 2	5 25 0 00	Fisher	5 00 10 00
<b>Clinch and Heavy Clinch:</b>		Siemens	0 00 2 50	Chicago Buff	5 75 0 00	Fox, Red, per skin	1 40 1 60
1 in	6 60 0 00	Swedes	3 75 4 40	" Steers	8 55 10 03	Fox, Cross	3 00 5 00
1 1/2 in	4 90 0 00	Sheet Iron to No. 28.	0 00 3 01	" Calfskins	0 07 0 08	Lynx per skin, large	2 50 5 00
1 1/2 and 1 3/4	4 15 0 00	Boiler Plates	2 25 2 50	" Bulls	0 65 6 00	Marten per skin	1 00 1 25
2 and 2 1/2	3 91 0 00	Boiler Lowmoor.	0 00 0 06	Dry No'r West	0 91 0 10	Mink per skin	0 75 1 00
2 1/2 and 3	3 65 0 00	Hoops and Bands	2 75 0 00	Shoenskins	0 00 0 60	Muskrat, Winter	0 15 0 20
3 in and up	3 40 0 00	<b>Canada Plates:</b>		Clips	0 00 0 00	" Fall	0 12 0 15
<b>Sharp and Hot P'd Nails:</b>		Good Brands	2 85 3 00	Lambskins	0 65 0 70	Spring	0 25 0 00
1 in	7 10 0 00	Iron Wire: 0 to 7 p 100 lbs	2 50 0 10	Calfskins unispected	0 05 0 00	Otter per skin	8 00 12 00
1 1/2 in	5 49 0 00	Wrot Iron pipe, 1 to 2 in		Horse Hides western, each	2 50 3 00	Raccoon per skin	0 40 0 91
1 1/2 and 1 3/4	4 65 0 00	8 1/2 p. c. over 2 in. 5 1/2 p c	0 11 0 12	Tallow, refined	0 03 0 06	Skunk, black	0 90 0 00
2 and 2 1/2	4 25 0 00	Steel, cast per lb	2 50 0 09	" rough	0 03 0 04	White,	0 15 0 00
2 1/2 and 3	4 40 0 00	" Tire, 100 lb	2 75 3 00	<b>Leather (at 6 months)</b>		<b>Oils.</b>	
2 in and up	4 15 0 00	" Sleigh Shoes, lb.	2 40 2 75	No. 1 B. A. Sole	0 21 0 22	Cod Oil, Newfoundland	0 85 0 35
<b>Terms</b>		" Machinery	3 25 3 50	No. 2 B. A. Sole	0 18 0 20	" Halifax	0 39 0 34
<b>Horse Nails: P &amp; F Bright</b>	0 00 0 00	<b>7/8 Plate:</b>		No. 1, ordinary Sole	0 20 0 21	" Gaspe	2 34 0 35
" " No. 7	0 24 0 00	IC Coko	0 09 4 00	Buffalo Sole, No. 1	0 17 0 18	S. R. Pale Seal	0 46 0 47
" " No. 8	0 23 0 00	IC Charcoal	4 50 4 75	No. 2	0 17 0 19	Straw Seal	0 28 0 40
" " No. 9	0 22 0 00	IX		China " No. 1	0 15 0 20	Cod Liver Oil	6 40 6 74
<b>M Brand — 60 p.c. 10p.c.</b>		LXX		" No. 2	0 15 0 17	[Distributing Prices]	
<b>Wrought or Ship Spikes:</b>		DX	Usual	Zanzibar, No. 1	0 16 0 17	Cod Oil, Newfoundland	0 42 0 45
7-16 and 1/2 in	3 90 0 00	DXX	Trade	" No. 2	0 14 0 15	Do Halifax	0 39 0 45
3-8 in	4 25 0 00		Extras.	Slaughter, No. 1	0 23 0 25	Do Gaspe	0 40 0 45
						S. R. Pale Seal	0 48 0 50

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

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

\*Terms for Cut Casing, Book and Shoe, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Boltes: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.



**THE EAGLE FURNACE FOR WOOD,**  
MOST POWERFUL HEATER EVER INVENTED.

Warranted to give double the amount of Heat of any other Furnace from the same quantity of Fuel.

— MANUFACTURED BY —

**UNION FOUNDRY CO.**  
WOODSTOCK, N. B.

(Established 1803.)

**Mander Bros., London, Eng.**

Manufacturers of  
**Superior Varnishes**

For Coachmakers, House Painters, Decorators, &c.  
Sole proprietors and manufacturers of the  
new and beautiful color  
CARMINETTE, for Coachpainters, Signwriters, &c.

AGENT FOR CANADA:  
**WALTER H. COTTINGHAM,**  
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Send for Price Lists, &c.

**THE BELL**  
**Art. Stained Glass Works,**

Manufacturers of  
-Ecclesiastical and Domestic ART GLASS— of every—  
and Domestic Description.  
Lead Glazing and Sand Cut a Specialty.

