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 FINANCE AND INSURANCE REVIEW.

Vol. 49. No. 17
 New Series.

MONTREAL, FRIDAY, OCTOBER 27, 1899.

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Reserved Fund, 6,000,000.00
Undivided Profits, 1,102,792.72

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Portland, Oregon—The Bank of British Columbia.
Montreal, 1st April, 1899.

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INCORPORATED 1855.

Head Office, Toronto, Canada.

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

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Reserve Fund, 300,000 "

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Res Fund, 1,625,000

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Reserve Fund, 1,394,495

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Incorporated 1836.

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Reserve, 45,000

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Drafts issued on any Branch of the Bank of
Montreal.

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HEAD OFFICE, OSHAWA, Ont.

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

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THE ONTARIO BANK.

Notice is hereby given that a dividend of TWO
AND ONE-HALF per cent. for the current half
year has been declared upon the capital stock of
the institution, and that the same will be paid at
the Bank and at its branches on and after

Friday, First Day of December Next

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

By order of the Board,

C. MCGILL,
General Manager.

Toronto, 21st October, 1899.

The Chartered Banks.

Imperial Bank of Canada.

Capital Authorized \$2,500,000
Capital Paid-Up 2,000,000
Reserve 1,300,000

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A general banking business transacted. Bonds and
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Reserve, 150,000

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Prompt attention given to collections.
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INCORPORATED 1856.

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Reserve Fund, 225,000

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Bank of New Brunswick, St. John, N. B.
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The Chartered Banks.

La Banque Jacques-Cartier

1862—HEAD OFFICE, MONTREAL—1898
Capital Paid-up \$500,000
Surplus 291,000

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" St. East Hull, P. Q.
" Ste. Cunegonde Valleyfield, P. Q.
" St. Henry Victoriaville, P. Q.
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Bank, Chase National Bank, Hanover National Bank,
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National Bank.
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Letters of Credit for travellers, etc. issued avail-
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Collections made in all parts of the Dominion.

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Debentures issued for three or five years, both
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For further particulars address the Manager.

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" Paid-Up, 932,474 97
Total Assets, 2,541,274 27

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Provident and Loan Society

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Vice-President, .. A. T. WOOD, Esq., M. P.
Capital Subscribed, \$1,500,000 00
Capital Paid-Up, 1,100,000 00
Reserve and Surplus Funds, 349,109 05
Total Assets, 2,949,109 05

Deposits received and interest allowed at the
highest current rates.
DEBENTURES for 3 or 5 years. Interest payable
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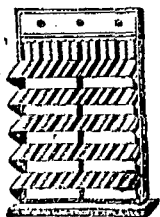
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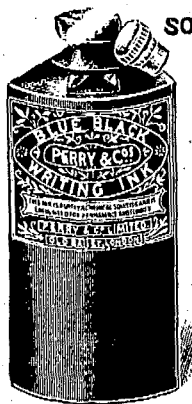
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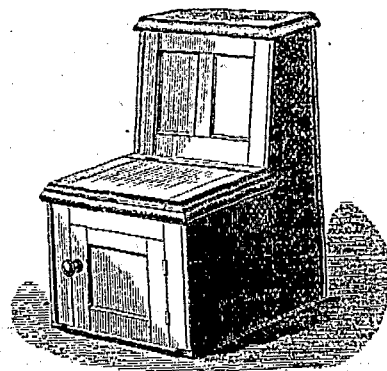


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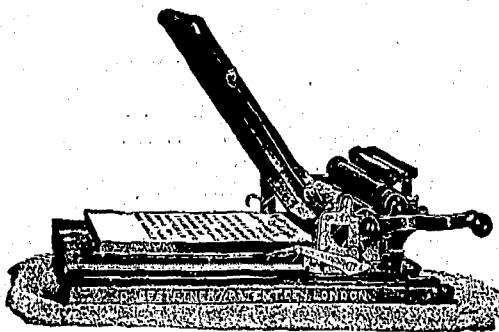
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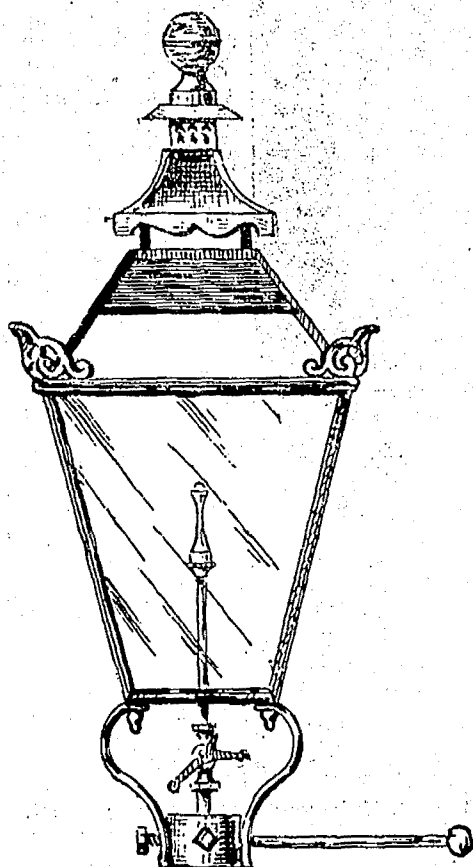
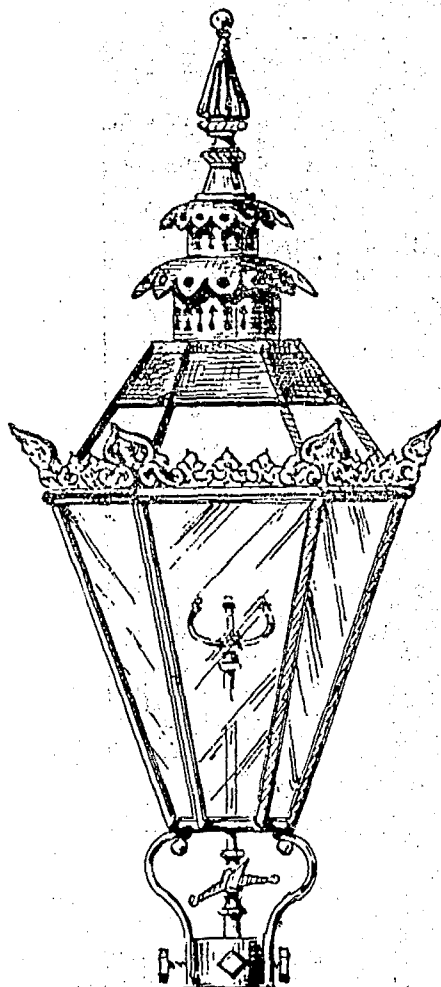
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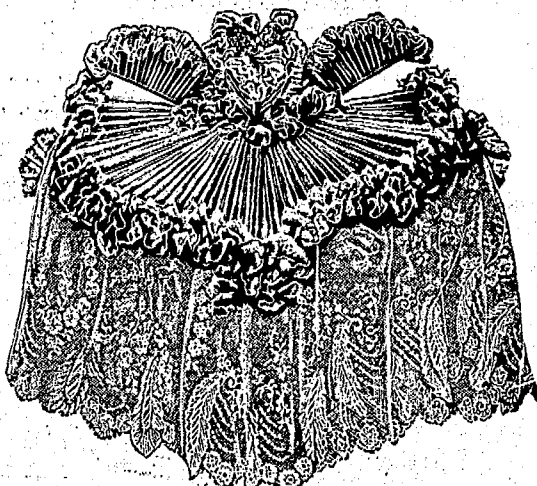
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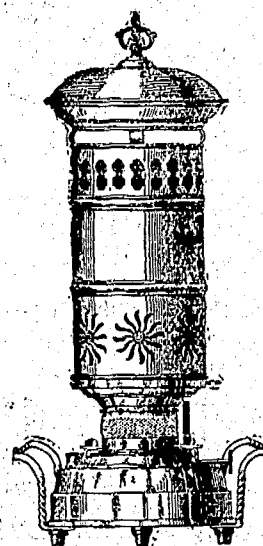
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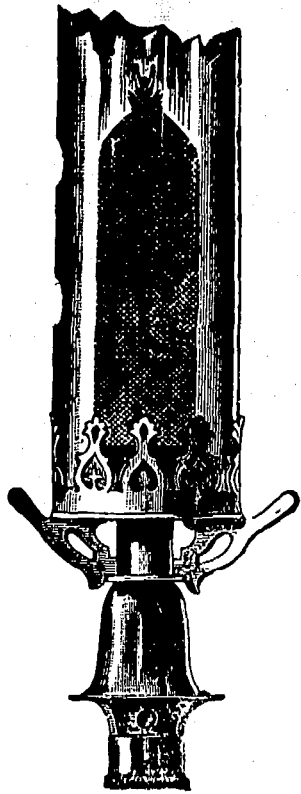


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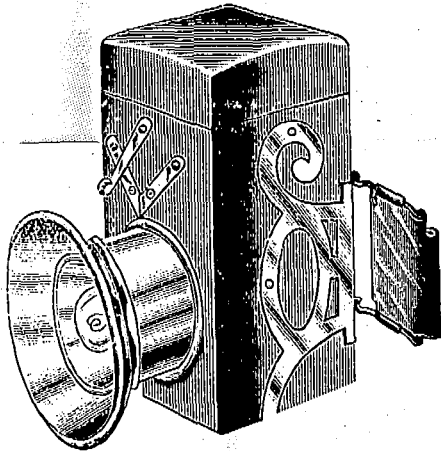
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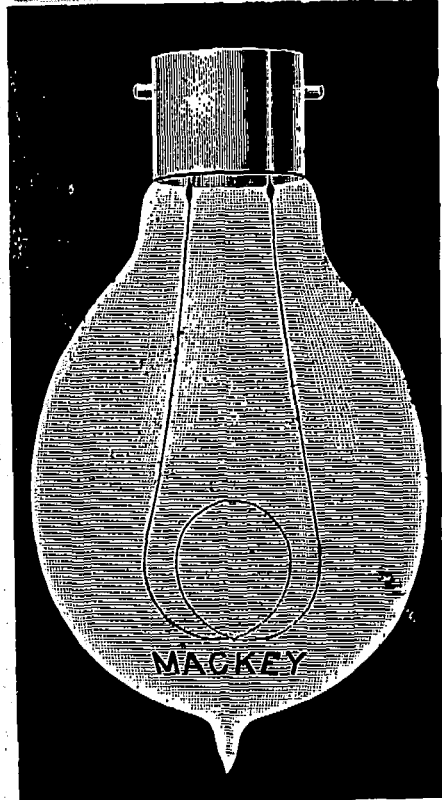
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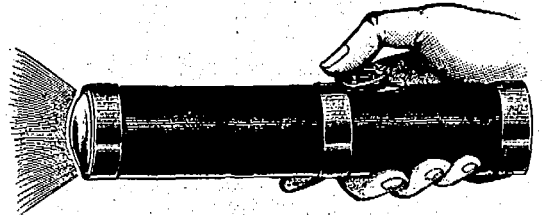
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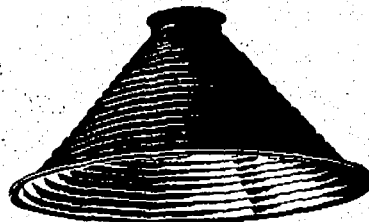
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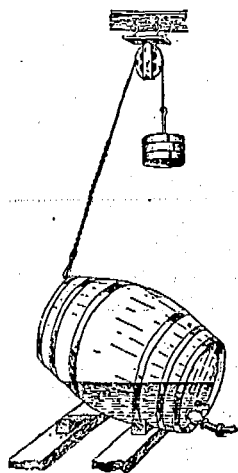
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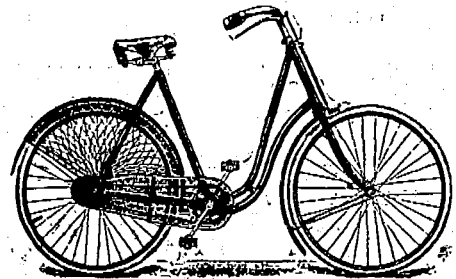
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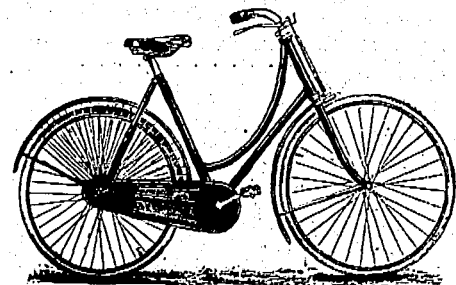
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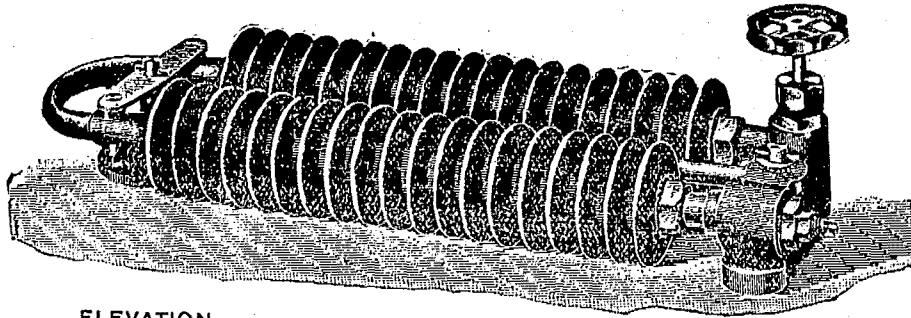
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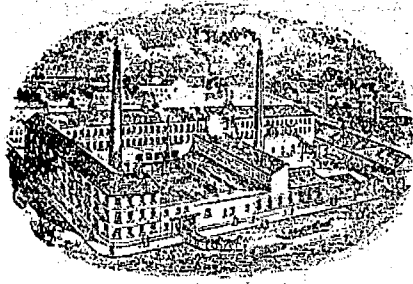
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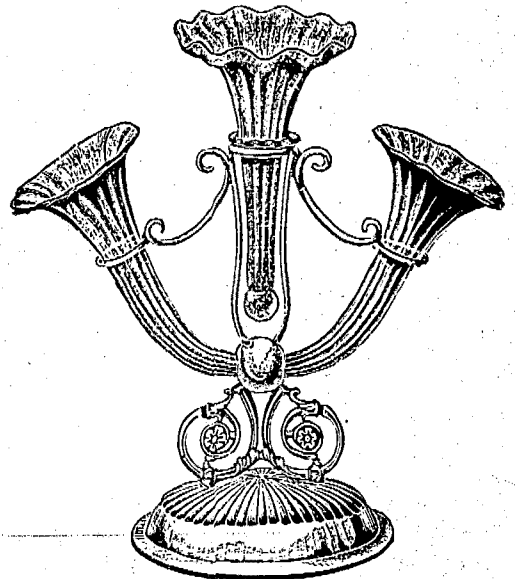
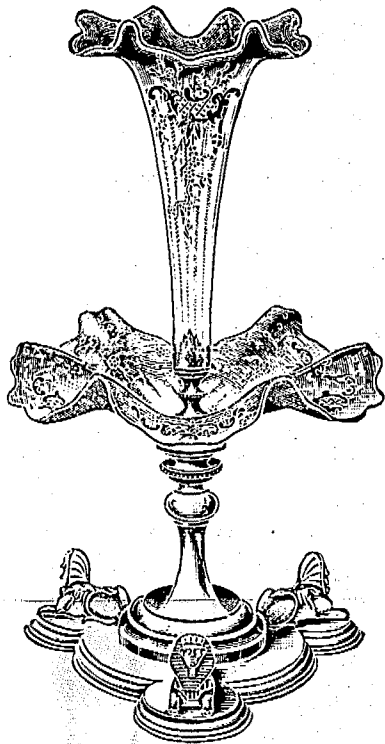
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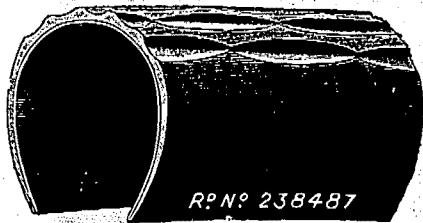
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— Sheffield, England. —



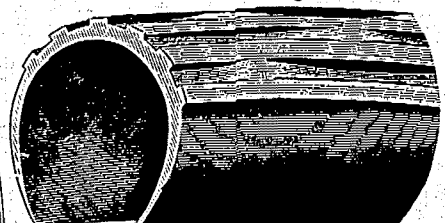
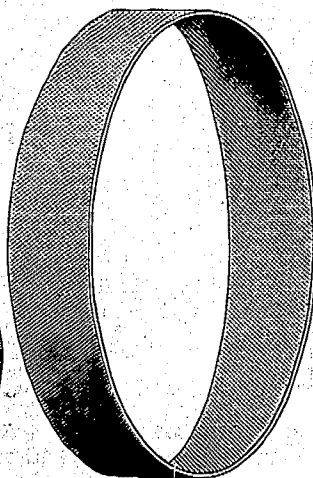
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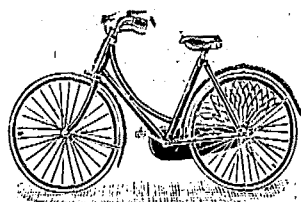