**D. BELL,** 110 Richmond St. West,  
Manager. Toronto, Ont.

**Elmwood Saw Mill.**  
DOOR AND SASH FACTORY.  
*Senkpiel & Hawser, - Elmwood, Ont*

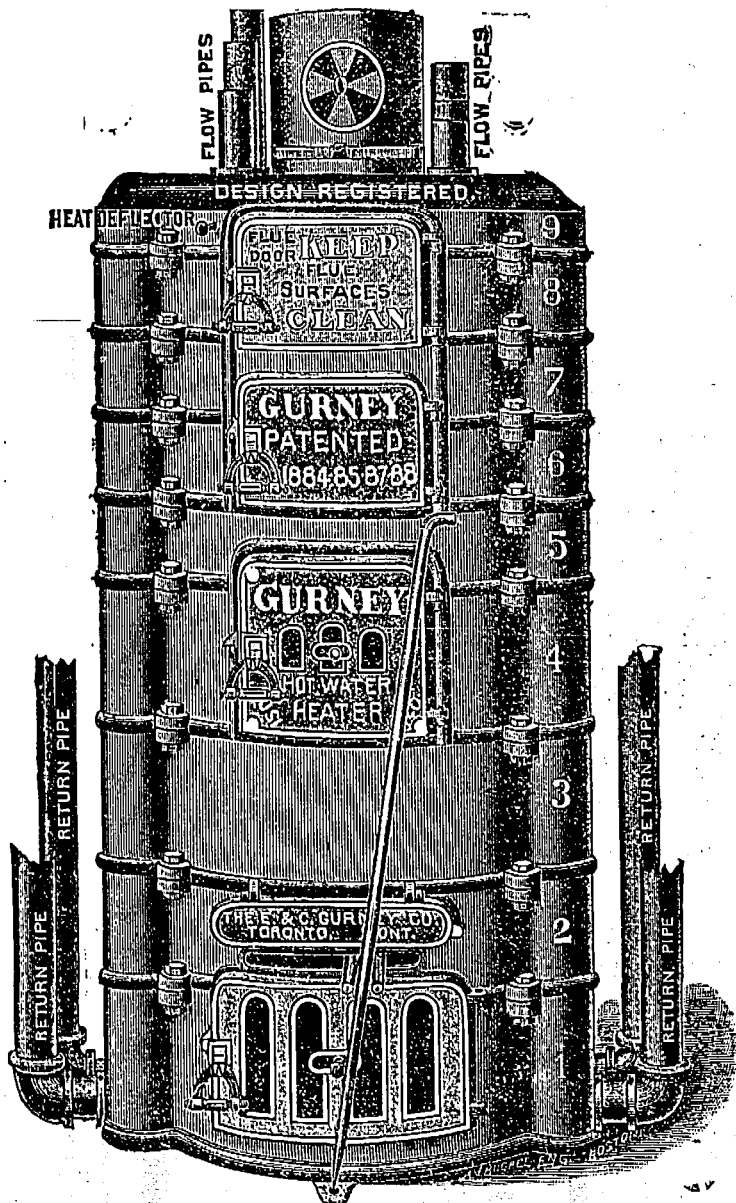
**R. B. MAY**  
MANUFACTURER AND  
**Manufacturers' Agent**  
246 St. James St.,  
MONTREAL.

Sole Proprietor and Manufacturer of the  
WORLD'S FAVORITE COCOANUT PUDDING  
and other "WORLD'S FAVORITE" Preparations.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, NOV 7, 1889.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Straw Seal	0 49 0 42 1/2	<b>Salt.</b>		<b>Tobacco (duty paid)</b>		Sherries	1 95 6 00
Cod Liver Oil	0 80 0 00	Domestic Broken Sheet	0 12 0 14	No. 1 Black Chewing, cads	0 46 0 00	Ports	2 25 7 00
Castor Oil	0 11 0 12 1/2	French, T. F. Casks	0 11 0 11 1/2	No. 2	0 45 0 00	Claret cases	3 00 & up
Lard Oil, Extra	0 70 0 80	Brls	0 12 0 13	No. 4	0 41 0 00	Class Claret of gd. brands	7 50 18 00
No. 1	0 60 0 70	American White, Brls	0 17 0 20	Bright Chewing	0 49 0 53	Tarragona Ports, imp gal	1 15 1 30
Linseed Raw	0 61 0 65	Liverpool per bag, Eney's	0 52 1 55	Smoking	0 42 0 00	<i>Surgrandy</i>	
Boiled	0 63 0 68	Canadian, in small bags	2 35 3 25	R & R	0 59 0 00	Still, Case	10 00 23 00
Olive, Pure	1 00 1 10	Half bags	0 67 0 70	Navy, 3s	0 52 0 00	Sparkling	16 00 17 50
Machinery	0 95 1 00	Factory-filled per bag	1 25 1 40	Smoking, 6s	0 45 0 50	Can. Spirits, Imp. gallon	<i>Bond, Paid.</i>
Extra, qt., p case	3 40 3 25	Quarters	0 35 0 38	Solace, 12s	0 60 0 00	Pure Spirits, .65 O. P.	1 05 3 21
pts do	2 40 2 60	Rice's pure dairy	0 00 2 00	"	0 48 0 00	" .50	0 95 2 92
pts, do	2 70 3 00	Turk's Island	0 00 0 00	Myrtle Navy	0 45 0 00	" .25 U. P.	0 53 1 52
Spirits Turpentine, brls	0 72 0 75					Family Proof	0 58 1 63
<i>Coal Oil:</i>		<b>Timbor, Lumber &amp;c</b>		<b>Wines, Liquors, etc.</b>		Old Bourbon	0 58 1 63
Car Lots Store, [2 p.c. off]	0 00 0 14	Ash, 1 to 4 in., M	20 00 25 00	All English	2 40 2 45	" Rye	0 55 1 54
Broken lots	0 00 0 16	Birch, 1 to 4 in., M	20 00 25 00	Domestic	1 60 1 65	Toddy	0 55 1 54
Am. in car lots	0 00 0 22	Baswood	18 00 20 00	Porter: Dublin	0 85 1 25	" Malt	0 55 1 54
5 bbls	0 00 0 23 1/2	Walnut, per M	60 00 100 00	Domestic	0 60 0 75	Rye Whiskey, 4 years old	0 78 1 84
10 bbls	0 00 0 23	Butternut, per M	30 00 40 00	Brandy: best	2 40 2 45	" 5 "	0 98 2 04
single bbls	0 00 0 24	Cedar, round, lineal foot	00 06 10 00	Cheaper shippers	3 75 4 25	" 7 "	1 08 2 14
<b>Glass.</b>	50r. 100r.	Cedar, flat, lineal foot	00 04 00 05	Irish Whiskey	9 00 9 50	20 to 100 cases, net cash	
United inches, 14 to 25	1 50 0 00	Cherry, per M	70 00 100 00	Mackie's R. O. Special	10 00 10 50	100 to 200 " 2 1/2 p.c. off	
United inches 26 " 40	1 00 0 00	Elm, soft, 1st	15 00 17 00	Jamaica Rum, 16 O.P., per	4 00 4 50	200 cases and over 5 p.c. off	
" 41 " 50	0 60 0 50	Elm, Rook	25 00 30 00	imp. gal	3 50 4 00	And add % for jobb'g lots	
" 51 " 60	0 00 0 37 1/2	Hemlock, M	9 00 10 00	Denarara Rum, 16 O. P	2 50 2 60	Islay Blend	8 00 8 25
<b>Paints, &amp;c.</b>		Maple, hard, M	25 00 35 00	Holland Gin	2 50 2 60	Cheaper Whiskies	5 00 7 00
W Lead pure, 50 to 100 lb kgs	0 00 6 25	Soft, do	16 00 25 00	Green cases	4 50 4 65	<b>Wool.</b>	
No. 1	4 50 5 00	Oak, M	40 00 50 00	Red cases	8 60 8 70	Fleece	0 21 0 23
No. 2	4 00 4 50	Pine, clear, M	35 00 40 00	Champagne	26 00 28 00	Pulled, unassorted	0 00 0 00
No. 3	4 25 4 50	2nd quality, do	25 00 30 00			Extra Super	0 00 0 00
White Lead, dry	4 50 5 00	Shipping Culls	14 00 16 00			B Super	0 00 0 00
Red Lead	4 50 5 00	Mill do	8 00 10 00			C	0 00 0 00
Venetian Red, Eng h	1 50 1 75	Lath, M	1 50 1 60			Black	0 00 0 00
Yel Ochre, French	1 25 1 00	Spruce, 1 to 2 in., M	10 00 13 00			Natal	0 18 0 20
Whiting, ordinary	0 65 0 65	Shingles, 1st qual	3 00 3 25			Cape	0 17 0 18
London, Washed	0 65 0 75	" 2nd "	2 00 2 25			Australian	0 19 0 22
Paris	1 15 1 25						
Portland Cement, brl	2 60 2 81						
Fire Brick	20 00 28 00						
Fire Clay	1 50 2 00						

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



GURNEY'S hot-water Heaters have proved themselves the most perfect, economical and easiest managed in the market.  
E. & C. GURNEY & Co. 385 & 387 St. Paul St., MONTREAL

**JOHN RITCHIE,**  
Wholesale  
**BOOT AND SHOE**  
MANUFACTURER,  
109 St. Helene St., St. Rochs, Quebec

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**COCHRANE, CASSILS & Co.**  
MANUFACTURERS OF  
**BOOTS & SHOES**  
WHOLESALE  
CORNER OF  
Craig & St. Francois Xavier Sts.,  
MONTREAL.

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**Leclerc & Larochele,**  
Manufacturers and Wholesale Dealers in  
**BOOTS and SHOES,**  
Hand, Nail & Sewed Work a Specialty  
83 NOTRE DAME DES ANGES ST.,  
St. Roch - - - - - Quebec.

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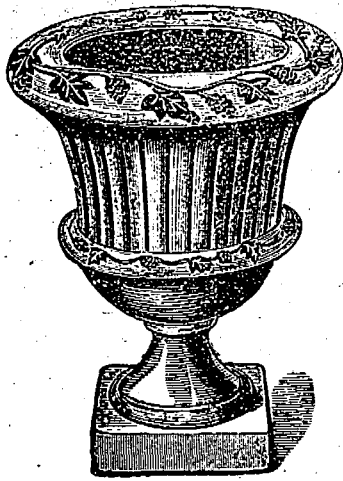
**ARCHIBALD & TURNER,**  
Wholesale Manufacturers of  
**Fine Boots and Shoes**  
MONTREAL.

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**HANOVER**  
**FELT BOOT AND SHOE**  
WORKS.  
Manufacturers of all kinds of Felt Boots, also  
special lines of  
**LEATHER GOODS.**  
Correspondence solicited.  
D. KNECHTEL, - Proprietor  
**HANOVER, Ont.**

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**CANADIAN RUBBER CO'Y,**  
OF MONTREAL,  
MANUFACTURERS OF  
Rubber Shoes, Felt Boots, Belting,  
Packing and Fire Engine Hose.



**GLASS BROS. & Co.**

LONDON, - ONTARIO,

MANUFACTURERS OF  
Rockingham, Cane, Bristol and Salt-Glazed  
Stoneware.

**FIRE-BRICKS**

Of All SHAPES to Order.

Special Brand "Cupola" Fire-Brick, manufactured from  
the celebrated Peg-town Fire Clay, superior  
than any imported Brick.

Agent for Province of Quebec, G. A. CAMPBELL  
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1886 Notre Dame Street, MONTREAL.