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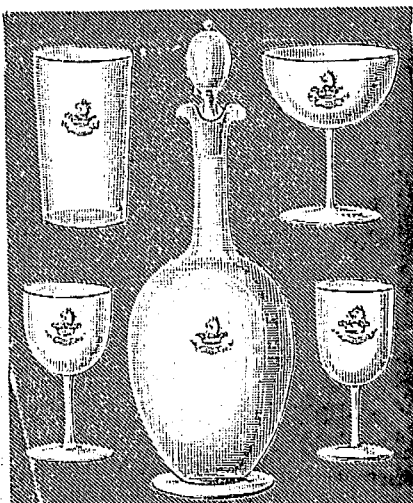
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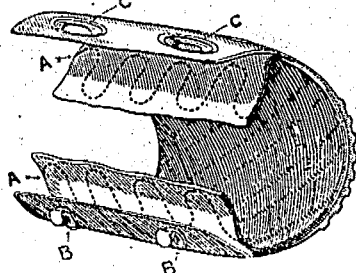
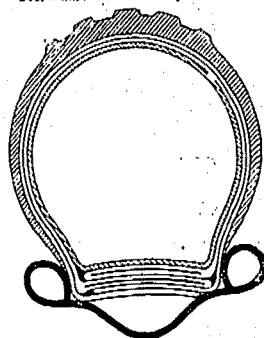
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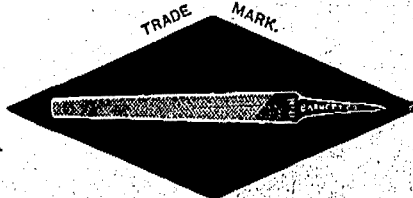
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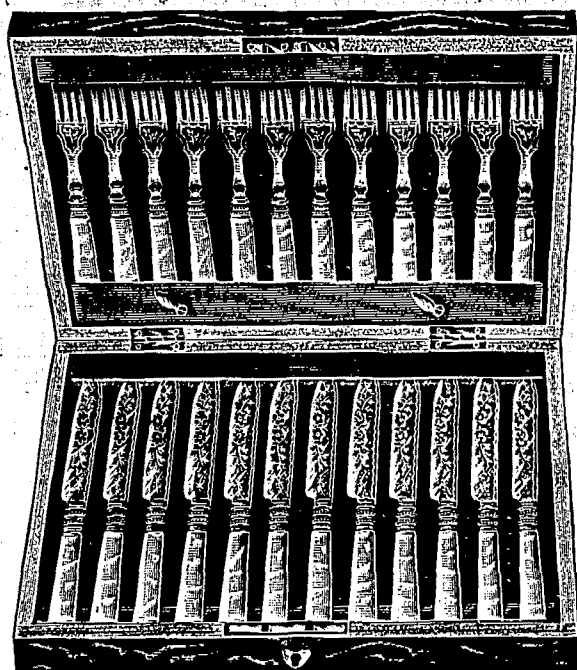


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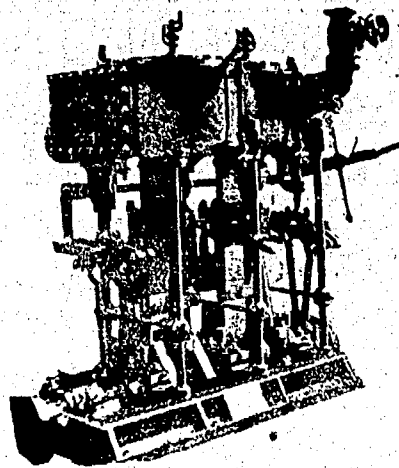
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Merchants, Manufacturers and other business men should bear in mind that the "Journal of Commerce" will not accept advertisements through any agents not specially in its employ. Its circulation—extending to all parts of the Dominion—renders it the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

—Vigorous measures will be used for the more rapid settlement of the fertile territory of New Ontario during the coming season.

—The average Montreal citizen who has been enjoying the refreshingly mild, autumn weather without the aid of an overcoat, is apt to recall the crude opinions of some of his Southern neighbors regarding our climate, as he reads in his morning paper of the fearful blizzards which have been raging out in Montana, where herders and their flocks perished by the score within the past week.

—The opening of a large market for Canadian pulp is spoken of by a visitor from England now on the American side. The English mills, which had formerly secured their pulp from Scandinavia, will now look to Canada and Maine. One hundred thousand tons of American wood will be taken by England this year, and he estimated it would be increased to five hundred thousand tons.

—It is stated that a company has been formed in Bordeaux, France, for a new trans-Atlantic Franco-Canadian line. Stock to the amount of 250,000 francs has been subscribed for, one-fourth of which is now paid, and the Bordeaux Chambre de Commerce will likely grant an annual subsidy amounting to 5,000 francs. The following board of directors has been formed: H. Genestal, president; G. Besse, manager; Emile Galibert, Canadian director, and A. Poin-dron, agent at Montreal.

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For CUPOLA, CRUCIBLE or LADLE USE
is the only Low Priced but High Grade Alloy
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A sample keg 100 pounds shipped for trial to any responsible foundryman.

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The United States Patent Right is for sale.

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Mention "CAN. JOURNAL OF COMMERCE."

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TRADE MARK.

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



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

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

—A Montreal furniture dealer, J. H. Fleury, has assigned. He began only last April, with limited capital.

—The historic battle ground at Stony Creek, Ont., has been opened as a public park. It comprises five acres in extent.

—Furs of the value of \$40,000 were recently shipped from Edmonton, Alberta, by Messrs. Hislop & Nagle, these goods being for the English market.

—During the four months ending the 25th September, the Mutual Reserve Fund Life Association of New York paid to the beneficiaries of its members over \$1,200,000 in death claims, or at the rate of \$10,000 a day. The payments in 18 years exceeded \$39,000,000.

—Cape Colony has come into the arrangement for penny or two cent postage, between that colony and Canada. The Cape held out until quite recently, when the Transvaal troubles made it desirable for the colony to fall into line in postage matters as it has done in loyalty to the Empire.

—It is well to be informed that the "Daily Chronicle," of London, Eng., which is pro-Boerish in sympathy, is not an English paper at all. It is a Yankee publication, "lock, stock and barrel," so that those who quote its utterances, as specimens of English opinion, are off the track. If the "Daily Chronicle" is not more guarded it will have its premises pulled about its ears, as the people at home are in no humour for tolerating such a fraud as a Yankee paper masquerading as English, and showing sympathy with England's enemies who are slaughtering British soldiers.

—The exports and imports for first quarter of current year, compared with same term 1898 were:

	Imports.	
	1899.	1898.
Dutiable	\$26,476,054	\$24,548,547
Free	17,223,428	16,531,472
Coin and bullion	4,019,351	3,110,151
Total	\$47,718,833	\$44,190,170
Duty collected	7,373,964	6,784,944
	Exports.	
Canadian goods	\$43,0064,892	\$36,925,092
Foreign	6,331,981	6,167,147
Coin and bullion	601,591	372,846
Total	\$50,928,464	\$43,465,085

—The Detroit "News" of 18th inst., had an eulogy of the Queen as a constitutional monarch, which shows a most intelligent appreciation of the monarchical system of Great Britain. The wisdom of Her Majesty is especially praised. The following judgment respecting the merits of the British system of government is what is held by all Americans whose opportunities for observation have been used under the guidance of political experience and culture. "Our own republican government is almost an autocracy compared with the plastic and sensitive delicacy with which all executive authority yields to the evident wishes of the masses and of their representatives in Great Britain, whose government to-day, though called a monarchy, is in fact the most responsive, the most truly republican, the most sensitively representative that ever existed on earth."

—An important decision was given by Chancellor Boyd, at Toronto, on 23rd inst., which declares that the salary of a civil servant can be attached for debt, despite the law which has been thought to forbid this course. An inland revenue officer was sued for debt, a judgment summons was obtained against him ordering weekly payments in liquidation. Against this he appealed on the ground that his salary was practically attached for the debt by the judgment summons. Chancellor Boyd decided that the judgment summons must be obeyed, which sets aside the exemption claimed by the debtor. It seems to us very discreditable for a servant of the Crown to appear in Court to secure immunity from paying a just debt, like an honourable man.

—At Frankfort, Ont., M. Sarles, general merchant, has assigned. He was at one time of Weston & Sarles, whom he succeeded in October, '89. The following April the style was changed to Sarles and Grass. In September, '95, the business was burned out, and in March, '96, an assignment took place. Subsequently all creditors but one were paid in full, the remaining creditor taking 75 cents in the dollar. Another extension was obtained last January.

—H. Martel, saw and grist mill, St. Pie de Deguire, Que., has assigned. He began in '92, was burned out in '95, rebuilding with little capital.

—At Hespeler, Ont., Louis Kribbs, flour and planing mill, has assigned. He has been in business some 40 years. Liabilities light.

(FOUNDED 1825.)

Law Union & Crown Ins. Co. (OF LONDON)

Assets exceed, - \$21,000,000.

Fire risks accepted on most every description of insurable property.

OSWALD BROS. (J. K. OSWALD),

Special Agents for Montreal, 30 Hospital St., Room 4.

Canadian Head Office: 67 Beaver Hall, Montreal.

J. E. E. DICKSON, Manager

Agents Wanted throughout Canada.

FRANCIS BAGLEY,

MANUFACTURER OF

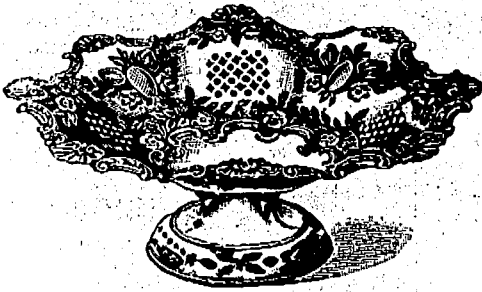
Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

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

F. A. TURNER.

ALLAN GREEN

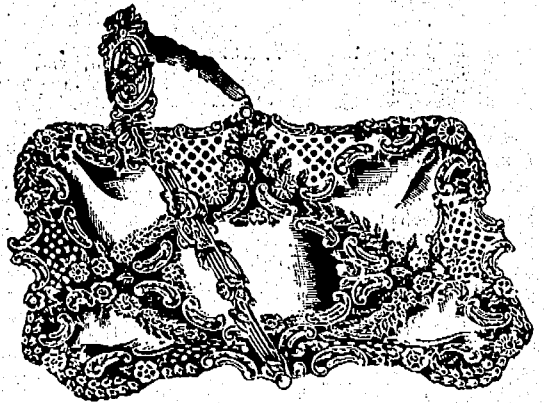


MANUFACTURER OF

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

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—Dr. Arthur Kendall, of Sydney, N.S., has been appointed by order-in-Council, an inspector to superintend the work in connection with the establishment of bait freezers in the Maritime Provinces.

—At Lefroy, Ont., James Bemrose, general dealer, has assigned. He began business at Bradford, in the fall of '85, in partnership with a brother. Later they opened a branch at Churchill, In '92, they dissolved, James, continuing the latter branch. In June, '95, he removed to Lefroy, but trade has been limited for some time. Liabilities light.

—The purchase of the Wagner Palace Car Company's business by the Pullman Palace Car Company, Chicago, places the entire palace car business of the United States in control of one gigantic company. The consideration in the above purchase was \$20,000,000. The president of the Pullman Company is Mr. Robert T. Lincoln, an attorney, and a son of the late war hero, and U.S. President, Abraham Lincoln.

—The Montreal safe-blowers are starting the season early for a good winter's work. Two manufacturing firms found their safes rather rudely handled within the past week and from \$250 to \$300 extracted. On one case the night watchman was overpowered and compelled to quietly await the pleasure of his uninvited callers. It remains either for our vigilant police to capture these highwaymen or a system of burglar alarms be introduced which will foil such attempts at forcible possession.

—Two men were sentenced at Cornwall on the 18th inst., respectively for 10 and 9½ years in the penitentiary for having burglars' tools in their possession and an explosive material used in blowing safes open. The Judge said, if any man was convicted before him of burglary who was found in possession of a deadly weapon he would inflict the full penalty of the law and impose flogging as well. It is high time a stop was put to the trivial sentences which it has become customary to give burglars. What does a burglar want with a pistol but to commit murder, if murder is necessary to effect his robbery? Yet men of this class have been treated as though their crime was no worse than petty larceny. Hence the extraordinary number of burglaries being committed.

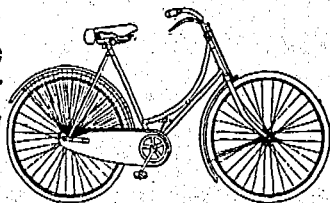
—Ottawa advices state that the contract with the Elder-Dempster Company for carrying the British mails for two years from November next has been signed. The contract price will amount to about \$125,000 a year. The Elder-Dempster Company are at present doing the work under a temporary agreement. The service will be a weekly one, the boats sailing from Montreal in summer time, and St. John, N.B., in winter. There will be five boats carrying the mails, the Lake Ontario and Lake Erie, and three of the following vessels: Arawa, Montfort, Montrose, and Monterey. There are two new steamships of 5,500 tons building, one of which is practically finished, both of which will be put on the Canadian route. The mail service will be practically a bi-weekly one, for ships sailing to Bristol will also carry the mails without any extra subsidy.

—The gross assessment of this city this year amounts to \$157,774,010, as against \$142,223,500 last year, an increase of \$15,550,510. The increase arises to a large extent from the special assessment of machinery for taxing purposes, which is a new and a most unwise change. A considerable addition was made in the past year in the amount of residential and office properties, the extent and the assessable value of which are advancing. Montreal proper has a smaller area of vacant land within its limits which can be occupied by buildings, and a much larger and more widely distributed area devoted to park purposes than the great majority of cities.

—Interest in Ontario timber limits is awakening owing, doubtless, to the much higher price of lumber, and the rapidly increasing demand. A Toronto dealer has sold the premier timber limit, Township of Morgan, to a Michigan company for a good round amount over the price a Cleveland dealer paid for it at the big sale of 1892, when it sold for \$373,650, the highest price ever given for a 36-mile berth.

—Work on the plants of the Dominion Iron & Steel Company at Sydney, N.S., is progressing rapidly. Some 1,200 men are engaged. Work is being carried on night and day, and more help is being gradually added.

—The wholesale confectionery works of Barrett and Company, London, Eng., were burned on the 18th inst. The damage is estimated at \$500,000.

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On the
Look Out
For
Business

....Should drop a line to....

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

Makers of the celebrated
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Cable Address:
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BRITISH AND FOREIGN

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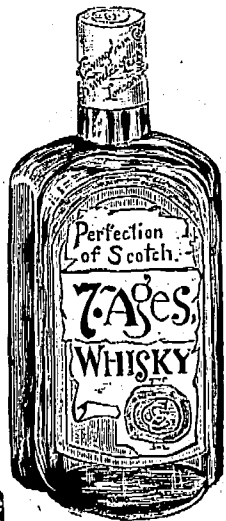
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PATENT AGENT,

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WINE &
SPIRIT
BROKERS.

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

GEORGE PHILLIPS & CO.,

St. Andrew's Distillery,
LONDON, E.C., ENGLAND.

Unswd. Gin	Orange Bitters
" Old Tom "	" Brandy
British Brandy	" Gin
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Champagne "	Brandy "
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Demerara "	Raspberry
Vatted "	Lovage
Hollands	Shrub
Dantzic Spruce	Gingerette
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Glenallan Pure Malt Whisky.
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Sole Agents for

Rivaud Frere & Cie., Cognac
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A Safer Drink has
never yet been
brewed than . . .

**Watson's
Dundee
Whisky**

Undoubtedly the
Finest Imported.

**Henry J.
Chard & Co.**

Agents for Canada,

28
HOSPITAL ST.,
MONTREAL.

—For the further accommodation of its St. Thomas, Ont., customers, an agency of the Imperial Bank of Canada has been opened in the east end of that city.

—An English judge has granted a verdict against a firm in favor of one of their boys who lost an eye in their service. The boy is to be paid one penny a week, about a dollar a year, for life. The judge must have highly eccentric notions about the value of eye-sight.

—The working of the city's water department is to be investigated by the City Council. What is also wanted is, an enquiry into the working of the City Council. It is well to look deeper than mere symptoms. The departments of the civic service get into irregularities because the Council which should regulate them is itself not in good order.

—The Springfield "Republican," which disgraces its honorable record by such irrational folly, is terribly down upon Great Britain for defending its territories in South Africa from the invading Boers. It seems to have got Kruger on the brain, for it has nothing but apologies for that tyrant's brutal treatment of the native slaves; his refusal of the ordinary rights of citizenship to the British in the Transvaal; his extortionate taxation of those who have no voice in the government of the country, or of the city they built and maintain; his building forts threatening citizens with cannon shot because they desire the franchise; his intriguing with European powers to destroy the power of Great Britain in South Africa; and his invading a British colony without the slightest provocation for so terrible an outrage on civilization. The editor of the "Republican" should read what the New York "Commercial and Financial Chronicle" had to say on the Transvaal question, its recent article on this topic being a remarkably able defence of Great Britain. He should also read what Mark Twain says of the Boers in his last work, issued before the quarrel reached an acute stage. An outbreak of Anglo-phobia is not creditable nor excusable in any American journal in these days.

—The loss of \$1,007.54, by a local coal company through a defaulting errand boy, a few days ago, apparently opens up a new avenue whereby the young man of the future, if thus inclined, may get a sudden start in life. It gives the boy, once away from home, whose thoughts may incline either toward an honorable or questionable career, a big inducement, to say the least, toward risking the latter. The losing coal company advertised for a boy and employed a stranger who, it is stated, was just over from the States. The same day on which he began his duties he was given a sum of money amounting to \$1,226.31, for deposit in the bank. Further comment is unnecessary. We need only add that he returned, was sent on a similar mission two days later and did not return. He may be captured, or he may not. Yet the strange boy will continue to be trusted.

—While the usefulness of the horse is being gradually lessened through the accomplishments of modern science, the sleepy mule is becoming more of a necessity. A New Orleans letter states that four thousand mules have been purchased throughout the States of Missouri and Kansas to be shipped from that port for the Transvaal war. English buyers are in the field and are buying vast shipments of supplies for the purpose.

—The following Ontario companies have been granted incorporation:—The Arrow River and Tributaries Slide and Boom Company, Limited, capital \$20,000; the Volta Electric Storage Company, Limited, capital \$500,000; the Mining Investors' Company, Limited, capital \$300,000. The Rock Lake Mining Company has been authorized to increase its capital stock from one million to three million dollars.

—A consent to assign has been filed by J. J. Wyld, manufacturers' agent, Montreal. He was formerly of Appleby & Co., who dissolved last spring. He has also been attending to the bottling of mineral waters, etc.

—Contracts have been let for the erection of the Hoepfner Refining Company's building at Hamilton, Ont. The cost will be about \$30,000.

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

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

DISTINCTIVE QUALITIES

—OF—

**North Star, Crescent
and Pearl Batting.**

Purity, Brightness, Loftiness.

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

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.



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

NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

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

Works and Stores: SOUTHALL, MIDDLESEX.

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

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

—The Bank of British North America opened a branch at Sydney, N.B., on 17th inst., under temporary management of Mr. H. B. Mackenzie, Assistant Inspector.