**J. H. WALKER**



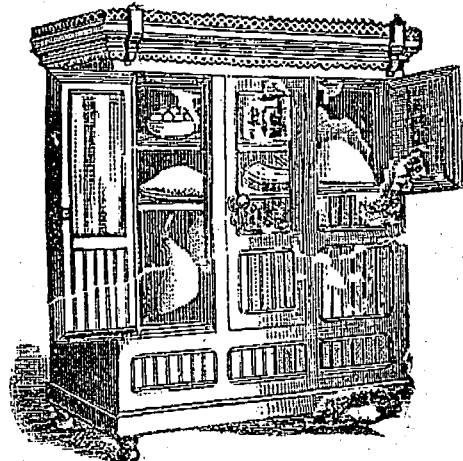
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HAS  
**REMOVED**  
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Nordheimer's Building

Engraving for all Illustrative and Advertising Purposes, superior to any other Process, and as low in price. Orders respectfully solicited.

**AUTOMATIC REFRIGERATOR COM'Y OF OTTAWA,**



SOLE MANUFACTURERS OF

**Hanrahan's Patent Refrigerator**

IN THE DOMINION.

Especially adapted for the preservation of

**FRESH MEATS**

cooked and uncooked, Fish, Milk, Butter, and all other perishable goods. Having a thorough circulation of dry, cold air, it is impossible for one article, no matter how sensitive, to receive odor from the other used by the Government in shipping fruit to the Colonial Exhibition. Send for specifications.

AUTOMATIC REFRIGERATOR CO.  
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Montreal Branch: 1749 Notre Dame St. Toronto Office. Permanent Exhibition Buildings.

MANUFACTURING DEPARTMENT

OF

**THE LONGFORD LUMBER CO.**

ORILLIA, ONTARIO.

TRADE { T } MARK.

M'frs. of Pails, Tubs, Candy Pails, Lard Pails, Butter Tubs and all kinds of Woodenware  
GOOD GOODS AT LOWEST PRICES.

EASTERN AGENT: Mr. A. Wills, 13 1/2 St. Nicholas Street, - - - MONTREAL  
TORONTO AGENT: Mr. R. S. McIndoe, 20 1/2 Front St. East.

**ECONOMICAL LUMBER MAKING.**

"A Penny Saved is a Penny Earned."

Why cut into sawdust 1 1/2 inches of timber for every 4 inch boards cut, when by using our simple Band Saw Mill you can make 4 inch boards and only cut one-half inch of timber into sawdust. In other words, where you now get 1,000 feet out of your logs, you will with the Band Saw Mill get 1,200 feet.

**BAND MILLS**

Have been considered so INTRICATE, costly and difficult to run that they have been used only by the wealthy lumbermen. OUR NEW SEMI-PORTABLE BAND MILL IN PRICE comes within the reach of all. NO MORE cost to erect as a portable or as an addition to a stationary mill than an ordinary circular.

MADE SO ADJUSTABLE in every way by our many patented improvements that any ordinary man can cut 10 to 20 thousand feet per day with it.

We have brought this great Timber-Saving Improvement within the reach of all Lumbermen.

IT WILL BE SHOWN IN OPERATION AT

Toronto Industrial Exhibition, - 9th to 20th September

IT WILL PAY YOU TO COME AND EXAMINE IT.

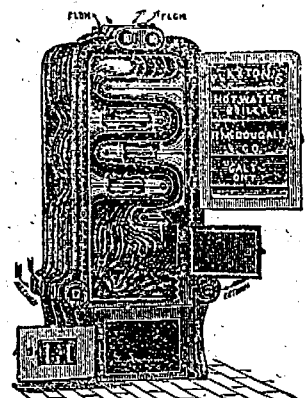
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BRANTFORD, CANADA.

**THE PLAXTON SECTIONAL**

Hot-Water Heater.

R. McDOUGALL & Co.



GALT, - - - ONTARIO.

The Most Powerful and Economical Heater in the Market.

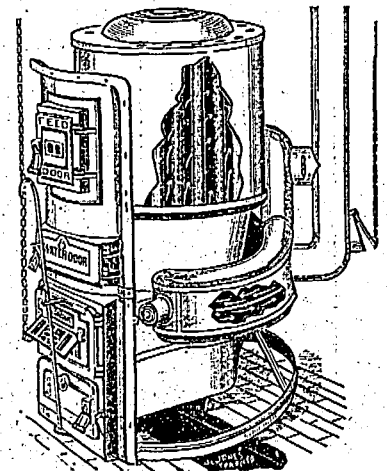
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R. McDOUGALL & CO.,

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**Clare Bros. & Co.**

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Manufacturers of  
COAL AND WOOD HOT-AIR

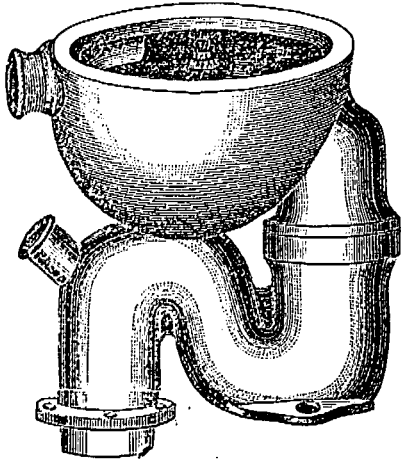
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10 Styles - 35 Sizes.

Send for Catalogue of the Largest and Most Complete Line of HOT-AIR FURNACES for both Coal and Wood manufactured in Canada.

Mention this paper.

# DOMINION SANITARY POTTERY CO.



Manufacturers of  
 "Crown,"  
 "Improved Sanitary,"  
 "National,"  
 "Unitas,"  
 And other  
 Closets, Traps,  
 Plug Basins, Urinals,  
 Sinks, Washtubs,  
 And Every kind of Sanitary Ware.  
 St. Johns, Que.

## Ontario and Quebec Railway Com'y.

The half-yearly interest due on the First of December next, on the 5 per cent. Debenture Stock of this Company, will be held at the Office of Messrs. Morton, Rose & Co., Bartholomew House, London, England, on and after the 2nd December, to holders on the Register on the 31st inst.

Interest for the same period on the Common Stock of the Company at the rate of 6 per cent. per annum will be paid on and after the same date at the Bank of Montreal, Montreal, or at the office of Messrs. Morton, Rose & Co., London, England, at the option of the holder, to Shareholders on the Register on the 31st instant.

Warrants for these payments will be remitted to the Register-Holders.

The Debenture Stock Transfer Books will close in London and in Montreal on the 31st instant, and the Common Stock Transfer Book will close in Montreal on the same day.

The books at both places will be re-opened on the 3rd December next.

By order of the Board,

CHARLES DRINKWATER,

Secretary.

Montreal, October 16th, 1889.



Manufacturers of more than 270 styles and kinds of Heating, Cooking Stoves and Ranges.

They are perfect in operation, economical in fuel and elegant in design and appearance.

Having been making Stoves for over 30 years can say with right good grace that we have got the construction of Stoves down to a fine mathematical point, and further that we have yet to hear from any dealer his regrets of ever handling our well known line of goods.

Our line of *Happy Thought Ranges* and *"Radiant Home" Heating Stoves* is complete and perfection itself.

Imagine over 80,000 *Happy Thought Ranges* now in use in Canada. Marvelous as it may appear it is nevertheless a fact. It is fitted with the most powerful "Water Front" made, many people having their Bath and Dining Room heated from this as well as a large supply of Hot Water for Bath and Kitchen purposes.

They are adapted for Coal or Wood. Why purchase an experiment, when you can buy a Range that you can recommend to your Customer, as the number alone sold is an assured guarantee of its success?

Heating and Ventilating done on scientific principles for Churches, Schools, Public Buildings and Private Dwellings.

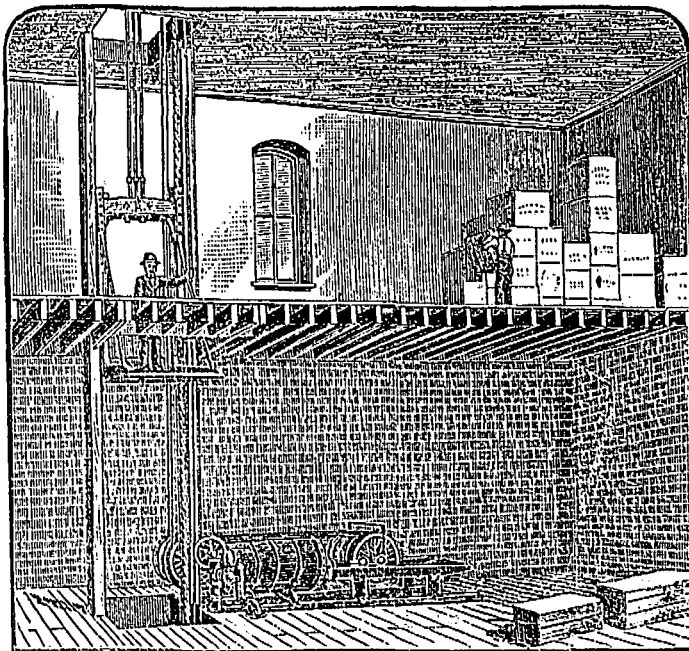
Send Diagram and Size of House to be heated and we will tell you what it will cost to heat it with our well-known Hot Air Garnet Furnace with Hot-Water Combination. Correspondence solicited.

Eastern Agency, Buck's Stove Works, 422 St. Paul Street, Montreal

## W. F. & J. W. MYERS,

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High Speed, Safety, Steam  
 HYDRAULIC AND BELT ELEVATORS

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## Stoves

AND

# Furnaces

92 & 94

Queen Street,

TORONTO



### The New Quaker Brick Machine.

For Steam or Horse Power, Unequalled for Simplicity, Strength and Durability, from 15 to 20 per cent. cheaper than the cheapest, and guaranteed equal to the best. Illustrated Catalogue for 1889 now ready. Send for one.

H. C. BAIRD & SON  
 PARKHILL, ONT.  
 Sole Manufacturers of Kell's Patent Combined Brick and Tile Machine.

# THE CANADA SUGAR REFINING COM'Y (Limited) MONTREAL.

Offer for sale all grades of REFINED SUGARS and SYRUPS of the well-known brand of

# Redpath

## CERTIFICATES OF STRENGTH AND PURITY.

OFFICE OF THE PUBLIC ANALYST,  
MONTREAL, September 9th, 1887.

To the Canada Sugar Refining Company, Montreal:

Gentlemen,—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polaroscope, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar-Refining.  
The test by the Polaroscope showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR. JOHN BAKER EDWARDS, P.R.D., D.C.L., F.C.S.,  
Public Analyst for the District of Montreal, and Professor of Chemistry.

CHEMICAL LABORATORY,  
MEDICAL FACULTY, MCGILL UNIVERSITY,  
MONTREAL, September 9th, 1887.