—An Ottawa dispatch states that the representative of a large London, Eng., firm in the meat trade, which had handled 18,000 tons of U.S. hams and bacon last season, spoke strongly of the superiority of Canadian hog products. The latter is being sought by select retailers and commands a price fully 30 per cent. higher than the United States product.

—The following complete weekly list of patents granted Canadians is furnished by Messrs. Fetherstonhaugh & Co., patent solicitors, Canada Life Building: Canadian patents—Car ventilation, J. Clarke; seed drill disk shoes, W. Stephenson; weed cutters, J. Wylie; folding cloth driers, A. Chalifour; combination chair, G. A. Smith; fenders, J. B. Avon; bearing for disk harrows, T. E. Bissell; butter cutters, J. H. Whaley; hair seats, W. Button; device for holding fast the ends of binding cord, S. A. Clark; flexible iron ladders, A. Cameron; fire escapes, J. G. Harvey; device for attaching the rockers to chairs, J. B. Savoie; window blind fasteners and adjusters, G. B. Smith; waist, blouse and skirt connector, M. Lang; milk vats, A. O. Bennett; machine for sprinkling sand, H. Sparkes; car coupler, J. O. Stowie; shoes, D. Harvey; boots, F. A. Kells; rubber, J. H. McKechnie; cattle stable, A. M. Rush; slipper soles, J. D. Cooper and M. Hall. American patents—Bicycle support, A. Brown; hull for marine vessels, J. W. Glaholm; umbrella-holder, I. H. Holmes; electric brake, G. B. H. Cooper; bearing, J. A. Jamieson; volt and ampere meter, J. D. Ross; hay loader, J. Wilson.

—The following are among the inquiries relating to Canadian trade received at the High Commissioner's Office in London, Eng., during the week ending October 7:—An important firm of salesmen and Government contractors ask for the names of reliable shippers of timothy and mixture hay for delivery over the next 3-6 months.—Inquiry has come to hand from a Swansea house who desire to import cheese and butter direct. They point out incidentally the desirability of cheese being marked with the correct date of make.—A Bradford firm are wanting to import direct from Canada cattle hides and other animal products, and request to be placed in communication with suitable firms.—White birch caps for mucilage bottles and brush handles for the same, with rattle-shellac finish, are required in considerable quantities by a firm in London, who wish to correspond with a Canadian house manufacturing turnery, which can supply demand promptly.—An inquiry has been received from Ireland for the names of a few shippers of Canadian barley.—The Antwerp agent of the Canadian Government has been requested by a Belgian house to furnish the names of some exporters of eggs from the Dominion.

—The British Parliament opened on 17th inst. A short and sharp debate took place on the Government's Transvaal policy, but, on a division, the Opposition voted with the Government, with the exception of three or four cranks and some of the Irish members, who are always "agin the Government."

—When the general store firm of Raymond & Fils, St. Anne de Beaupre, Que., dissolved last August, Joseph Raymond continued the business under the style of Jos. Raymond & Co. He has now assigned.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

AND GROUND IN OIL.

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

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

MONTREAL.

THE NEW COVENTRY CYCLES,

Specially made for the Trade.

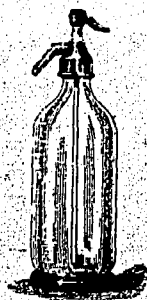
NO EQUAL FOR PRICES.

Send for lists.

THE
NEW COVENTRY CYCLE CO.,
MOOR ST., EARLSDON,
COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

THE BRITISH SYPHON MANUFACTURING CO., SOLE MAKERS OF THE "Standard English Syphon."



Aerated Water Manufacturers should write for our

SAMPLES & PRICES.

Offices and Warehouse:

2 GRESHAM BUILDINGS,
GUILDHALL,
LONDON, E.C.,
ENGLAND

Smollens & Mitchell,

WHOLESALE JEWELLERS,

Watch Manufacturers . . .

... AND ...

. . . Diamond Merchants,

52 HATTON GARDEN,

LONDON, E.C., ENGLAND.



Watches, Clocks, Jewellery, Electro-Plate,

Leather Goods, Cutlery,

Opera and Field Glasses,

FANCY GOODS, &c., &c.

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

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

Hoses,
Tubing,
Sheet,
Pouches, Tobacco,
Washers,
Valves,
Packing,

Closet Covers,
(Ordinary and Patent),
Gas Bags,
Football Bladders,
Tyres,
Mats,
All Surgical goods
and Chemical
Articles.

—Fader Bros., licensed victuallers, Halifax, N.S., (Mrs. F. S. Fader, sole owner since July, '98), have assigned. The husband, who managed, was formerly of Fader Bros., who were previously unsuccessful.

—A Kingston, Ont., letter states that nearly ten million bushels of grain has been handled so far this season at the Canada Atlantic elevator at Coteau. The company recently purchased two steam barges to ply between Parry Sound and Duluth, the grain being transhipped from the former port to Coteau by rail. A very fine steel barge has also been added to the canal fleet.

—An evidence of the present business activity has been pointed out to be in the records of the incorporation of companies during the present year. The "Globe" states that, according to the lists of the Provincial Secretary, a greater number of companies have been organized already than were formed in any previous year, and the capitalization has also largely increased. A comparison with the year 1897, in which year the boom in the formation of mining companies occurred, shows that the capitalization of the companies formed during the first nine months of 1899 comparison is as follows:

	Nine months of 1899.	1897.
Companies	248	203
Mining companies	60	55
Other companies	188	148
Capital subscribed	\$94,242,097	\$59,445,400
Mining companies	55,965,998	45,207,000
Other companies	38,276,099	14,238,400

The applications for increased capitalization are also more numerous, as the following table will show:—

	Nine months of 1899.	1897.
Companies increasing capital	16	11
Old capital	\$1,461,000	\$1,486,400
New capital	6,942,000	3,081,000
Increases capital	5,481,000	1,549,600

—A private circular from London, Eng., date 13th inst., referring to the butter trade states that the cool and showery weather which succeeded the long period of drought has refreshed the pastures, and green grass is everywhere visible, though, of course, it is too late this season to produce any great flush of milk, and therefore the home supply of butter is only very slightly increased. During the past week dry bright days with frosty nights have prevailed. The demand for Colonial butter, both Australian and Canadian, has been very good until the last few days, when a dragging market has supervened. Prices for the time of year have been exceptionally high, last week as much as 124s and 126s per cwt. were obtained for Australian fancy brands of newly made winter butter, and 116s to 118s for Canadian. To-day prices are very much lower and 118s to 120s are top quotations for Australian and 112s to 116s for Canadian. The stored Australian butters which recently arrived are finding their way into consumption at lower prices, a large proportion of them making 106s to 110s. The import of Colonial butter during the month of September, this year, has been unprecedented for quantity, reaching the total of 3,800 tons, of which 3,220 came from Canadian ports, though it is very probable that some of this was American, from Chicago, shipped via Montreal. The quantity afloat between Australia and England is 2,300 tons, and between New Zealand and England 750 tons. During the past four weeks 69,702 cwts. have arrived from Canadian ports, and 22,320 cwts. from American. This arrival from across the Atlantic equals 184,000 boxes of Australian butter. In any but very droughty times such supplies would have produced a collapse in the market, and it is not surprising to find prices waning even under the extraordinary season just closing.

—Messrs. William Weir, F. W. Smith, and F. Lemieux, respectively President, director and accountant of the Ville Marie Bank, have been committed for trial at the Court of Queen's Bench on a charge of sending false returns to the Government.

M^c Laskill, Dougall & Co
Fine Varnish & Japan
Manufacturers
Montreal
Price Lists on application

E. BOISSEAU & CO.

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

CLOTHING

Yonge & Temperance Sts..
TORONTO, ONT.

A Jewel of a Pen!



MOUNTED & CHASED
5/-

In choosing a Pen, every one wants the Best, that is, they want the
"CALTON" STYLOGRAPHIC PEN.

It is the Simplest and Cheapest of its kind in the Market, and is praised by all who use it. We send it Complete in Box, with Filler and Directions, post paid for 3/8.

"JEWEL" Fountain Pen, fitted with 16 ct. Gold Nib Iridium Tipped, 5s. Mounted & Chased, 7s. 6d. All kinds repaired.

THE TRADE SUPPLIED.

JEWEL PEN COMPANY,
58 FENCHURCH STREET, LONDON, ENGLAND.



The "STRAINETTE"
Registered TEA STRAINER.

Fits Cups or Glasses.
 Nickel Silver..... 8s. per doz.
 E.P.N.S. Gilt Ins'd..... 9s. 6d.
 Hall-Marked Silver,
 Gilt Inside..... 7s. 6d. each

No. 1. N'k'l Silver..... 8s. p. doz.
 " 1B " "
 Bright, Gilt In..... 12s. 6d. "
 No. 2. Electro-Plate on
 N'k'l S'vr, Gilt In..... 2s. each
 No. 2. Hall-M'k'd S'vr,
 Gilt Inside..... 7s. 6d. "
 No. 3. Electro-Plate on
 N'k'l S'vr, Gilt In..... 2s. 6d. "
 No. 3. Hall-M'k'd S'vr,
 Gilt Inside..... 8s. 9d. "



"UNICUS"
TEA-INFUSER
H. J. COOPER'S PATENT.

All above are size of large tea spoons.



The "SAIFTEE"

(H. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches.

The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.

Electro-Plate on N'k'l Silver 1s. 8d. each.
 Hall-Marked Silver, Gilt Inside..... 3s. 6d. "

Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., free.

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

—The Eastern Townships Bank has opened a branch at Ormstown, Que., with Mr. William Spier as manager

—At Kingsley, Que., John Hall, who has been doing a small wool manufacturing business for some years, has assigned. Liabilities light.

—Very large subscriptions are pouring in to a fund opened by the Lord Mayor of London for providing nurses and other comforts for the South African troops. A similar fund is being organized for Canada. The British fund has reached near to one million dollars. The Canadian fund is mounting up to a high figure.

—The city authorities Toronto asked the Postmaster-General for letter boxes to be placed on each floor of the new City Hall, which he declined to do. We would advise that a shaft be run through the building with an opening on each floor, into which letters could be placed and drop into a receptacle on the ground floor. This is done in some large buildings, in some post offices; indeed, and it provides a convenience to those in the building and to the postal authorities. We shall not charge Mayor Shaw any fee for this advice.

—Lord Lansdowne, ex-Governor-General of Canada, has two sons going out to fight the Boers. They are well known to many of our readers. There are representatives of nearly all the noble families in the United Kingdom amongst the officers dispatched to the seat of war. This readiness to assume their share of public duties is one main secret of the hold which the upper classes in Great Britain have upon the people. The old spirit of courage, devotion to national interests, capacity for military command upon which the British orders of nobility are founded, seems still to be characteristic of "blue blood."

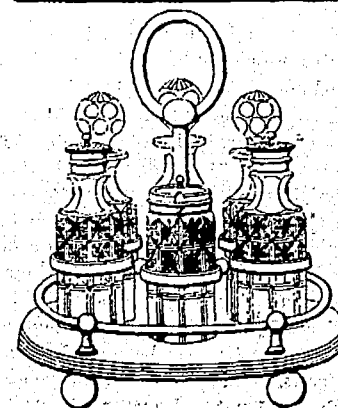
—The importation of spurious tea into the United States is being vigorously fought by the home authorities. Fearing that such teas might possibly be entered at ports outside of New York, the Chairman of the Board of Tea Experts at Washington, D. C., last week recommended the sending of samples of all arrivals to the New York Board for comparison with the standards there held for comparison. The following letter has been sent to the collectors at all leading U.S. ports: "At the suggestion of the chairman of the Board of Tea Experts, and with a view to securing uniformity in the administration of the Tea Inspection Act of March 2, 1897, you are hereby directed in addition to the regular examination samples, to prepare and forward to the Tea Examiner at New York, for purposes of comparison, four ounce samples, packed in receptacles of the character prescribed by Department's circular of July 29, 1899, of each line of tea entered and examined at your port after this date, with labels specifying the marks, numbers, name of consignee, name of importing vessel, date of importation, invoice number, etc., and with a statement whether the tea has been admitted to entry or rejected, this practice to continue for a period of six months from date."

—While the price of iron, which has been steadily advancing for many months, has caused meetings of stove, plow and other representative manufacturers or iron goods, in order to solve the problem of lessened profits, the village blacksmith has been staying steadily at his forge. But his day at length arrived. A Clinton, Ont., letter states that a large convention of blacksmiths of the County of Huron and surrounding country met last week to consider the situation in which they are placed. The advanced prices of stock in all their different branches has caused a serious blow to the trade, and they find it impossible to live at present prices. They have formed themselves into an association, with an Executive which will handle all matters in their interest. The following were the officers elected:—President, T. L. Jobb, Wingham; Secretary, J. Stewart, Seaforth; Treasurer, O. Johnson, Clinton.

—The Master-in-Ordinary gave judgment in Toronto on Monday in the action brought by J. B. Peloquin, Montreal, against the Massachusetts Benefit Association, to recover \$10,000, being a policy on the life of one Boulanger, who died before the company went into liquidation. The action was dismissed, but Peloquin recovers \$550, the amount of the premiums paid in.

—While Montreal appears to be canvassed for the removal of its factories to adjoining municipalities, Longueuil is coming nobly to the rescue by offerings to some of Toronto's largest concerns which will, doubtless, show that summer resort of the St. Lawrence as the centre of prominent lines on the next map of the Dominion.

—Grand Trunk Railway System—Earnings, 15th to 21st October—1899, \$573,983; 1898, \$494,620; increase, \$79,365.



W. R. NUTT & CO.,

Silver . . .
 Plate . . .
 Manufacturers,

Norfolk Place,
 Suffolk Road,
 Sheffield, Eng.

London Show Rooms:
 28 Clerkenwell Road,
 London, E. C., Eng.

PARIS-EXHIBITION.

Honorable mention for superiority of Electro-plate and Britannia Metal Goods.



POST'S "C.B.Q." THE MOST EFFECTIVE CURE yet discovered for

GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES.

UNQUESTIONABLE TESTIMONIALS.

BERRENS HALL, WATTON, S. O.,
THETFORD, NORFOLK,

19th August, 1899.

Dear Sirs,—I am feeling so delighted that I cannot refrain from letting you know the effect your "C.B.Q." has had on my system. A year ago I was completely set fast with intense pain in my back and legs, and could get no rest, no one seemed to know what was really the matter with me. I tried every remedy I could hear of, but gradually got worse, until reading your advertisement in the *Daily Telegraph*, coupled with the excellent testimonials, I was induced to apply to you for a bottle of your "C.B.Q." tablets. I have since swallowed the contents of about fifteen bottles; and to be as concise as possible will merely add that, practically speaking, I have a new back and new pair of legs, and without exaggerating I am feeling ten years younger than I did twelve months ago.

Yours faithfully,

WALTER OLDFIELD.

A. M. Post, Esq.

IN TASTELESS TABLETS, 2s. 9d. and 4s. 6d.

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lamæ Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 11d. per box. Of Chemists, or carriage paid in the United Kingdom from

A. M. POST, Limited, 96 and 98, LEADENHALL STREET, LONDON, E.C., England.

14 RIVERS STREET, BATH,

August 4th, 1899.

Dear Sir,—I have suffered during the past twelve years from Rheumatoid Arthritis, and obtained only slight relief from various treatments during that time. Post's "C.B.Q." was brought to my notice, and I purchased some from Mr. Hall, Chemist, Southgate Street, and after giving it a trial I was greatly relieved, and I am pleased to say it has done me more good than any other medicine I have tried. I am now able to walk without a stick, and I have also greatly improved in my general health. I think it a splendid tonic, and shall do all I can to recommend it.

(Miss) M. MORTIMER.

A. M. Post, Esq.

St. MARGARET'S, PULBOROUGH, SUSSEX,

August 23rd, 1899.

Dear Sir,—After more than twelve months' suffering from "Sciatica," at times so acute as to disable me, I took your "C.B.Q." beginning it at the end of October last. Within a couple of weeks I experienced relief, and by the end of March there was no need to take the remedy any longer. I will frankly confess that I had no particular expectation of relief when I first began "C.B.Q.," but as I could neither afford the time nor the money for the six weeks or so at the baths, nor, indeed, was I well enough to travel, I gave it a trial. The result is that whereas I was sorely crippled and disabled by pain, I am now well and strong.

I am glad to recommend "C.B.Q." whenever I can, and I am most grateful for the benefits which it has been the means of bringing to myself.

Yours very faithfully,

(Rev) EDWARD CHARLES CORFE,

M.A., Oxon.

No Colchicum, Calomel or Mercury.

DRY GOODS NOTES.

—Canton flannels have advanced fully 15 per cent. in the low grades.

—Heavy advances are being shown in yarns; Baldwin's yarn has advanced fully 25 per cent.

—It is stated that in the waist trade, flannels will enter strongly into competition with silks.

—It is stated that the Canton silk crop will be nearly 10,000 bales behind that of '98. Last year the sixth crop was 11,000 bales. This year it is only 6,000.

—A very handsome line of golf hose in French goods is being introduced. It has a plain ribbed leg and light merino foot, with handsome figured cuffs. The retail price ranges from \$1.50 to \$2.50.

—In plain cloths for costumes the various shades of blue hold a decided lead. A fairly dark red is also growing in popularity. Raised effects in black crepons will hold attention throughout next season.

—Fancy hosiery is expected to play as formidable a part in next spring's trade as it held last season, and still retains. This not only applies to men's wear but to women's as well. In the former Scotch plaids, vertical stripes and clock effects hold the lead. Polka dots will also claim much attention. There is every reason that advanced values on these lines should be obtained, as all the materials, which enter into their manufacture have advanced abroad. Woolen yarns have gone up from 40 to 45 per cent. and cotton yarns from 20 to 25 per cent. besides foreign manufacturers are securing better prices for their outputs than had been demanded for some years.