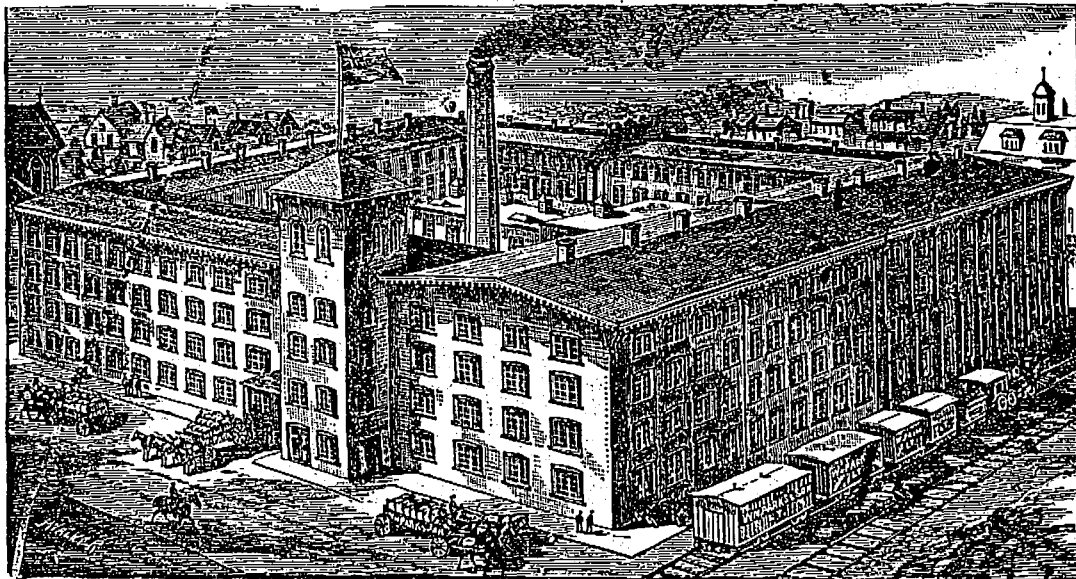
To the Canada Sugar Refining Company:

Gentlemen,—I have taken and tested a sample of your "EXTRA GRANULATED" Sugar, and find that it yielded 99.88 per cent. of Pure Sugar. It is practically as pure and good a Sugar as can be manufactured.

Yours truly,

G. P. GIRDWOOD.

## WM. PARKS & SON (Limited), - ST. JOHN, N. B. Cotton Spinners, Bleachers Dyers and Manufacturers.



- Cotton Yarns.
- Carpet Warps.
- Ball Knitting Cottons.
- Hosiery Yarns and Yarns for Manufacturers' Use
- Beam Warps for Woolen Mills.
- Grey Cottons.
- Sheetings.
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- Shirtings, Skirtings and Stripes.
- 8-oz. Cottonades in plain and fancy mixed patterns.
- The only "Water Twist" Yarn made in Canada.

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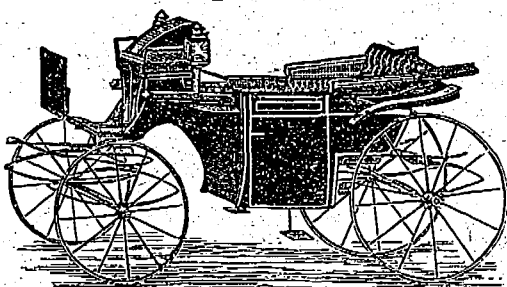
WM. HEWITT, }  
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Montreal.

MILLS:

New Brunswick Cotton Mills, }  
St. John Cotton Mills, } St. John, N.B.

1st Prizes and Diplomas when exhibited.



Established 1852

Bell Telephone 1324

## B. LEDOUX Windsor Carriage Factory,

104, 106, 108, 110 and 112 Windsor Street  
Office and Show Rooms: 131 and 133 St. Antoine St.,  
MONTREAL.

B Ledoux begs to inform his friends and public that he always keeps on hand a complete assortment of Vehicles, suitable for summer and winter, including Light and Top Buggies of all descriptions.

Repairs on Vehicles promptly attended to.

## Victoria Foundry, Orillia

NEAR N. & N. W. R. R. STATION.

ROBERT BRAMMER, - - - Proprietor

MANUFACTURER OF

## SAW and SHINGLE MILL MACHINERY

Shingle Mills a specialty. Having manufactured the same for the past ten years, adding improvements thereto from time to time. It is now considered the best in the market.

REFERENCES—A. Tait, Orillia; T. B. Tait, Grevenhurst; W. Thomson, Longford Mill and others. Prices on application.

## THE STANDARD DRAIN PIPE COM'Y



—OF—  
**St. Johns, P. Q. (Lim.)**  
Manufacturers of  
**VITRIFIED DRAIN PIPE  
AND CONNECTIONS,**

AND ALL KINDS OF FIRE CLAY GOODS  
Straight Pipes, Single and Double Junctions, Bends, Elbows, Syphons, Cess pools, Flue Linings, Stove Bricks, and Fire Clay Blocks, all sizes  
GARDEN VASES AND PEDESTALS.



**J. S. MAYO,**

Importer and Manufacturer of

**-OILS-**

OF EVERY DESCRIPTION.

9 Common St., MONTREAL.

**LARDINE OIL.**

The famous heavy bodied oil for all machinery.

MADE ONLY BY

**McCOLL BROS. & CO., TORONTO.**

Those who Use it Once Use it A ways.

McCOLL'S RENOWNED

**CYLINDER OIL**

Has few if any equals in America for engine cylinders.

The finest lubricating, harness and tanners' oil.

ASK FOR LARDINE.



**BAYLIS MANUFACTURING CO'Y**

MANUFACTURERS OF

VARNISHES, JAPANS,

WHITE LEAD,

COLORED PAINTS,

DRY COLORS, PRINTING INK,

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Oct. 24.

British Columbia, 1894, 6 p.c.	109	111
1907	123	128
Canada, 4 p. c. loan, 1910.	110	112
3 p. c. loan, 1898	95	96
Debs. 1909-34	104	106

Shs Railway & other Stocks.

New Brunswick 6 p. c. 1886-91	100	105
Quebec Province, 5 p. c.	112	114
Do do 1906 5 p. c.	12	114
Do do 1892 4 p. c.	104	108
Do do 1892, 5 p. c.	113	116
Atlantic & Nth Western 5 p. c. Guar.		
1st M. Bds	113	115
Buffalo and Lake Huron £10 sh.	124	131
Do 5 p. c. 1st Mort.	133	134
Do 2nd Mort.	132	134
Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.	106	108
Canadian Pacific \$100	704	71
Grand Trunk, Georg Bay, &c.		
1st M.	105	107
Grand Trunk of Canada Con. stock	114	111
2nd equir. mtg. bds. 6 p.c.	131	133
1st prof. stock.	75	76 1/2
2nd prof. stock.	584	54
3rd prof. stock.	293	3
5 p. c. perp. deb. stock.	123	125
4 p. c. perp. deb. stock.	93	99
Great Western shares, 5 p. c.	123	125
6 p. c. bds. 1899	103	105
Hamilton and N. W. 6 p. c.	112	114
M. of Canada Stg. 1st Mort 5 p. c.	109	111
Montreal and Champlain 5 p. c.		
1st mtg. bds.	106	110
Montreal & Sorel, 1st mtg. 6 p. c.	10	15
N. of Canada 1st Mtg 5 p. c.	108	110
Northern Extension, 6 p. c. prof.	102	104
Quebec Central 5 p. c. 1st Inc Bds.	16	12
T. G. & B. 8 p. c. bonds 1st Mort.	95	97
Well, Grey & Bruce, 7 p. c. Bds.		
1st Mort	102	104
St. Law. and Ott 6 p. c. Bds.	93	95

Banks.

Bank of British Columbia	894	404
Bank of British North America	764	774

Municipal Loans.

City of London (Ont) 1st pref. 5 p.c.	101	103
City of Montreal stg 5 p.c.	106	108
1874	105	108
City of Ottawa, 6 p.c. stg	109	112
redeem 1893	105	107
1904	117	119
1895	111	113
City of Quebec, 6 p.c. con.	103	105
6 p.c. redeem 1893	105	107
1878, redeem 1908	122	124
City of Toronto, 6 p.c. stg. 1897	109	124
Water-Works deb.	109	121
6 p.c. stg. con. deb., 1898		
5 p.c. gen. con. deb., 1919	111	113
4 p.c. stg. bonds, 1924	105	107
City of Winnipeg, deb., 1914 5 p.c.	111	113
deb. scrip. 1907 6 p.c.	120	122

Miscellaneous Companies.

Canada Company	63	68
Canada North-West land Co	4	4
Hudson Bay	20	20
Land Corporation of Canada		

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GALT.....	The Queen's.....	O. Lowell
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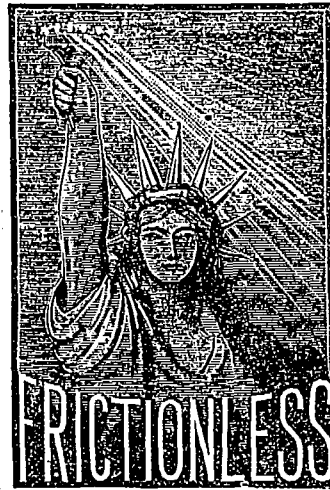
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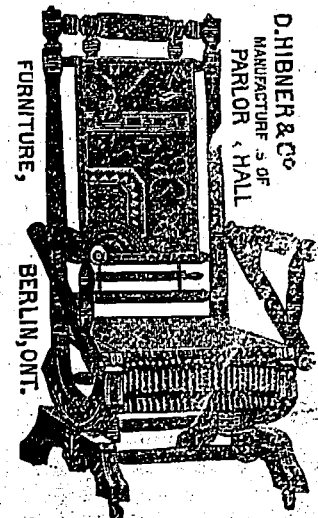
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**Stocks and Bonds—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations, Nov. 5, 1889.**

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine	10,000	3-6mos.	Jan...July	\$50	\$50	104
Canada Life	2,500	7-6mos.	Feb... Aug	400	50	...
Citizens, Fire, Life, & Accident	11,830	6-12mos	Mar., y'ly	85	16	...
Confederation Life	5,000	6-6mos.	Jan...July	100	10	275 800
Western Assurance	25,000	4-6mos.	Jan...July	40	20	145
Royal Canadian Insurance	20,000	6-12mos.	15 Feb. y'ly	25	20	95
Accident Ins. Co. of North America	2,610	6	15 J <sup>y</sup> 15Jan	100	20 100	90
Guarantee Co. of North America	13,372	6	15 J <sup>y</sup> 15Jan	50	10 50	100

**BRITISH AND FOREIGN.—(Quotations on the London Market. Oct. 19, 1889. Market value p. p'd up sh.**

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British and Foreign Marine	50,000	50	20	4	£23	
Caledonian	...	...	...	...	£29½	
Commercial U. Fire, Life & Marine	50,000	30	50	5	£3½	£5½
Edinburgh Life	5,000	10	100	15	£45	
Fire Insurance Association	100,000	5	£10	£2	1s	1s
Glasgow & London	...	...	...	...	20s	30s
Guardian Fire and Life	20,000	13	100	50	£91	£92½
Imperial Fire	12,000	£7 p. sh.	100	25	£175½	
Lancashire Fire	100,000	30	20	2	£11½	
Life Association of Scotland	10,000	15	40	8½	£38½	
London Assurance Corporation	35,802	48	25	12½	£57½	£58
London & Lancashire Life	10,000	10	10	1 7-20	84s	84½s
Liverpool & Lond. & Globe Fire & L.	£39,175	70	20	2	£41	
Northern Fire & Life	30,000	70	100	5	£69	
North Brit. & Merc. Fire & Life	40,000	55	50	6½	£47	£47½
Phoenix Fire	5,722	£21 p. s.	...	...	£281	
Queen Fire & Life	200,000	30	10	1	£6 9-16	£7
Royal Insurance Fire & Life	100,000	60	20	3	£52	
Scottish Imperial Fire & Life	50,000	6	10	1	87s	
Scottish Provincial Fire & Life	20,000	15	50	3	£24	
Standard Life	10,000	58½	50	12	£55	

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Subscribed	2,500,000	"
Paid-up	625,000	"
Fire Fund and Reserves as at 31st December, 1889	1,592,235	"
Life and Annuity Funds	3,841,194	"
Revenue—Fire Branch	1,186,865	"
do Life and Annuity Branches	551,307	"

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"DON'T DUMP YOUR CASH INTO A DRAWER AND NOT KNOW AT NIGHT WHAT IS THERE UNTIL YOU COUNT IT."—W. H. Maher in Chicago "Inter Ocean."