—The following are among the advances agreed upon at a recent meeting of fleeced underwear manufacturers at Albany, N.Y., mention of which was made in last issue:—
"On 18 to 20-gauge, single and double, men's wear, 11 lbs., standard 40-inch, the minimum price shall be \$3.50 net. On 12 lb., 40-inch, \$3.75 net. On 22 to 24-gauge, 12 to 13 lbs., 40-inch, \$4.50 less 1/4. No shirts containing a percentage of wool shall be sold at less than \$4.50 net. For ribbed or bound borders there shall be a charge of 20 cents per dozen additional; on any double-breasted goods an additional charge of 60 cents on cotton and 75 cents on wool shall be made. Ladies' goods shall conform to the above schedule as a minimum and in no case shall goods be sold for less than an advance of 15 per cent. upon prices. Boys' goods, 18 to 20-gauge, 24 to 34-inch, \$2.25 net. Boys' goods, 22 to 24-gauge, \$2.50 net. Ribbed seams on either of the above, 15 cents extra. Children's goods, sizes 16 to 34-20 to 24-gauge, \$1.25 per dozen, with a rise of 25 cents per dozen less 15 per cent. All fleeced lined goods not covered by details hereinbefore set forth shall be advanced at least 15 per cent. over prices of 1899. On any goods put in 2-12 boxes the additional price shall be 25 cents per dozen. No allowance for freight shall exceed 50 cents per case." Such

agreements show the tendency that prevails in all lines of goods at present, but difficulty will arise in attempting to abide by the above owing to the various qualities and weights being turned out by the different manufacturers. In women's underwear combination suits are being much sought.

GROCERY NOTES.

—Late advices from Spain state that the crop of Valencia raisins is considerable less than last year, and that farmers are holding back their fruit for higher prices.

—It is reported that new crop French walnuts will not be shipped as early as was expected. The continued drouth has reduced the crop considerably. It costs about 12 1/2¢ to import Grenobles.

—Canned sauerkraut, and canned sweet potatoes are among the latest to attract the customer's attention in Southern grocery shops. They are packed in 3 lb. sizes and command 70 to 75 cents per dozen. They are meeting with rapid sale.

—New crop Persian dates for shipment via London from first tide steamer, due there about November 10, are offered at 4¢ for Hallowees, 3 1/2¢ for Khadravees, and 3 1/2¢ for Sairs, while for shipment from London, ten days later offerings are made at 3 1/2¢ for Hallowees, 3 1/2¢ for Khadravees and 3 1/2¢ for Sairs.

—A private circular from Yokohama, date 1st inst., referring to the export tea trade, states that purchases since September 15th, amounted to about 5,000 piculs, chiefly grades costing from yen 24 to yen 26 per picul. Prices have ruled very firm. Stock is 6,700 piculs, chiefly medium to fine grades. Good teas continue scarce. Total settlements for the season to September 28th amount to 205,248 piculs against 185,231 piculs at corresponding date last year.

—A London, Eng., letter of the 13th inst., states, in reference to cheese, that the market for Canadian is very firm, and the demand for 54s cheese is good, but buyers have to pay 56s to fill their requirements. Strictly choicest is being held at 58s to 60s, which must shortly be paid, as there is not enough cheese at 54s to 56s to meet future requirements. Contracts have this week been made for New Zealand cheese in 100 ton lines at 4 1/2¢ d., f.o.b. The imports of Canadian cheese, from May 1st to September 30th this year, are 110,000 boxes in excess of the same period last year.

—A St. John's, Nfld., letter states that owing to international complications that may possibly arise out of the war in South Africa, it is expected that British war ships will remain at St. John's and Halifax throughout the winter. Some of Rear-Admiral Bedford's squadron will be detailed to safeguard Halifax, as the docks of both ports may be required by the British navy.

A NOTABLE CAPTURE.

A most gratifying incident in the South African campaign is, the capture of Col. Schiel, who was in charge of a division of the Boer forces. This man is a mercenary hireling, a "Swiss." An ex-resident of Johannesburg informs us, that Col. Schiel is especially detested by the people of that city, as he suggested, designed, and constructed the forts built purposely to strike terror into the citizens who resented the subjection in which they were held by the Boer authorities. The cost of those forts was paid by the people they menaced! Their situation may be imagined by supposing, that the Ottawa Government had placed cannon on the mountain to overawe the citizens of Montreal, because they objected to being taxed to the limit of endurance, without having the liberty of self-government, or any form of franchise, and that those cannon had been bought out of Montreal taxes. Col. Schiel was the instigator of, and agent for, conducting those intrigues with Germany and other powers which Mr. Chamberlain declared were carried on as a distinct menace to the British possessions in South Africa. On the war breaking out Col. Schiel addressed a message to the German Emperor appealing for aid against Great Britain. Some time ago he sought to secure this by a personal appeal to Prince Bismarck, who treated him coolly. Manifestly the captive Colonel was a very dangerous person. Men of his class used, when captured, to be strung up at the end of a rope, or shot, by military commanders—a very just fate, as Prince Bismarck himself once said. When General Buller arrives, he will have a little talk with Schiel which will be somewhat disagreeable. This hireling, who had sold himself to a half civilised master to help in the maintenance of a brutally tyrannous government, will, not be hung, nor shot, but his career in South Africa will be closed, and Johannesburg and all British Africa, will rejoice greatly over his downfall.

DEPARTMENTAL STORE FAILURE.

—When a man steps aside from the regular path which he had been pursuing and adopts a system entirely distinct he becomes at once the object of criticism or praise by his acquaintances. When the head of the large Hamilton, Ont., departmental store of Frederick W. Watkins decided some months ago, to close his place of business on Saturdays till sunset, in accordance with his religious convictions, the community, while praising in a measure the upholding of individual opinion, doubted the wisdom of such a move from a business standpoint. Hamilton is situated in the centre of a very large and prosperous farming community with no towns of drawing capacity for trade within many miles except Dundas five miles distant, but connected by a suburban fast service steam railway. Consequently the big day for country trade falls on Saturday. The house of Frederick W. Watkins closed its doors on the 18th inst., an assignment being made. The liabilities are placed at \$150,000, with assets of about \$125,000, apart from real estate on which there is supposed to be an equity of \$75,000 over encumbrances. The real estate is composed of store property, which he occupied last March, two residences and three other parcels. Mr. Watkins has done business for many years with the Glasgow brokerage firm of Hearne, Dickson & Co., and it is through this firm that all European purchases were arranged. The Saturday closing appears to have not been considered a wise move and it is on this account, it is stated, the assignment was brought about. The business will doubtless continue.

—A small clothing business at St. Mary's, Ont., owned by Mrs. W. R. Boyce, and managed by her husband, is at present in the temporary charge of the assignee. The husband originally owned the store, but failing in December, '97, his wife came into possession. The business has been conducted under the style of W. R. Boyce & Co.

—An Ottawa letter states that the proposed civic bonus of \$30,000 to have been given to Mr. H. J. Beemer, at Hull, to establish car shops, was defeated by thirty-one votes.

FRIDAY, OCTOBER 27TH, 1899.

THE BANK RESUMES.

The Bank Jacques-Cartier was the one to feel most keenly the effect produced upon the public mind some months ago, by the troubles which then—at length—overtook the unfortunate Bank-Ville Marie. The Directors of the former Bank, after enduring a run for some days, and calming the fears of customers in one way or other, determined to avail themselves of the 90-days' clause in the Banking Act—by closing its doors pending further negotiations with timid depositors. This period elapses to-morrow; the Bank re-opened its doors for business on Wednesday last to the great satisfaction of the friends of this historical institution,—the Directors of which have been indefatigable in their efforts during the legal period of suspension, to protect in every possible way the property of the shareholders, the depositors, and others interested, from any loss that might result from too precipitate action among them. The hesitancy on the part of one or two large depositors to sign the agreement with the others, by which they are to allow their deposits to remain for a year with the Bank, was the chief cause of its not opening for business some weeks ago.

It is to be regretted that, at a time when trade conditions are markedly favourable and banks are consequently making money, the management and directorate were thus unable to share at an earlier date in the general prosperity, and thus to improve commensurately the property of their shareholders and depositors, and to facilitate the business of their clientele. A run on any bank is neither pleasant nor profitable; it means loss of business all round through the temporary alarm which the condition of one manly animal in an otherwise healthy pack is almost certain to create. The alarm has fortunately subsided; the cause has been removed; the vile creature will soon be interred out of sight; and it is surely to be expected that very long time shall elapse before the city and the country at large shall witness such another.

The Bank Jacques Cartier and all concerned in its welfare are to be congratulated on its recovery from the temporary trouble of the last three months.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

THE LARGEST & FINEST IN LONDON.

*Luxury and Home Comforts.**Unexcelled Cuisine.***Inclusive Terms, from 10/6 per day.**

TELEGRAPHIC ADDRESSES:

For Management, "UNPARALLELED," LONDON.

For Visitors, "ERMINITES," LONDON.

"A HALF CENTURY OF SUCCESS"

ILLUSTRATED BY THE

Canada Life Assurance Company

Established 1847.

President and General Manager—A. G. RAMSAY, F. I. A.
 Assistant General Manager—E. W. COX.
 Treasurer—H. B. WALKER.
 Secretary—R. HILLS. Superintendent—W. T. RAMSAY.
 Actuary—F. ANDERSON, M. A., A. I. A.
 J. W. MARLING, Manager, Province of Quebec.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$44,700.00
 Investments in Canada, 14,150.00

[WORLD WIDE POLICIES.]

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

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



LANCASHIRE

INSURANCE CO. OF ENG AND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - - Head Office, Toronto

J. G. THOMPSON, Manager.
 A. W. GILES, } Inspectors.
 J. A. FRIGON, }

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
 JAS. BOOMER, Manager.
 R. P. TEMPLETON, Assistant-Manager.

C. R. G. JOHNSON, Resident Agent, MONTREAL.
 CANADA LIFE BUILDING.

**A TREE
 IS
 KNOWN
 BY ITS
 FRUITS**

First and
 Paramount-Security
 to Policy-Holders.

So is a Man's Judgment, by the Life Insurance Company he Insures in.

If he selects a Company—

- (1) Which makes policy-holders' security paramount;
- (2) That offers a liberal yet consistent policy contract; And
- (3) That is conducting its business on sound, safe and scientific lines, his judgment is sound, and his choice will be

THE IMPERIAL LIFE

For particulars apply to HEAD OFFICE,
 26 King Street, E., TORONTO, Ont.

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,
General Insurance Agents and Brokers

ESTABLISHED 1865.

* 11 HOSPITAL STREET, *

MONTREAL.

Telephone Main 947.

P. O. Box 2081

Insurance.

PHENIX

ASSURANCE COY

OF LONDON, ENG.

Established in 1781. Canadian Branch
 Established in 1804.

No. 164 St. James St.

MONTREAL, P. Q.

PATERSON & SON

Agents for the Dominion

City Agents:

E. A. Whitehead & Co. English Dept.
 G. A. Raymond & Co. French Dept.
 S. Mongon.

WE ARE in a position to place before the London Market, Bonds, Debentures and Large Loans on most satisfactory terms.

(Send full particulars.)

G. J. ADAMS & CO.

Financial Agents.

Standard Building,
 MONTREAL.

Tel. Bell, "Main 1717."

R. WILSON-SMITH

FINANCIAL AGENT.

Government, Municipal and Railway securities bought and sold. First class securities suitable for Trust Funds always on hand. Trust Estates managed.

STANDARD LIFE CHAMBERS,

151 ST. JAMES STREET, MONTREAL.

THE CANADIAN Journal of Commerce.

MONTREAL, FRIDAY, OCTOBER 27TH, 1899.

THE SEPTEMBER BANK STATEMENT:

The bank statement for September always illustrates the almost automatic working of our system of note issues by the sudden expansion of their volume without causing more than a ripple on the waters of the money market. The increase in circulation has been without precedent in volume. August closed with the total note issues being \$41,446,400, in September they rose to, \$46,682,028, an advance of, \$5,235,628 in one month. In the past year the circulation has gone up by \$6,610,885, the advance from August last year being, \$9,382,532, or over 25 per cent. To have effected such a change in the bank issues of the United States would have necessitated their operating in securities to a proportionate extent as would have caused a serious flutter in the market. But the harvesting and enlarging business of the country created a demand for an enormous amount of accommodation, and our banks met the call without "turning a hair" or giving the least sign of pressure.

The changes made in the condition of our banks since the depression set in, and since that condition disappeared are so interesting we continue a comparative table compiled for our issue for corresponding week n 1898:

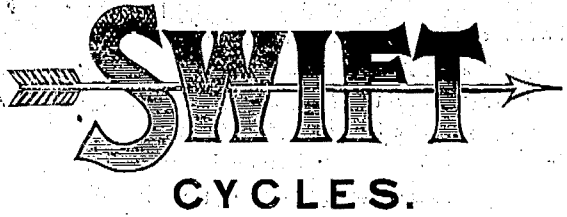
	Circulation.	Deposits. on demand.	Deposits. after notice.	Discounts.	Increase or decrease of circulation.
1898 . . .	35,128,920	61,245,000	101,001,500	201,651,480	Inc. \$ 201,310
1891 . . .	33,353,130	66,581,060	111,081,060	199,773,920	Dec. 1,773,770
1895 . . .	32,774,140	67,774,810	116,634,480	197,729,330	Dec. 580,710
1896 . . .	32,632,170	65,827,150	123,436,210	200,959,680	Dec. 122,270
1897 . . .	38,616,210	76,130,110	135,682,920	206,779,800	Inc. 5,661,010
1898 . . .	40,071,140	87,211,000	151,353,700	222,301,520	Inc. 1,451,920
1899 . . .	46,682,028	97,063,793	170,293,952	251,433,667	Inc. 6,610,333

DISTINCT
IN
CONSTRUCTION

DISTINGUE
IN
APPEARANCE



We are seeking reliable houses in Canada who will take up the sale of our world-renowned



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

Applications and Enquiries to

The Swift Cycle Co. Ltd.,

WITH WHICH IS INCORPORATED

THE COVENTRY MACHINISTS' CO'Y, Ltd.,

CHEYLESMORE WORKS,

COVENTRY, ENGLAND.

The increases of September last over same month in several preceding years were:

Items.	1899	1898	1896
	over 1893.	over 1895.	over 1897.
Circulation	\$11,553,108	\$13,917,588	\$8,065,818
Deposits on demand	35,823,503	29,193,983	19,582,683
Deposits payable after notice	66,259,302	53,659,472	31,611,032
Discounts	49,779,187	56,704,387	47,653,807

The increases in circulation in September over August in each year since 1892 were as below:

	September.	August.	Increase in Sept.
1893	\$35,129,000	\$33,309,000	\$1,820,000
1894	33,355,000	30,270,000	3,085,000
1895	32,774,000	30,787,000	2,037,000
1896	32,652,000	31,509,000	1,143,000
1897	35,616,000	34,451,000	4,162,000
1898	40,071,000	37,209,000	2,772,000
1899	46,682,028	41,416,400	5,266,000

The average expansion of circulation in September from 1890 to 1898 was \$2,464,000, and the maximum \$4,162,000, so that this year's increase is \$2,772,000 in excess of the average since 1890, and \$1,074,000 greater than in 1897 when there was such a sudden rebound from the low figures of 1896, the lowest for many years, the increase in 1897 being attributable to a more abundant harvest and the setting in of an era of general prosperity.

The increase in current loans, or discounts, from \$247,669,061 in August to \$254,433,667 corresponds in amount to the increase in circulation. How it varies from the increase in same month in previous years may be judged by the following comparisons, and the ratio of its correspondence with increases in circulation may be seen by reference to a table above.

	Current Loans.		Increase or decrease
	September.	August.	
1893	\$201,654,480	\$205,956,200	Dec. \$1,801,720
1894	109,773,025	199,008,340	Dec. 134,415
1895	197,720,334	197,626,285	Inc. 203,019

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

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

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

CASH AND INVESTED ASSETS.

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

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898.....Policies, 12,779 Ins., \$32,027,390
Total Business in Force Dec. 31, 1898 102,379 " 269,169,321
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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

Home Office, Mutual Reserve Building, - - NEW-YORK CITY

1896	209,959,682	207,410,351	Inc. 2,548,728
1897	206,779,803	202,457,187	Inc. 4,323,670
1898	222,361,523	218,077,369	Inc. 4,284,154
1899	254,433,667	247,069,061	Inc. 6,764,606

There seems in the above figures evidence of an amount of business being transacted by the banks which is larger than they have ever known. The current half year promises to be the most profitable one on record.

The Jacques Cartier Bank re-opened on the 25th inst. and is now paying off a number of small depositors. The Ville Marie failure is being used by American journals to show how unjustifiable are the boasts of Canadians over their superior banking system. This is one of the many wrongs done to the banks of Canada by the managers of that institution.

The removal of the head office of the Merchants' Bank of Halifax to this city is a coming event, which will be welcome. When consummated Mr. Pease, the manager of the present branch here, will become General Manager, on the retirement of Mr. Duncan, who now holds that position. The promotion of Mr. Pease will be gratifying to the connections of the bank, as well as to a large circle of private friends in this city. This bank has guaranteed the deposits of the Bank Jacques Cartier at Ottawa.

But for the war it might have been said that not a cloud was in the financial or business sky or threatening to appear, but it is evident from late news that the struggle in South Africa will involve an enormous waste of treasure and life. Happily, Great Britain is highly prosperous, as are her colonies, and the unity and strength of the Empire are being splendidly manifested to the world.

We append our usual comparative table, and the full statement will be found on a later page of this issue.

BANK STATEMENTS.

	Sept., 1899.	Aug., 1899.	Sept., 1898.	Sept., 1897.
Capital authorized.....	76,808,664	76,808,664	76,258,684	75,779,999
Capital subscribed.....	66,517,248	64,357,948	63,787,648	62,976,690
Capital paid up.....	64,183,377	63,828,343	62,900,034	60,181,348
Amount of rest.....	24,591,709	29,341,697	27,556,666	20,091,332

LIABILITIES.