# Will You Accept a Helping Hand?

ADVICE BACKED BY EXPERIENCE IS VALUABLE.

IF YOU ARE NOT OPEN TO CONVICTION WHERE YOUR OWN INTERESTS ARE AT STAKE, YOU ARE NOT THE MAN WE ARE AFTER.

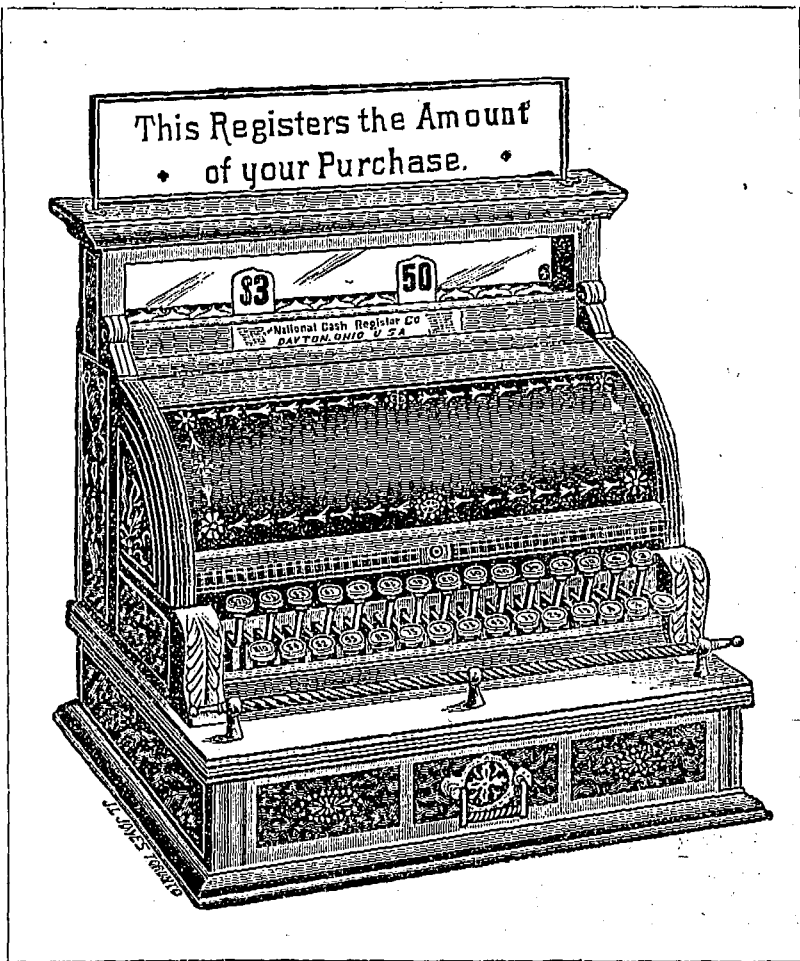
## YOU HAVE INVESTED

Money in your business for the sole purpose of getting money. Now, the question arises, "Is it extravagance or is it economy to buy something that takes care of the money and guarantees to you that every time any goods go out of your store you will have full value received for them."

A NATIONAL CASH REGISTER DOES IT.

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Our Cash and Credit Systems cost money, but if those who are now using our Registers had felt that they were taking the whole amount out of their capital, our sales would have been few and far between. Now every man that buys a Cash Register, buys it because he sees it will save him money and pay for itself out of the money it saves, even if he does a business on only \$25.00 a day.



### YOUR NET PROFITS.

It is well to remember that \$100 saved from the cost of doing business and added to the net profit of the year is equivalent to increasing the total sales by \$1,000 to \$1,500. There is a way by which the net earnings of an ordinary country store—just an average business—can be increased \$100 a month, and this without any reduction of legitimate expense, but entirely from what is in every proper sense of the word, waste. The saving is effected by the use of the National Cash Register.

### OUR TERMS.

Our terms are either cash or by instalments, and can readily be proved to you that instead of reducing your bank account to the extent of the price of the Register, you are actually only investing a small sum, and making it up by money you would not have if you did not have the NATIONAL CASH REGISTER.

### ONE STROKE OF THE FINGER PRODUCES SIX RESULTS:

- 1—Rings a Bell.
- 2—Unlocks the Cash Drawer.
- 3—Throws the Cash Drawer Open.
- 4—Adds up the amounts of sales on wheels inside.
- 5—Drops the indicator of former sale out of sight.
- 6—Raises into full view one or more indicators, showing the new scale.

The Drawer opens either from the front or back. In the latter case a cashier is used—the clerk registers while the cashier receives the money and makes change.

### TURN YOUR ATTENTION TO THE FACT

That in running a business of any kind it is absolutely necessary, in every case, to have some method of keeping account of the daily transactions. It is a satisfaction to both proprietor and clerks to know that everything is running right and that there is no mistake in making change, no shortages in accounts, that whenever a customer pays he can see whether the proper amount is charged and accounted for. Now the way to do this is by

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