Notes in circulation.....	46,682,023	41,446,39	40,071,149	32,888,429
Balance due Dominion Gov't	8,835,244	3,660,531	3,608,106	4,809,762
Bal. due to Provincial Govts.	2,388,418	2,545,200	2,450,355	4,242,854
Deposits on demand.....	97,078,793	95,264,989	87,214,909	56,211,700
" after notice	170,293,952	168,827,016	151,255,795	69,554,063
Loans from banks in Can. sec.	429,017	483,338	50,740	46,326
Dep. on demand; in Can. banks	4,512,940	5,004,981	3,555,058	1,983,240
Bal. due Can. banks dly exch.	201,817	228,246	160,707	1,060,022
Bal. due agencies, &c., abroad	892,526	616,782	509,277	61,232
Bal. due agencies, &c., in U.K.	5,194,829	4,437,249	2,340,813	2,483,013
Other liabilities.....	411,242	389,400	551,900	161,562
Total liabilities.....	331,908,896	723,704,010	291,875,914	177,316,996

ASSETS.				
Specie.....	9,263,484	9,442,296	9,679,185	7,149,811
Dominion notes.....	18,385,535	18,486,264	17,806,324	9,772,687
Deposits securing circulation.....	2,024,763	2,074,302	1,988,983	1,807,399
Notes & cheques on other banks.....	10,240,638	9,953,005	10,059,653	6,807,399
Loan to other banks in Can. sec.....	461,610	522,048	150,000	.....
Dep. on demand in Can. banks.....	5,232,044	4,620,058	4,639,552	3,344,605
Bal. due from banks by exchgs.....	313,115	490,265	189,086	.....
Bal. due from for'n banks, &c.....	20,408,462	22,315,269	22,189,025	17,169,049
Bal. due from banks, &c., in U. K.....	12,488,825	11,968,240	12,272,730	3,267,847
Dominion Govt. Deb. Stocks.....	4,901,401	4,046,383	4,899,211	2,596,613
Can. Municipal & public secns. (not Dominion).....	15,733,206	15,695,363	17,454,767	5,552,166
Canada, Brit & other R. R. secns.....	14,701,979	14,549,182	17,227,266	.....
Call loans on banks & stocks.....	33,157,178	31,632,777	33,745,140	14,020,250
Current Loans & Discounts.....	254,433,667	247,669,051	232,301,523	149,154,646
Loans to the Gov't of Canada.....	.....	.....	.....	1,414,467
" to Provincial Gov'ts.....	1,827,486	1,981,663	1,648,952	393,887
Overdue debts.....	2,342,824	2,318,145	3,406,913	2,545,587
R. E. besides bank premises.....	1,687,658	1,710,865	2,078,746	941,086
Mortgages on real estate.....	625,120	629,034	566,130	708,399
Bank premises.....	6,225,058	6,411,048	6,874,406	3,908,743
Other assets.....	4,417,400	4,632,223	5,980,995	4,645,133
Total assets.....	427,888,875	417,801,124	382,002,015	235,433,037
Liabilities to directors & their firm.....	7,314,033	7,800,781	7,372,172	8,624,399
Average specie for month.....	9,350,812	9,416,553	9,662,848	7,248,732
Average Dominion notes for mo.....	18,428,904	17,948,198	17,021,281	9,707,639
Gross circulation during mo.....	47,131,018	42,447,841	40,796,003	.....

THE COMING MUNICIPAL ELECTIONS.

The time is drawing nigh for the municipal elections in this city which will largely decide whether or not, in the future, it is to have honest management in all its civic branches of administration. In the past there have been abuses that resulted in deplorable financial muddle. Until lately, it looked as if it was hopeless to expect that any stop would, or could, be put to the reckless expenditure of money which produced no corresponding advantages, without, at the same time, providing a revenue sufficient to meet such outlays.

The new charter, although by no means perfect, has, for the time being checked this unwise prodigality. For this we have to thank those right-thinking aldermen who, although a minority in the City Council, succeeded in their efforts to stem the tide of extravagance, and so gave time to afford the citizens an opportunity of realizing the actual financial position of the city and its requirements for the future.

Montreal cannot afford to allow its civic affairs and management to remain in the stagnant state they have been in for the last two years. Nearly all the civic departments have become, in a manner, demoralised. This is largely owing to the interference of aldermen with the heads of the different departments. Instead of holding those officials to a strict account for the proper performance of their duties, the chief object of the members of the spending committees appears to have been to obtain patronage for distribution among their supporters and grab all that was obtainable out of the appropriations to be expended in their own localities, without any regard to more urgent claims that would benefit the city as a whole.

With the code of municipal morality that has been in vogue of late years in this city, and a system of log-rolling, this was easy of accomplishment.

After the late experience it is reasonable to expect there will be a change in this respect. The coming elections will give the citizens an opportunity for ensuring a reform. There is now a fair proportion of the aldermen who, having performed their duties well, justly deserve the thanks of their fellow citizens. There are others, however, who could well be weeded out for the public good. When the elections take place there will doubtless be a general sifting in this respect with, we trust, good results.

Under the new charter there will be four new wards to be represented, two in the east end and two in the west. The present wards affected are St. Antoine, which will be divided into three, and St. Mary's and St.

James, into two each. It is not known yet if the present representatives of any of these wards intend to offer themselves again for re-election, but the probabilities are that they will. In that case it would seem to be desirable that they should, at an early day, intimate for which division of the wards they will stand. Especially is this desirable in St. Antoine Ward, which is to be in three divisions. The electors are at a disadvantage in casting about for candidates until the present representatives make known their intentions.

The other wards are not in the same position. There, the electors have only to consider whether or not they are satisfied with the conduct of their present members, if they offer again, and if not, bring forward others. In the new divisions it is quite another matter.

If a wise selection of aldermen is made at the next election it is not too much to expect that in a short time Montreal will be redeemed from the consequences of past mismanagement that has left roadways, sidewalks, and many necessary and desirable improvements neglected and untouched, and all municipal works in a generally discreditable condition. It is not too much to expect that all wasteful extravagance will now stop, while, at the same time, the revenue, large as it is now, will increase in various ways. The Council having, under the new charter, abolished the discount for cash payments on the assessments, will thereby have an increased revenue of considerably over \$40,000. The reduction voluntarily offered to its customers by the Royal Electric Co. on all its running contracts if applied, as, of course, it will be, will bring a saving of over \$50,000 a year. Then, again, there will be a larger revenue from the steady growth of the city, and the consequent increase of the assessment rolls. That increase this year will probably be from seventy to eighty thousand dollars, apart from the objectionable machinery tax which may be and should be dropped altogether.

It is understood that the increase in the assessed value of real estate this year will be such that the City Council will have the power to borrow for certain permanent works up to the maximum extent of the 10 per cent. on the increase until the total will reach \$160,000,000 on taxable property. The amount that will be at the disposal of the Council next year from this source will therefore be \$300,000. Altogether then the financial prospects for the city are brighter than they have been for some years back, and it remains with the citizens to give at the next elections additional strength to the best elements now in the Council so that for many years to come there may not be any additional increase in the large permanent debt of the city, which now is fixed at \$27,000,000, unless for some important and overpowering reason.

—A big fight is going on between the two giants, the Carnegie Co. and J. D. Rockefeller. The latter wished to sell out his iron interests to Mr. Carnegie, who declined the deal. The oil king thereupon sought to embarrass the Carnegie works by acquiring control of lake shipping in order to stop supplies of ore going to them, or charging heavy freights. Mr. Carnegie met this move by ordering new vessels and acquiring control of all berths in lake ship yards, to enable him to build a fleet for carrying ores independent of the Rockefeller vessels. As both the fighters are enormously wealthy they are spending lavishly to get their own way. As they can both stand the strain of outlays going on, the struggle is viewed with complacency. It will result in reduced freights from an over-supply of vessels.

THE CANADIAN CONTINGENT.

The Canadian contingent of soldiers to aid in fighting the battles of the empire will in a few days be speeding on the way to South Africa. They go where duty calls with the heartfelt good wishes and support of all but the merest fraction of the people of the Dominion without any distinction of race or creed.

This is as it should be. The action taken is what would naturally follow the resolutions adopted by Parliament, without a dissentient voice, when the Ministry asked for an expression of sympathy with and support of the position taken by the Imperial Government in the determination to protect the rights and property of British subjects in South Africa, as well as to secure equal rights and privileges for all peoples in the outlying provinces adjoining the British possessions.

At the time those resolutions were passed no outbreak of hostilities had occurred and no money was voted to provide for any contingency that might arise. Since then war was declared by the Boers. It naturally followed that Canada would join in with the other outlying portions of the Empire, by sending a contingent force to fight in the cause of maintaining the solidarity of the Empire, the power of which may be called upon at any time to protect any one of its integral portions in any part of the globe.

When it became evident that war was inevitable some of our people thought the Dominion Government did not intend to move in the matter. As events prove, that was not the case. The government may have been slow in moving, but a spontaneous uprising of feeling from the Atlantic to the Pacific induced the government to take action so prompt that within a space of only two or three weeks a well equipped force of 1,000 men, selected from all parts of the Dominion, composed of active and brave young men, will have sailed for the scene of conflict.

In this matter the government has done well in the end and has assumed the responsibility of the cost of the outfit and transportation to South Africa, for which they will subsequently obtain a vote from Parliament without difficulty. Once the contingent arrives the cost will, afterwards be defrayed by the Imperial Government. It is likely, however, that a proposition will be submitted to the Canadian Parliament to pay the whole cost until the force returns home. Such a measure would meet with general approval, as it is only right that it should be adopted. Canada has the inestimable advantage and benefit of the armed forces of the Mother Country whenever needed without any cost. This peculiar opportunity would, therefore, seem to be an appropriate time to show, by a practical vote of this kind, that the protection and safety we are guaranteed is appreciated by Canadians of all classes and races.

There has been some foolish talk about disloyalty to the Empire in this matter. There being no ground at all for such remarks, it is unfortunate such a question should have been raised. There are always in every community, a few hot-headed cranks, on both sides, ready to raise a race or religious cry to disturb people whether there is any provocation to excite it, or not. Happily those disturbers have done no real mischief. But the outcome has been to show that loyal feeling to the Empire pervades all classes and races in the Dominion. It has also been manifested that Canada is ready to take her share as a defensive force of the Empire, in return for the privileges we enjoy under its protection. That

has been demonstrated by the enthusiastic offers to volunteer on this dangerous service by our young men in much larger numbers than required, more especially by offers coming from every section of the country, from Gaspe to Victoria, B.C., without distinction of race or creed.

This is a happy augury for the future of the Dominion. The Contingent will take with them the fullest confidence of the country that the reputation and good name of Canada will be upheld by them, and that when they return they will be welcomed by their fellow countrymen with the acclamations and the rewards won by their gallant services in maintaining the honour of this Dominion as an integral section of the British Empire.

THE OTTAWA AND GEORGIAN BAY CANAL.

After a long struggle extending over more than a quarter of a century the Ottawa and Georgian Bay canal project seems at last to be in a fair way to accomplishment. The credit for this is undoubtedly due to the untiring energy and tact of Mr. McLeod Stewart of Ottawa. For the last few years he has devoted himself to ensure the carrying out of this great work that he believes, as do many others, will do more to further the commercial trade of the country than any other of the great works and improvements that have been undertaken, or are now before the people of the Dominion.

There can be no doubts as to the value of this work when it is completed. It will not only open up a new and short route for shipment to and from the rapidly increasing trade of our great western provinces, but the almost illimitable water power that will be available all along the route of the canal will promote the establishment of industrial enterprises and the settlement of communities, by which the future prosperity of the whole country will be promoted.

To many persons it has been unaccountable that this project has not received more attention and support in the past. It has been pronounced by the leading engineers of the country to be feasible and easy of construction, at a comparatively moderate cost, when its advantages and its certain benefits are considered. The various administrations of past years have always had a good word to say for it, but no practical step has been taken to realise a definite result until now when we find on the statements made by Mr. McLeod Stewart, who has lately returned from England, that it is now a certainty.

It is stated that of the total capital of \$22,000,000 provided for, the first instalment paid up, \$200,000, is now placed in the Bank of Commerce in Ottawa. Actual work, it is affirmed, will commence next spring, and the whole system is confidently expected to be completed from the mouth of the French river on the Georgian Bay to Montreal with a depth of not less than 14 feet on any of the reaches.

In a sense, the term "canal" for this route is somewhat of a misnomer, as "water way" would be more appropriate. More or less importance is always attached to a name in the public mind. Actual surveys show the water way in question to be 429 miles in length, 400 miles of which is on natural navigable waters that only require small engineering works to give the desired depth of water. Consequently the "canal" portion will be a small one. The assumption is, that the Grenville and

the Ste. Anne's canals will be enlarged and deepened by the Dominion to conform to the depth of the other part of this water way and the system of our Canadian canals generally.

To many it would have been more desirable that this should have been a distinctly Government work, if it could have been made so. The Government will undoubtedly aid in the work in some way and possibly it may eventually be found to be in the public interest that it should be assumed as a public work. However that may be in the future, it looks now that the work is soon to commence. When once started it is of such a character that with the strong organization in England under the presidency of so able a man as Sir Edward Thornton, who is well known on this continent as the former British Minister at Washington, it will be certainly pushed to completion.

Once it is in operation it cannot fail to be of vast importance in promoting the trade of the country and helping to divert that trade more and more into the St. Lawrence route.

Probably one of the chief reasons that has hitherto retarded this work reaching a practical shape is the influence of the large and important interests, with large capital invested, that now operate the roundabout lake and river routes. The larger towns and populous districts that lay along that route and the interior of the country were, in a measure, neglected. The position is all changed in this respect, and on every ground the reasons for urging forward the early construction of this great work in the national interest should be paramount to all interests which are narrow and local.

In this matter there should be no jealousy or fear of a clashing of rival Canadian interests. The trade of the country is bound to grow, the more avenues that are opened up for it the more it will grow, and all existing trade interests will benefit from the general extension of transport facilities between the West and the outlets to the sea.

THE BANKERS' ASSOCIATION MEETING.

The annual meeting of the Canadian Bankers' Association was opened in this city on the 25th inst. The spirit of the day was shown by the representatives of the financial interests of Canada inaugurating their meeting by singing "God Save the Queen." Mr. Thomas McDougall, president of the association, and general manager of the Quebec Bank, presided, and there were present: Messrs. B. E. Walker, general manager of the Bank of Commerce, Toronto; G. Hague and George Fyshe, joint general managers Merchants Bank; Duncan Coulson, general manager Bank of Toronto; H. Stikeman, general manager Bank of British North America; J. H. Plummer, Bank of Commerce; G. P. Reid, Standard Bank of Canada; A. M. Crombie, and F. H. Mathewson, joint managers Bank of Commerce, Montreal; G. Schofield, general manager Bank of New Brunswick; G. H. Balfour, representing E. E. Webb, general manager Union Bank; J. A. Richardson, representing Mr. Wilkie, general manager Imperial Bank; H. S. Strathy, Traders' Bank, Toronto; R. E. Kerson, representing Mr. Burns, general manager of Ottawa Bank; Clarence Bogart, and T. G. Brough, Dominion Bank; M. J. Prendergast, general manager Bank of Hochelaga; C. B. Van Velsou, Quebec Bank; S. D. C. Grady, Bank of Commerce; H. A. McNutt, Merchants

Bank of Halifax; J. Hughes-Charles, Bank of Commerce; B. Austin, Eastern Townships Bank; G. A. White, Peoples' Bank of Halifax; D. R. Clark, F. B. McCurdy, Merchants Bank of Halifax. The report of the Executive Committee dealt with, the banking legislation of last year; the issuance of bank money orders; cheques payable to order; bank suspensions; and other topics on which we propose to comment in future issues.

The retiring President, Mr. Thomas McDougall, General Manager of the Quebec Bank, delivered his valedictory Address. He opened with a statement of the origin of the Association and its aims, which, in general terms may be said to be defensive. He expressed regret, that as regards competition, especially in the rate of interest on deposits, there had not been the success hoped for "in conciliating the rivalries of banks for business." The trade returns and clearing house statistics, were quoted as evidences of "the vigorous growth and prosperity of trade." The movements in the lumber and the dairying business were spoken of as showing improvement. In regard to dairying, Mr. McDougall said: "The dairy interest in Ontario and Quebec shows handsome returns to the farmer, and there is this flattering feature about it, that in the competition between the colonies of the Empire, each for a share of England's needs, Canada is forging ahead of the others." From these topics he passed on to treat the question of insolvency legislation, which seems to be as far from settlement as ever. Mr. McDougall's views are in accordance with those which have been frequently stated in this journal, and endorsed by bankers and merchants.

Referring to the Ville Marie scandal, a hint was thrown out that the committee of bankers will be prepared next session of Parliament with suggestions expressing a consensus of opinion among bankers as to the manner in which the evils of mismanagement may, if possible, be obviated.

Pleasure was expressed at the re-opening of the Bank Jacques Cartier. The President's Address closed with the following passage in reference to the war in South Africa: "The nation, of which this country forms a part, is committed to the contest, and it is well that we in Canada should lend her a willing hand in order that, by a clear demonstration of unity and strength throughout the Empire, the horrors of bloodshed may be as little added to as possible."

The prize essays committee reported the results of the two competitions as follows: Senior class, subject, Insolvency Legislation—1st prize, Mr. Thos. G. McMaster, Canadian Bank of Commerce, Toronto; 2nd prize, Mr. A. Gordon Tait, Merchants Bank of Halifax, Montreal. Junior class; subject, "Protection of Banks from Internal and External Robbery," 1st prize, Mr. H. G. P. Deans, Bank of British North America, Brandon; 2nd prize, Mr. B. V. Gommery, The Molsons Bank, Quebec.

During the afternoon an interesting paper on Bank Competition was read by Mr. D. H. Charles, Bank of Commerce, Galt; and one on "The Transfer of Stock by Certificates," by Mr. Lash, Q.C.

—Doubtless, with a view to protection in their venture some calling Montreal's midnight burglars this week supplied themselves with five rifles and a considerable quantity of ammunition from a prominent Notre Dame street sporting goods house. They were evidently in immediate need for they did not wait for the store to open, but helped themselves by cutting a hole in the window.

DEATH OF HONBLE. PETER MITCHELL.

On the 25th inst. the Hon. Peter Mitchell was found dead in his room at the Windsor Hotel in this city. On the previous afternoon he was walking on St. James street without showing any indication of his life being so near its close. He had a warning, however, a few months ago, when he was stricken temporarily with paralysis. The deceased came of Scotch parents, who settled in New Brunswick in 1818. He was elected to the local Legislature in 1856, and in 1860 entered the Legislative Council, by which he became, at Confederation, a Senator of Canada. In 1874 he resigned from the Senate and entered the House of Commons. Defeated in 1878, he was returned in 1882, and sat until 1891, since which time he has been out of Parliament. He was a member of the New Brunswick Government in 1858. In 1866 he went to England as a member of the Conference on Confederation, in the work of which he took a very active part. He afterwards became Minister of Marine and Fisheries, in which office he did yeoman service in establishing light houses, and other services helpful to shipping and fishery interests. In 1885 he became proprietor of the Montreal "Herald," which he conducted several years, since which time Mr. Mitchell has taken no part in public affairs.

The deceased had always the courage of his convictions, especially on political subjects, and was an uncompromising controversialist. Disappointment soured him of late years, and his "bete noir" was the Macdonald monument on Dominion Square, the erection of which drew from him at the time a fierce and acrimonious post mortem invective against that astute statesman.

THE YACHT RACE.

It is said of an eminent mathematician that he held a very poor opinion of Paradise Lost, as "it proved nothing." The yacht race is neither an epic poem nor a theme for one, though the excitement it has inspired seems to lift it very high above ordinary events. Looked at quietly, however, it proves nothing worthy of the interest it has aroused. It does not even prove that the Columbia is in all respects the better boat, as all that the race shows is, that under the prevailing conditions it ran twice over a certain course in a few minutes less time than the Shamrock. The first three runs were made by the Lipton craft in less time than the Columbia. These three successive victories led the yachting experts of America to pronounce the defender of the cup inferior to the challenger in all the features of a racing yacht. The Shamrock, by these American authorities, was pronounced so much swifter, and so much better handled that it was fully expected the cup would cross the Atlantic. Had the race been decided by the first three days' results, Sir Thomas Lipton would have now been escorting the cup back to England. But, as the race was declared abortive, owing to the entire course not being run by either boat within the time limit, the superior sailing qualities of the Shamrock, as demonstrated three times in succession, went for nothing. Then the conditions changed, with the unexpected result of the Columbia winning twice by a few minutes in sailing a thirty mile course, during which she was several times in the rear, the other race being a walk over owing to an accident.

Manifestly nothing is proved by such a contest, except that yacht racing is very much a matter of luck. It is the

rule for the holder of the prize at stake to fix the place where it shall be raced for. Any British boat desirous of capturing it is compelled to sail across the Atlantic before being allowed to enter the race. This condition compels the British boat to be much more stoutly built, to be much more truly a vessel adapted to yachting purposes, than one which is built on this side solely for racing purposes, in waters close to the shipyard where it was constructed, in waters familiar to its skipper and crew. To even matters up an American boat should also be compelled to cross the Atlantic every alternate race, then the conditions would be more equal.

The Columbia is acknowledged to be quite useless for yachting purposes, she is nothing more than a shell rigged for racing. The American boat would soon go to pieces on the Atlantic, over which the Shamrock sailed without starting a timber. We should like to have then a more practical test of boat building skill than a race between a staunch British yacht, built for yachting service on any waters and in any weather, and a gingerbread shell built merely to fly before the wind for a few hours over a sheltered course. It must also be remembered that the Shamrock has no claim to represent British yachting, being merely the private venture of an enterprising merchant, who has not lost sight of their being a uniquely splendid advertisement in appearing as the challenger in a, so-called, international race. We are informed that he has taken the opportunity to place enough of his teas on the American market the profits of which will far more than cover the cost of the Shamrock and all the enormous expenses of the race.

If the yacht race proved nothing about yachts, it has proved a profitable speculation for its loser. It has also proved the advantages of a good advertisement, on both of which he deserves congratulating and complimenting. His lavish hospitality and sportsmanlike equanimity of temper have elicited golden encomiums from the American press. So that, although his yacht has been beaten, he has won a very high place in the respect of the whole people of the United States, and of all who admire such manliness, liberality, enterprise, and pluck as Sir Thomas Lipton has displayed in his Shamrock venture.

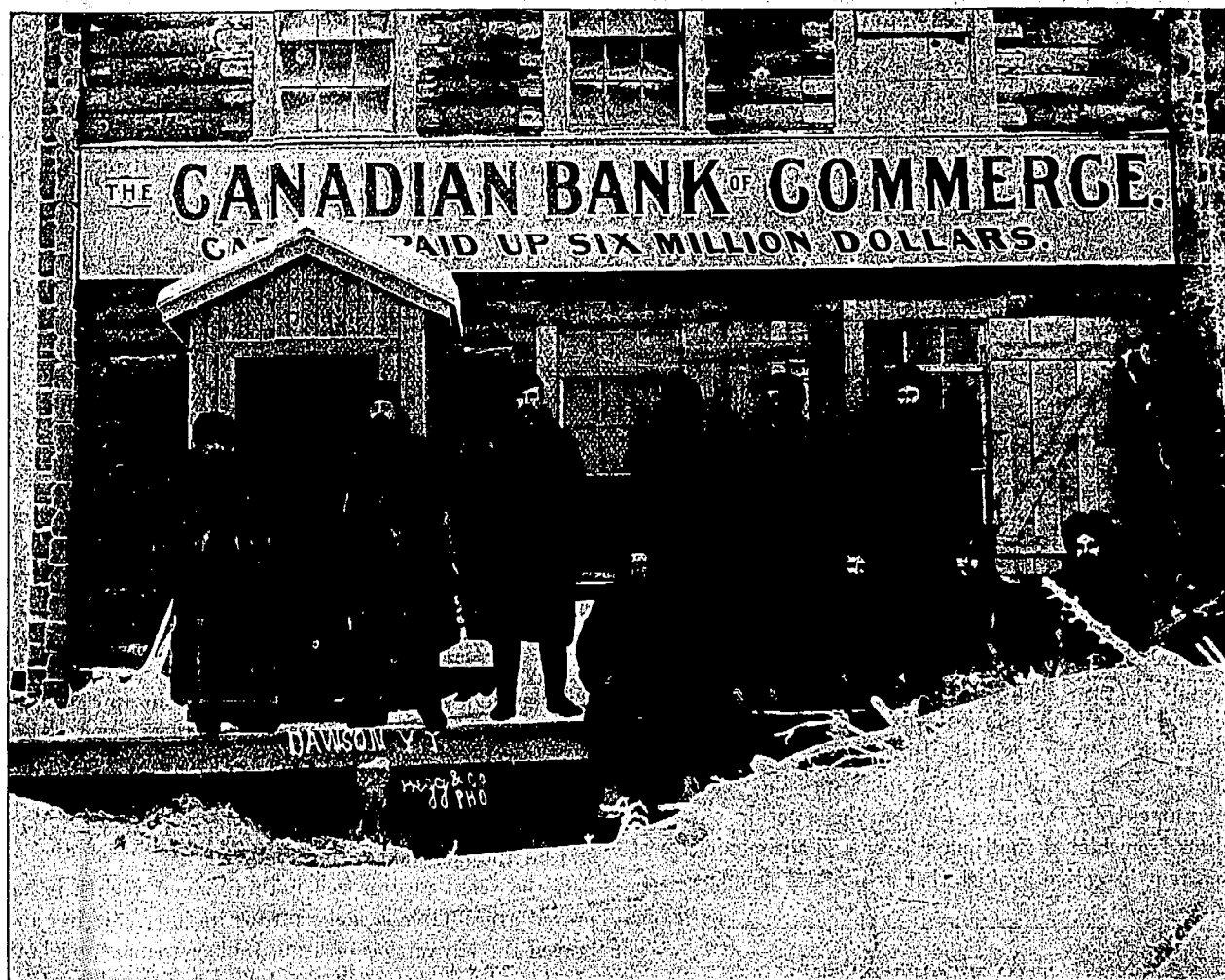
—The timber limits on the Spanish River, Algoma district, Ont., were sold at auction in Toronto on the 24th inst. W. F. Churchill, of Alpena, Mich., was the largest buyer, purchasing the south-west, north-west, and north-east quarters of the township of Foster for \$82,500, \$752,500, and \$67,500 respectively. The C. Beck Company, Penetanguishene, Ont., secured the township of Trett, for \$150,000, and J. W. Munro, of Pembroke, Ont., paid \$21,000 for the south-east quarter of Foster, and the north-east quarter of Nairn township fell to him at \$5,200. The remaining quarters sold for \$80,000, \$41,000, and \$33,000 respectively, being purchased by the local representative.

—An Order-in-Council has been passed providing that bona fide catalogues and price lists of goods in any country beyond the limits of Canada, not exceeding three to any one address, be admitted through the mail or by other conveyance, free of customs duty, provided, however, that such catalogues and price lists shall not be held to include almanacs, or advertising periodicals, or printed matter designed to advertise the sale of goods by any person in Canada.

—"Norsa Traforadlingsaktiebolag" is the title of a Swedish timber company. Another name is, "Kipparberg-Hofors Sagverksaktiebolag." Time must be of small value where so much of it is taken up in writing and pronouncing such prodigiously long titles of companies.

—Bank loans in Norway are charged from 10 to 14 per cent. on gilt edged security.

BANKING IN THE KLONDYKE.



By the courtesy of Mr. A. M. Crombie, local joint manager of the Bank of Commerce, we are able to present several illustrations of Banking Life in the Klondyke. The business of a bank is one of those which is the most free from romantic features. But the history of the establishment of the first bank in the gold fields of Alaska is as romantic as many famous tales of travel and adventure. To the Canadian Bank of Commerce is due the honour of being the pioneer of this financial enterprise. Mr. Byron E. Walker, General Manager, and his able coadjutor, Mr. J. H. Plummer, must be credited with the initiation and organization of this novel venture, as well as the arrangement, for equipping an efficient staff for the work, and providing for their safe personal transport to the Yukon, and the safety of the treasure they took with them as "stock-in-trade" of the bank they were intrusted to open. So novel an undertaking, one not free from dangers, and calling for special qualities and skill in the staff took a length of time to organize. It is not often that we hear of bank men being hoisted on a safe! Two of the bank's officers, Messrs. Thos. McMullen, now assistant manager at Dawson City, and Mr. Percy Stevenson, Accountant, spent some months in the United States' Assay Office as a preparation for the duties of a bank whose business is literally on "a gold basis." Prior to leaving Toronto, the officers were given the opportunity for developing their physical strength to the utmost, as a preparation for so difficult a journey. The officers selected were, Mr. H. O. Wills, now Manager at Dawson City; Messrs.

McMullen and Stevenson, already named, and Messrs. C. G. K. Nourse, R. M. De Gex, and E. M. Yarwood. We must not omit Mr. Alex. Ross, the trusted messenger of the bank, whose duties were and are not all of the messengerial order, according to city ideas. Their adventures "by flood and field" we cannot narrate. Probably they will be used for book purposes by some aspirant for literary honours. An instructive and entertaining volume might be compiled out of the experiences of the Bank of Commerce staff on their journey to the Klondyke and since settling down to conduct a bank under such extraordinary conditions.

The staff travelled from the coast to their destination under guard of a body of mounted police. On the 16th June, 1897, the office of the Canadian Bank of Commerce was opened at Dawson City. A rush of business set in immediately, and in a very short time there had been drafts drawn on Head Office, on the branch in this city, on New York, &c., for over one million dollars for which gold had been deposited. The rule was to make advances of about two-thirds the value of the gold as tested by assay. When the gold was sold, the difference between sale price and the advances, less transport, commission, and other charges, was credited to the customer. The protection of the premises was ensured by the office being placed within the mounted police enclosure. Although the initial expenses of this enterprise were very large, we believe they were covered by the net profits in a few months.

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THE BANK OF ENGLAND.

(Continued from Last Issue.)

The Bank are required to furnish the Government with a weekly report of the accounts of the Issue and Banking Departments. This report, which is popularly called "The Bank Return," is published each Thursday afternoon, and is copied in the morning newspapers of Friday, together with the comments and deductions, more or less speculative and intelligent, of the different City editors. The Bank Return, so far as it regards the issue department, is simplicity itself. Let the reader put one of them before him. On the one side he will find the total amount of notes issued, and on the other the bases of the issue, divided into the "Government debt," the "other securities" (which together make up the total of £15,750,000, above mentioned), "gold coin and bullion," and "silver bullion," if there be any, which is very seldom the case. The simple term "bullion" signifies gold bullion, or gold in bars, which the Bank are compelled to receive from any person tendering it, in exchange for notes, at the rate of £3 17s 9d per ounce of 22 parts out of 24 of pure gold.

It is evident that the amount of bank notes issued varies in exact proportion to the amount of gold in the Issue Department, the issue against the Government debt and other securities being invariable. Roughly speaking, the contraction or expansion of the circulation indicates a corresponding curtailment or increase in commercial facilities or requirements. Hence the Issue Department return becomes an important guide to the operations of bankers, brokers, and financial firms, by whom it is carefully watched, since the increase or diminution of the stock of gold may be said respectively to be a signal of safety or danger. The receipts or withdrawals of gold in any large quantity by or from the Bank are of two kinds, inland and foreign. The former for the most part occur at certain regular periods of the year, such as the harvest season, Scotch "term-time," &c. They exercise but a very modified and temporary influence on the money market, for the laws by which they are governed are very fairly understood and recognised, and the amount of gold actually in the kingdom remains unaltered. It is far different, however, with the demand or supply of gold from foreign countries, the

importance of which to the financial world is so great that the amount of gold received or delivered by the Bank on foreign account is by them made known day by day, and is duly chronicled in the City articles of the morning papers. The exports and imports of gold (which practically, regulate the note issue) are governed by the state of the foreign exchanges, which are probably a mystery to many of my readers, but which up to a certain point may be readily understood. Approaching the subject as tenderly and in as elementary a manner as possible, I will at once simplify matters by saying that, with a few exceptions (such as regard India, Russia, China, &c.), the foreign rates of exchange represent the amount of money in its own currency (be it paper or gold) that the specified financial centre of each country is willing to give for a pound sterling on London. They vary almost daily, and are indications either of indebtedness or of the abundance or scarcity of money, and are described as favourable or unfavourable to this country according to whether they are high or low. A rate of exchange is an indication of indebtedness, according to the position of the balance of trade or indebtedness between the country fixing it and England. When in any given country this indebtedness is in favour of England, it is obvious that in that country bills on London for the purpose of remittance will be in demand, and will fetch more money; consequently the rate at which they will be purchased rises. When the balance of trade is against England, it is equally evident that bills on London are not so much wanted, and the price of them—that is the rate of exchange—consequently falls.

But a rate of exchange may be an indication of abundance or scarcity of money in the country quoting it; and it is often so in this manner. Let us suppose that there is no balance of trade to settle between a given country and England, but that the rate of discount, or value of money, in the former is, say, three per cent., while in England it is, to say, four per cent. It follows that "prima facie" it is more profitable to send surplus money to England for employment than to keep it at home. In the absence of trade bills a demand for drafts transferring money to London sets in, and the rate of exchange rises. Let us now reverse this condition of things. Suppose money to be dearer

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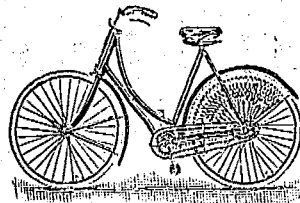
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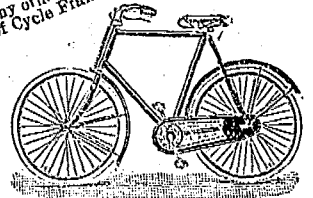
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Applica-
tion



Business Established 1875.

In a given country, than in England; it is evident in that case that capitalists would find it more profitable to employ their money in that country than at home, and that the foreign rate of exchange would consequently fall. We have spoken hitherto of remittances by bills or drafts only, but it is obvious that a scarcity of these vehicles for the transfer of money may so drive up the rate of exchange that it becomes more profitable to send gold. When this point is reached the foreign rate of exchange is said to stand at "gold point." The reader will now see how the rate of discount, by attracting or repelling money, affects the movement of gold in the Bank of England, and why, when the Bank desire to either simply protect their stock of gold or their "reserve," and so prevent any contraction of the note issue, or to attract gold from abroad and so expand the circulation, or increase the "reserve," they raise the official rate of discount step by step until the desired end is accomplished; or why, when the stock of gold is large and the note issue may with safety be contracted, they facilitate the trade of the country by lowering their minimum rate, at the risk of gold being required for export. He will, too, gain some slight idea of how the world's stock of gold is moved about from country to country at the call of commerce, and how true it is that the trade of any country is, or ought to be, regulated solely by its supply of gold, or ready money.

(To be continued.)

—Mr. F. H. Mathewson, recently appointed joint-manager of the Montreal branch of the Bank of Commerce—a pretty stout branch—has entered upon the duties of his position. Mr. A. M. Crombie, who has been manager of this bank here for many years, to whose sagacity and courtesy its vigorous growth is mainly due, has well earned the comparative ease which Mr. Mathewson's active duties cannot fail to secure him.

RECENT FIRES.

Delhi, Ont., 20th.—Barn and contents owned by Mr. Delhi destroyed. Cause, children playing. Loss about \$1,000, insurance \$400.—L'Islet, Que., 20th.—Chapel badly damaged. Loss, \$2,000, partially insured.—Brantford, Ont., 20th.—Residence of O. Sayles damaged.—Bracebridge, Ont., 22nd.—General store of J. P. Humphries burned. The adjoining premises to the north occupied by Fenn, Anderson & Co., and J. W. B. Topp, dentist, also slightly damaged. The stock of the former was seriously damaged by water. Mr. Humphries' loss on building and stock is about \$9,000; insured in the Caledonia Alliance and Commercial Union for \$5,000. The loss to Fenn, Anderson, & Co. is fully covered by insurance in Western and Northern, also the building. The origin of the fire is unknown.—Omemee, Ont., 22nd.—Residence of John Rutherford destroyed. Loss, \$2,500; no insurance.—Pointe-aux-Trembles, Que., 22nd.—Barns of U. Charbonneau burned. Supposed incendiary.—Bristol, N.B., 22nd.—James Sweeney's residence destroyed. Mr. Sweeney was burned to death.—Kingston, Ont., 23rd.—Marshall's furniture store damaged. Loss, \$1,000; partially insured.

—The liabilities in the case of C. Sharron, shoe manufacturer, Montreal, to whom reference was made in last issue, amount to \$22,000. This amount is apart from a claim of the Bank Ville Marie, which he contests. The assets figure up about \$17,000. The assignee is in charge. —A Quebec master carter named Wm. Murphy finds he is unable to meet his liabilities in full and has offered to pay one-half, in 4 and 8 months, secured.—J. E. Taillefer, books, St. Henri, Que., owes about \$500, which he cannot pay and has given the assignee possession in the meantime. —J. B. Donville, general dealer, St. Stanislas, Que., is offering to compromise.



Gavin C. MacDougall,
(Late Pipe-Major DUNCAN MACDOUGALL),
BAGPIPE MAKER.

By Special Royal Warrant appointed September, 1892, Bagpipe Maker to Her Majesty the Queen. Chanters, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application JOURNAL OF COMMERCE.

Gavin C. MacDougall, Dunolly, Aberfeldy, Scotland.



W. R. Cuthbert & Co. 37, 39, 41 Duke St. MONTREAL. Brass Founders & Finishers Manufacturers of Plumbers' Supplies & Babbot Metals.

USED ALL OVER THE WORLD.

Melbourne, 1888—1st Award.
Adelaide, 1887—1st Award.
Barcelona, 1888—1st Award.

Melbourne, 1888—1st Award.
Adelaide, 1887—1st Award.
Barcelona, 1888—1st Award.

Dunedin, N. Z., 1890—1st Award.

JOHN SHAW, SHEFFIELD.
LIMITED.

SPECIAL IMPROVED.

Steel Wire Ropes
OF THE FINEST QUALITY, FOR
MINING, PLOUGH ROPES, INCLINES.

Special Flexible Steel Ropes for Cranes, Hoists, &c.
TRAWL WARPS, SHIP'S HAWSERS.

Copper Rope and Tape Lightning Conductors.

Electro Gilt and Silver Picture Cord. Copper and Galvanized Wire Sash Cords. Patent Lockwedge Fencing, Gates, Hurdles, Iron Fencing, &c.

MUTILATED COIN.

The freedom with which mutilated coin has long been accepted throughout the Dominion has been a source of astonishment to the visitor from the United States where such mediums of exchange have become almost extinct. Mutilated silver coins are accepted there—if at all—at 80 cents in the dollar. Originally the coin which had been punched for the purpose of a bangle or souvenir, being but rarely seen, was unheeded, but knowing manipulators soon saw a chance for placer mining and flooded the country with this imperfect money, which action was only stopped by Government decree in reducing its value. A similar reduction here would have a like effect in preventing what appears to be at present a hidden trade from the large quantity of such currency afloat. While the average citizen can usually guard against the acceptance of such change, its presence is no less annoying from the fact that all money must be closely observed, for the man who extracts silver inserts lead in its place.

Any retailer in the States if questioned as to his chief petty annoyance would at once refer to the ever-recurring arbitration over the passing of punched change. A customer will call and handing a bad half dollar to the cashier says, "I got this here yesterday, and want good money." The matter is referred to the proprietor or manager, who sees the folly of argument and probably loses ten cents besides having the debased coin on his hands. The public work this scheme continually and successfully, but where the retailer puts the punched silver no one knows.

PROSPERITY.

—The heavy increase in business which is being shared by almost all classes throughout the Dominion, is not being spoken of in such emphatic terms as appear to voice similar feeling over the border. A visitor from the Western States says strings of loaded grain cars follow each other like waves of sunshine through Nebraska, Kansas, and Iowa on their way to the East, only to return the following week as fully laden with pianos and organs. The Eastern manufacturers, in the opinion of the Chief of the Bureau of Statistics, at Washington, are about the busiest people in the United States at the present time. The Chief of the Bureau, who returned last week from a visit to the manufacturing centres of New England and the Middle States, stated that if their condition is an example of

that of the manufacturers of the country generally, there can be no occasion for complaint that mills and men are lacking employment. On visiting the cotton, woollen, worsted, silk, fibre, carpet, print goods, rubber, boot and shoe, hat, pottery, and watch and clock manufacturing establishments, in no case was there seen a lack of orders for the manufacturers or of employment for men and women desiring work. On the contrary,—the immense cotton, woollen, silk and other textile mills were running on full and overtime, while the manufacturers of rubber goods, boots and shoes, clothing and pottery reported their orders far in excess of their capacity to fill with promptness. "Our chief difficulty," said the manager of a great manufactory of rubber clothing, "is to get a sufficient number of employees and sufficient machinery to meet our orders. The crude rubber we can get, through the importations of that are increasing rapidly and the price advancing because of the increased demand; but the costly machinery and the skilled labor which are to do the work are not so easily had."

BUSINESS CHANGES.

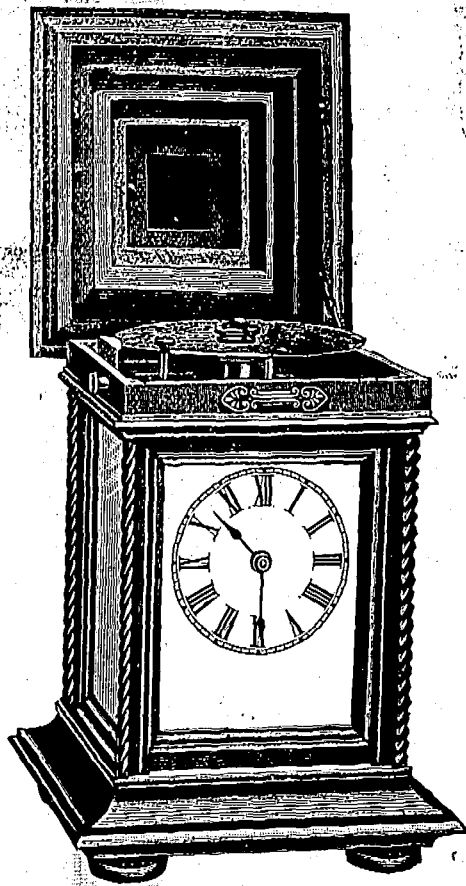
Quebec.—Provencher & Frere, general store, Fecteau's Mills, partnership registered; Austro-Hungarian Manufacturers' Export Agency, Montreal, commenced business here; F. Dutrizac & Co., grocer, Montreal, Mrs. F. Dutrizac sole owner; E. Schultze, Son & Co., mfrs. agents, Montreal, dissolved; Ed. Schultze continuing, style unchanged; Tooke Bros., Ltd., mfrs. shirts, Montreal, incorporation registered; Shawville Milling Co., Shawville, commencing business; John Gagnon hotel, Bouchette, commencing business; W. D. Bolton, confectioner, Montreal, has sold out; C. Castellitt, saloon, Montreal, commenced business; Morneau & Frere, saloon, Montreal, commenced business; Sicard & Lepine, plumbers, St. Henri, dissolved; Canadian Jobbing Co., whol. dry goods, Montreal, commenced business; Leduc & Co., grains, &c., Montreal, co-partnership registered.

Ontario.—Pouston & Leeson, grocer, Aylmer, succeeded by W. A. Day; Galvin & Harrigan, grocer, Hamilton, dissolved, P. J. Galvin, continues; D. K. Millard, general store, Springfield, advertises to sell out; James Stewart, baker, Tilbury, opening a branch at Merlin; James Sharpe, general store, Burke's Falls, succeeded by Walter Sharpe & Co.; Henry Gleiser, general store, Milverton, sold out; Arnold Chemical Co., Ltd., Toronto, incorporation granted; J. H.

ESTABLISHED 1867

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127 Aldersgate Street, - - - LONDON, E.C., ENG.



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Anderson, general store, Tory Hill, sold out to Richard Scott; W. J. McDowall, flour, Almonte, commencing business; Mrs. G. Campbell, grocer, Leamington, sold out to G. R. Fox; T. L. McCauley, general store, Britton's Corners, succeeded by W. Burnard; H. M. Judson, grocer, Forfar, commencing business.

British Columbia.—R. G. Shier, hotel, Fort Steele, sold out to R. D. Mather; J. R. and D. Cameron, tailors, Sandon, closed out here; W. J. Adcock, shoemaker, Slovan City, closed up business; Kaake & Williams, hardware, Trail, closing up business; Donaldson Trading Co., men's furnishings, Vancouver, sold out to Donaldson & Mathews; J. H. Clements, drugs, &c., Ashcroft, opening a branch at Lytton. New Brunswick.—Mrs. Mary A. Higgins, grocer, St. John, stock, &c., sold at auction.

Nova Scotia.—Londonderry-Iron Co., Ltd., Acadia Mines, the entire estate advertised for sale by auction.

Manitoba & N.W.T.—Jean McKinnon, baker, Dauphin, sold out to John Bryce; Sherlock & Higinbotham, dry goods; Lethbridge, contemplate dissolution; Mickle, Me-

—Major J. S. Hamilton, of Brantford, Ont., has received advice of the death of Mr. Fernando de Ayala, partner in London of the champagne firm of Ayala & Co. of Chateau d'Ay, France. Major Hamilton's firm has been the Canadian representatives of Ayala & Co., for some years.

—Some painful rumours have been on the street during the week concerning a Montreal business man, absent from the city for several days. A despatch last evening announced arrest on the part of a well-to-do client (for whom he has been acting for some time) charging misappropriation of a large sum of money. There is a belief in respectable banking circles that he is returning immediately, and that all will be well.

**Clothing buyers visiting the Market
will do well to give us a call.**

LARGE ASSORTMENT,

→ **Right Values.**

H. VINEBERG & Co.,

25 St. Helen St., MONTREAL.

Lean & Co., pianos, dissolving; J. P. Graves & Son, groc., &c., Boissevain, succeeded by McAllister & McCausland; M. S. Chapman & Co., general store, Virden, dissolving; McCulloch & Ferris, furniture, Miami, dissolved.

WRITS ISSUED—ONTARIO.

October 20.

Brampton—B. F. Madill vs Ebenezer Madill, jr., \$490; Brantford—I. Kelly vs Henry Shaver, \$399; Clarke Tp.—G. Lumsden vs W. G. Cowan et al, \$741; Collingwood—J. Feigchen vs Saml. Legatt, \$600; Fitzroy Tp.—J. Woodman vs R. A. Peavor, \$1,077; Morrisburgh—M. O'Flynn vs Agnes Dardis, exrx., \$1,144; Napanee—P. Dwyer vs Lennox and Addington Mutual Fire Ins Co., \$450; Ottawa—E. B. Tatchell vs W. H. Stimpson, \$2,075; Bank of Ottawa vs W. A. and Margt. Currie, \$360; Seugog Tp.—H. Collins vs John Collins, sr., \$1,000; Toronto—Canada Perm. L. & S. Co. vs Mary Carruth, admrx., \$580;—W. Stanley vs Hammond Gold Reef Mining Co., Ltd., \$2,000; Winnipeg—La Banque National vs R. D. Richardson, \$1,553.

October 21.

Barton Tp.—Bank of Hamilton vs Neil McLean, \$1,396; Kingston—F. A. Mills vs McDermott Bros., \$500; Ottawa—Birkbeck Investment Security and Sav. Co. vs Hugh and Elizth. McClelland, \$3,000; Toronto—C. E. Brown et al vs R. S., A. C., E. A. Brown, and C. A. Sparling, \$23,101; Toronto General Trusts Corporation admrs. vs Hy. and M. A. Godson, \$2,380; Bank of Toronto vs W. G. McWilliams and Jas. Grover, \$1,360;—J. S. Banbury vs Ingersoll and Port Burwell Road Co., \$800.

Anderdon—D. A. Hitchcock vs Jane and Jane E. Borrowman admrx., \$1,434; Arkona—J. W. Scott vs G. R. Watson et al, \$459; Berlin—L. Sylvester & Son, vs W. S. Russell, \$528; Huron—Sawyer & Massey Co. vs C. W. Harrison, \$425; King Tp.—Molsons Bank vs David Phillips, \$1,528; London—T. N. Hayter, admr. vs Bank of B.N.A., \$2,700; Malta Island—R. F. Segsworth vs D. L. McKinnon, \$755; Melanthon Tp.—Cath. Hogg vs J. W. Hodgson, \$337; Ops—Mary J. Lee vs Margt. and W. J. Lee, \$500; Oxford W.—R. Rogerson vs A. B. Choate, \$529; Percy—L. Radley vs Andrew Shaw et al, \$2,000; Stouffville—Lailey, Watson & Co. vs Fred. Spofford, \$695; Toronto—J. W. Bond vs W. A. Morrison, \$997.

Coteau du Lac—S. Filiatrault agt Thos. Fearney, \$535; Montreal—F. Landry agt Jean Rense Cigar Making Machine Co., \$709; J. B. Caverhill et al agt L. H. Larabee, \$1,336; E. Forest et vir vs Ephrem Lefebvre, \$2,619; W. F. Shores vs Anna Moreau, \$177; J. P. Seybold vs Stadacona Water, Light and Power Co., \$303.

BUSINESS DIFFICULTIES.

—W. F. Russell, a piano maker of Berlin, Ont., took up the hardware business in '92, in partnership with a Mr. Hyman. They dissolved in December, '95, the former taking up still another new line: cigar manufacturing, succeeding P. W. Stephen. Want of knowledge of the business told against his efforts, and he has assigned—Slack & Co., picture frames, Ottawa, have assigned.

—A Montreal ship liner, J. C. Murray, is again in embarrassed circumstances. He began business in April, '96. He encountered reverses and in December, '97, was forced to assign. Settling at 25 cents in the dollar he continued uninterrupted until the present. He now owes about \$7,000. Among the

creditors are: Metallic Roofing Company, \$860; T. Rochon, \$312; J. A. Lamarche & Co., \$301; J. Brosseau, \$235; A. Bell, \$225; C. Bourdon, \$138; Watson & Todd, \$998; D. Ouimet, \$413; Lewis Bros. & Co., \$276; Canada Hardware Co., \$253; A. MacLaren, \$633; Western Land and Trust Co., \$248; T. & D. Bronard, Quebec, \$706; Canada Asbestos Co., \$236, and D. Marcuse, \$600.

—At Maisonneuve, Que., C. H. Pitt, grocer, has assigned. He owes \$1,098 and shows assets of about \$500.—Theo. Gagnon, hotel, Quebec, has assigned. He began in the spring of '95, but has not been making more than a living.

—A. Bussiere, of St. Gregoire, Que., began a small general store about four years ago, but too much stock for his resources has kept him close run. He now assigns.

SIMMONS & CO., Wholesale Manufacturers.

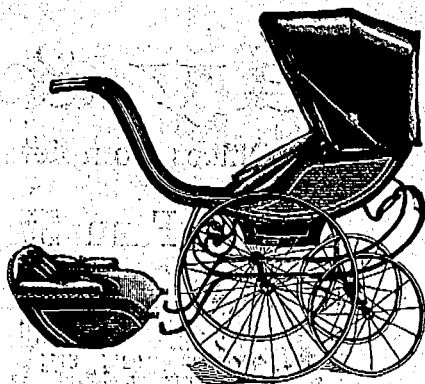
The "ZEMANA," 37s.



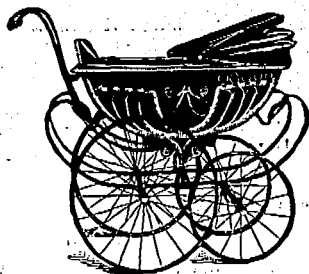
As a Perambulator.



As a Mail Cart.



The "RANKER," 61s.; as shown, 72s. 6d.



The "COMBINATION," 54s.; as shown, 67s. 6d.; 57s. 6d.; 107s. 6d.
EVERY CARRIAGE GUARANTEED PERFECT AND DURABLE.
 Scores of Designs. Send for Complete Catalogue.

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Varsity,
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The Best
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that money, skill, and nearly half
 a century's experience can
 produce.

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S. DAVIS & SONS,
 MONTREAL, Que.

FINANCIAL.

Montreal, 26th Oct., 1899.

The steadiness of the London money market under the strain of a war which threatens to be very costly, is remarkable. The British Government has received authority from Parliament to raise \$40,000,000 for war purposes, which the Chancellor of the Exchequer says will not be added to the national debt, but be a floating debt, which, presumably, will be wiped out

gradually. He threw out a hint that the costs of the war would be drawn to some extent from the Transvaal gold fields, which assumes that this source of revenue will be cut off from the Boer Government, thus making the aggressors in this war, who called the tune, pay the piper, which is quite fair. The cool, matter-of-fact way in which this intention was announced is refreshing. Travellers in the Transvaal declare that the Boers do not read any newspapers, hence their mad folly. The banks, as is shown in another column, are having quite a boom. Never before were they doing so much business. The situation calls for the utmost caution by bankers, as expansions of loans are very easily made when business is on the rush, which are embarrassingly difficult to contract when the tide begins to turn, a change which, happily, seems far distant. A movement is afoot in the Southern States to organise better financial arrangements for handling the cotton crop. If this plan is carried there will be no need for assistance being given for this purpose by Canadian banks, as has been customary for many years. The cotton crop this season will reach probably 11 million bales, which is a large yield. The strain on the reserves of the New York banks for meeting the calls for harvesting money is relieved after a very anxious time. Serious losses were caused by calling in advances which compelled securities to be sacrificed.

The Jacques Cartier bank has re-opened. The smaller deposits are being withdrawn, but the bank has the signed promises of a large body of depositors to leave their money undisturbed for a year. Reference is made to this Bank in another place. The Bankers' Association is now in session, and sitting with closed doors to consider what banking legislation is desirable. Stock Exchange business will not become steady or extensive until peace is declared. The Montreal Street Railway shows \$630,870, as net earnings for past year, being 13.19 per cent. on paid up capital. In spite of this the stock declined from 313¼ to 310¼, as did also Toronto Street from 111¼ to 109¼. Local rates remain as last week.

Notices of the following bank dividends are published for past half year: Bank of Montreal, 5 per cent; Bank of Commerce, 3½; Quebec, 3; Standard, 4; Traders, 3; Bank Nationale, 2, and Dominion for last quarter, 3 per cent.

The following is a comparative table of stocks for w.c. Oct. 26th, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Montreal.....	1	261	261	240
Molson's.....	65	208	207	200
Toronto.....	1	242	242	240
Merchants.....	4	166½	164¾	180
Quebec.....	45	129½	128¼	128
Can. Bk. of Com.	1	150	150

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T. T. WOOD & CO.,

Manufacturers of

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Patent Hard-Polished Wood Letter of the Latest Designs.
Everything required by Printers supplied.

Labour and Space-Saving Joinery of the Best Workmanship
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MISCELLANEOUS.

Can. Pacific	3505	96	92½	81½
Duluth S.S. & At.	1700	6½	5	2
Dul. S.S. & At Pf.	700	16¾	14¾	5¼
Comm. Cable	175	182¾	179	179¾
Land Grant Bds.	2000	111	111	....
Royal Electric	315	160¾	155	154
Royal Elec. N'wS'k	42	160	156	....
Rich. & Ont. xd	430	111	108¾	93
M. S. R.	1313	314½	310	277
Montreal Gas Co.	225	193	190	190¾
Bell Telephone	13	191¼	190	171
Toronto Ry. Co.	2050	112	108¾	108¾
Mont. & Lon.	2200	49	49	....
Hallfax Ry.	75	99	98	128¾
War Eagle	41900	305	266	234
Twin City	600	62¼	61¾	....
Mont. Cotton Co.	25	145	144¾	151
Can. Col'd Co. bds.	3000	101	101	97
Dom. Cotton Mills	370	101	96¼	98
Republic	73525	125	118¾	....
Payne Mining Co.	9720	108	105	....

Brazilian exchange for the week ending Oct. 25th, is as follows :

Oct. 18	7 3-8d
" 19	7 7-32d
" 20	7 1-16d
" 21	7 3-32d
" 22	7 1-8d
" 24	7 7-32d
" 25	7 7-32d

MONTREAL WHOLESALE MARKETS.

Montreal, Oct. 26th, 1899.

Unseasonably mild weather has caused a lull in dry goods, shoes and other lines affected by such conditions. In groceries sugar has regained its price of two weeks ago. Leather has advanced and is likely to go still higher. The iron trade continues brisk, although there are not wanting "confidential" assertions that the prices at which some British manufacturers tendered for heavy contracts last winter and spring are still ready for "those whom it may concern,"—and this in the face of occasional press-paragraphs

attributing the delay in construction to lack of supplies. These columns contain the addresses of firms who largely employ steel and iron, and those who wish for direct information may readily ascertain the facts for themselves. Merchants in European Turkey are obtaining much of their supplies of wire nails from the U.S. Trust, as already anticipated. Prices can scarcely fail being affected by the consequent overproduction in Austro-Hungary and Germany. The demand for street rails all over Europe is a possible factor in the prices of heavy iron. — Domestic cottons fairly hold their own at the recent advance. The fresher and more durable print patterns from British factories continue to maintain their popularity.

BUTTER.—The market has ruled dull through the week, offerings being much in excess of requirements resulting in an unsettled market and decline in values. Choicest creamery in boxes sold for 20 to 20½ cents, with tubs offering at 19½ to 20 cents. Since the 24th, however, more inquiry was noticeable and at present writing the market appears much steadier with considerable movement. It looks now as though prices had touched low level for at present values there is a chance for a good export trade. Choice dairy is in small supply, and values show little change; for first quality, 17½ to 18 cents is readily obtained. Medium grades are neglected, 16 to 17 cents being paid for a few lots. Rolled butter is in liberal supply at 16½ to 17½ cents.

CEMENTS & FIRE BRICK.—The mild weather admits of more business in cements, but stocks here are light. While no large transactions are recorded, a steady delivery is going on which keeps supplies pretty much exhaust-

ed. Prices have advanced, owing to the prevailing high freights, English cement being now held at \$2.50 to \$2.60, per cask; with Belgian at \$2 to \$2.20. Arrivals at this port for the week ending 25th inst. were: English cement, 2,900 brls.; Belgian and German, 10,200; fire bricks, 162,712.

CHEESE.—Owing to the separate views entertained by buyers and sellers the market has been in an unsettled condition, resulting in very light transac-

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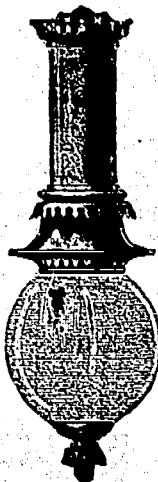
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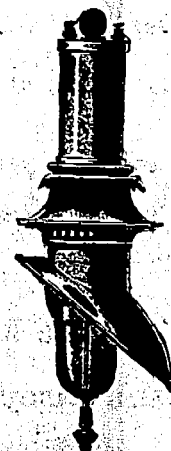
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Supply Stations,
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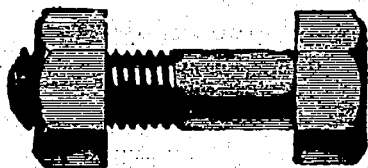
- Wm. Whiteley.
- D. H. Evans
& Co., Ltd.
- Gardiner & Co.
- Chas. Baker
& Co., Ltd.
- Jones Bros.
- Horne Bros.
- Lewis's.
- Etc., Etc.



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Railway Spikes,
SET SCREWS, WASHERS, &c.

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

tions. We notice some Quebec cheese sold as it arrived on the wharf early in week at 10 $\frac{1}{2}$ ¢, but this was for a grade under finest. Finest Eastern and Quebec are held at 11 to 11 $\frac{1}{2}$ ¢; Western, 11 $\frac{1}{4}$ to 11 $\frac{1}{2}$ cents. The market is certainly shaping itself for improved trade and the expectations are that higher prices will be seen before a decline. Exporters are advising makers to discontinue the season's make on November 1st, in order to sustain the reputation for quality.

COFFEE & SPICES.—Coffee is meeting with more attention in the large producing countries and several advances have taken place within the past two weeks. While there is a large supply a heavier consumption is expected. Much purchasing of the lower grades is being made on a speculative account, which always tends to harden values. A leading U. S. coffee roasting and packaging firm are buying heavily in Brazil. Pepper continues firm, but little is doing in round lots as dealers differ as to future values.

DRUGS & CHEMICALS.—Camphor has slightly advanced, Citric acid is lower. Cocaine has had another sharp advance. Glycerine has also advanced and makers are very firm in their views. Morphia is advancing. Oxalic acid is lower owing to the break in the combine. Quinine, after a temporary drop, is again higher, this article may be classed as under the control of a single firm of money kings. Mercury is quoted higher in sympathy with the advance in primary markets. Buchu beans have advanced very much on account of the South African troubles. Ergot was quoted much higher at the recent London sales.

DRY GOODS, &c.—The mild weather has caused a holiday feeling in retail dry goods circles, and wholesale houses have felt the effects in a limited way. In values all goods are very firm. Not only are wool and silk goods being remarked, but velvets, linings, and general cotton fabrics are following the same path. Manufacturers are too busy to countenance anything beyond the acceptance of their new figures. Magog prints have advanced equal to 5 to 7 $\frac{1}{2}$ per cent. within the past ten days; colored cottons, 10 to 12 $\frac{1}{2}$ per cent., and Montreal Cotton Company's goods, 5 to 7 $\frac{1}{2}$ per cent. Even at these advances the mills will not guarantee prices. Wholesale dealers are emphatic in the declaration that prices of all staples will go much higher during the next year. Some manufacturers are so busy that they do not even advise their customers of any expected change. This is making it a troublesome matter for the wholesaler in dealing with the retailer, and in adhering to prices in selling his goods.

Bank of Hamilton.

Notice is hereby given that a dividend of Four Per cent. on the capital stock of the Bank for the half year ending 30th November has this day been declared, and that the same will be payable at the Bank and its Branches on and after 1st December next.

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

By order of the Directors, J. TURNBULL, Cashier.

Hamilton, 25th October, 1899.

Quebec Bank.

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

Friday, the 1st day of December next. The Transfer Books will be closed from the 16th to the 31st November next, both days inclusive.

By order of the Board of Directors, THOMAS McDUGALL, General Manager.

Quebec, October 24th, 1899.

The Canadian Bank of Commerce.

Dividend No. 65.

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

Friday, the 1st day of December next. The Transfer Books will be closed from the 16th November to the 30th of November, both days inclusive.

By order of the Board, B. E. WALKER, General Manager.

Toronto, October 24th, 1899.

FINE FARM FOR SALE.

FOR SALE, in Canada (about 5 miles West of Niagara Falls) in the Garden of the Dominion, that First-class Grate, Pasture and Fruit Farm known as "BEECHLANDS," situated immediately East of the town of Thorold, and 4 $\frac{1}{2}$ miles from St. Catharines, in the Province of Ontario; about 4 miles from P. O. Market, Railway Stations, Churches, Schools, &c., containing about 90 acres fertile loam clay; Fishing Stream of Water and Railway through the place; Partridge Grove at lower end; Barns, Stables and other Outbuildings, all for \$7,500. Or will sell without large Stone House and part of Orchard, Grove and Lawn, say 6 acres. The Gothic Stone Lodge House, at the North gate is ample for ordinary family. Easy terms of payment. The place is well adapted for, and produces Wheat, Oats, Barley, Hay, Clover, Apples, Grapes, Pears, Peaches, plums, Cherr.es, Quinces, Strawberries, and other small fruits, nearly all of the finest quality. Or will Lease Farm, Lodge and Outbuildings (the latter somewhat out of repair), with privilege of buying. No waste land. Address M. S. FOLEY, Editor and Proprietor of the Journal of Commerce, Montreal, Canada.

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 FRIDAY, the FIRST DAY OF DECEMBER next.

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

By order of the Board,

E. S. CLOUSTON, General Manager.

Montreal, 17th October, 1899.

ESTABLISHED 1867.

TYZACK & HOLMES,

STANDARD WORKS, SHEFFIELD, England.

Manufacturers of

- The Flexible Steel Band Measuring Tapes, All kinds and sizes.
- Steel Standards, Straight Edges and Rules, Steel Squares, Steel Gauges, Special Tools, of all kinds.
- Metallic & Linen Measuring Tapes, Crucible Cast Steel Bands, Springs, Blanks and Bars, Hardened, Tempered or Soft, Black or Bright, all Sizes and Shapes.
- Steel Forgings.

SPECIALTIES:

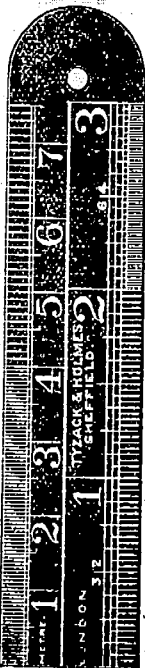
- Cold Rolled Cast Steel, Up to 8 inches wide by $\frac{3}{4}$ inch thick, of the very first quality.
- Steel for Springs.
- Clock, Watch, and other Flat Colled Springs.
- Cold Rolled Steel for Cycle Trade.
- BAND SAWS Set sharpened Brazed ready for use, or in long lengths unfinished.
- Fine Cold Rolled Steel.
- Hardened and Tempered, Ordinary or Annealed.
- Got up in Long lengths, with Smooth Round Edges, Black, Bright, Blued or Brozed.

Proprietors and Sole Makers of the

REGISTERED SPRING MEASURE, No. 943,

and of the Enamelled Waterproof Linen and Metallic Measure, No. 69227.

GARDEN SPRINGES.



Bank Statement to Govt. Month ending Sep. 30, 1899	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes Circulation.	Bal. due to Dom. Gov. after deduct. advance for credits, &c.	Balance due to Provincial Govts.	Deposits by the public, payable on demand.
Toronto.....	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,942,911	31,326	.....	\$ 3,539,151
Commerce.....	6,000,000	6,000,000	6,000,000	1,000,000	7	4,569,800	429,019	171,682	8,097,847
Dominion.....	1,500,000	1,500,000	1,500,000	1,500,000	12	1,462,777	21,971	25,165	4,018,780
Ontario.....	1,000,000	1,000,000	1,000,000	110,000	5	990,966	17,723	160,792	1,658,322
Standard.....	2,000,000	1,000,000	1,000,000	600,000	8	936,940	21,431	72,394	1,802,555
Imperial.....	2,500,000	2,400,700	2,255,385	1,485,500	8	1,873,512	21,276	404,117	4,654,073
Traders.....	1,000,000	840,000	829,820	70,000	6	791,330	.....	65,908	1,301,401
Hamilton.....	1,500,000	1,500,000	1,498,659	1,000,000	8	1,462,866	17,401	70,425	2,652,551
Ottawa.....	2,000,000	1,931,700	1,560,680	1,215,510	8	1,482,611	21,887	1,130	2,374,249
Western.....	1,000,000	500,000	388,239	118,000	7	335,445	.....	.....	198,948
Total, Ontario.....	20,500,000	18,678,400	18,062,774	8,899,610	.....	16,149,158	681,974	991,523	30,191,707
Montreal.....	12,000,000	12,000,000	12,000,000	6,000,000	10	6,496,634	2,091,404	45,818	32,007,984
British North America.....	4,866,666	4,866,666	4,866,666	1,460,000	5	2,411,219	12,351	175	5,277,899
Du Peuple.....	1,200,000	1,200,000	1,200,000	Nil.	Nil.	15,099	.....	.....	.....
Jacques Cartier.....	500,000	500,000	500,000	265,000	6	161,836	26,047	124,964	390,715
Ville Marie.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hochelega.....	2,000,000	1,484,000	1,433,560	565,000	7	1,376,832	20,164	80,908	1,348,506
Molson's.....	2,000,000	2,000,000	2,000,000	1,634,000	8	1,935,545	40,912	92,409	4,161,664
Merchants.....	6,000,000	6,000,000	6,000,000	2,600,000	7	3,667,312	207,734	10,681	4,197,700
Nationals.....	1,200,000	1,200,000	1,200,000	150,000	6	1,188,492	19,289	116,227	993,659
Quebec.....	3,000,000	2,500,000	2,500,000	700,000	6	1,908,139	18,375	103,933	2,631,737
Union.....	2,000,000	2,000,000	2,000,000	450,000	6	1,944,179	2,216	515,179	1,685,237
St. Jean.....	1,000,000	600,200	261,604	10,000	5	160,530	.....	66,487	24,129
St. Hyacinthe.....	1,000,000	504,600	314,360	75,000	6	310,405	.....	34,580	51,049
Eastern Townships.....	1,500,000	1,500,000	1,500,000	850,000	7	1,398,283	24,002	49,539	966,885
Total, Quebec.....	38,266,000	36,255,466	35,776,190	14,750,000	.....	23,034,507	2,462,994	1,239,681	53,796,961
Nova Scotia.....	2,000,000	1,755,100	1,752,280	2,005,01	8	1,722,781	270,450	.....	3,427,988
Merchants of Halifax.....	2,000,000	1,099,600	1,933,680	1,577,491	7	1,804,874	105,805	.....	2,470,139
Peoples.....	501,000	700,000	700,000	230,000	6	680,282	.....	.....	393,461
Union.....	500,000	500,000	500,000	250,000	7	474,085	4,928	.....	424,836
Halifax B. Co.....	500,000	500,000	500,000	375,000	7	473,255	21,043	.....	554,275
Yarmouth.....	300,000	300,000	300,000	30,000	6	79,484	14,579	.....	46,962
Exchange.....	250,000	250,000	259,931	30,000	5	51,802	.....	.....	48,521
Commercial, Windsor.....	500,000	500,000	380,000	90,000	6	192,532	9,062	.....	88,423
Total, Nova Scotia.....	6,850,000	6,534,700	6,295,731	4,588,038	.....	5,479,415	439,218	.....	7,655,605
New Brunswick.....	500,000	500,000	500,000	600,000	12	455,865	82,304	.....	608,164
Peoples.....	180,000	180,000	180,000	140,000	8	107,853	7,370	.....	57,770
St. Stephen's.....	200,000	200,000	200,000	45,000	6	94,546	.....	.....	88,460
Total, N. B.....	880,000	880,000	880,000	785,000	.....	657,831	47,934	.....	839,394
Brit. Col.....	9,733,333	2,919,096	2,919,996	486,666	5	1,175,490	303,124	156,214	4,376,294
Summerside, P. E. I.....	48,666	48,666	48,666	18,000	7	39,978	.....	.....	41,620
Merchants, P. E. I.....	500,000	200,020	200,020	65,000	8	145,076	.....	.....	161,212
Grand Total.....	76,803,661	65,517,248	64,183,577	29,591,769	.....	40,682,028	3,835,244	2,386,418	97,068,793

BANKS.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. secu'd	Depos. pble. on demand after notice or fixed day by other b'ks in Can.	Balances Due other Banks in Canada.	Balances Due b'ks or agts not in Canada.	Balances Due other B'ks or agts in U. K.	Other Liabilities.	Total Liabilities.
Toronto.....	\$8,033,375	.....	\$153,514	\$2,037	5,452	.....	225	13,708,044
Commerce.....	20,155,112	.....	335,937	88,250	91,662	1,161,606	1,827	35,896,546
Dominion.....	11,199,844	.....	25,000	.....	.....	.....	.....	16,958,539
Ontario.....	4,139,332	.....	.....	24,263	100,000	291,767	.....	7,683,218
Standard.....	5,160,607	.....	75,000	.....	.....	516,542	.....	8,575,402
Imperial.....	8,549,407	.....	.....	3,359	.....	.....	.....	15,505,746
Traders.....	4,652,116	.....	.....	2,606	.....	470,712	.....	7,304,075
Hamilton.....	6,187,440	.....	114,057	.....	1,272	550,728	.....	11,056,774
Ottawa.....	5,617,866	.....	.....	5,142	365	53	.....	9,532,257
Western.....	1,480,905	.....	.....	213	.....	.....	13,474	2,028,986
Total, Ontario.....	75,596,051	.....	938,638	125,870	198,761	2,991,408	15,626	127,745,837
Montreal.....	19,070,707	.....	885,034	38,684	.....	.....	.....	60,634,170
British North America.....	7,152,630	.....	69,464	1,860	347,176	.....	4,884	15,258,058
Du Peuple.....	1,301,857	.....	.....	502	.....	4,352	5,098	1,309,610
Jacques Cartier.....	1,998,887	429,017	.....	.....	76,678	17,919	.....	3,228,987
Ville Marie.....	.....	.....	.....	.....	.....	.....	.....	.....
Hochelega.....	3,680,770	.....	.....	2,383	15,155	.....	112,127	6,636,848
Molson's.....	8,386,749	.....	238,547	3,306	.....	.....	113	14,859,736
Merchants.....	11,065,290	.....	1,029,831	2,910	69,947	559,019	10,810	20,822,094
Nationals.....	2,262,434	.....	.....	12,751	.....	56,174	.....	4,649,227
Quebec.....	4,356,316	.....	669,870	3,304	.....	.....	.....	9,811,257
Union.....	4,281,042	.....	289	85	.....	495,393	.....	8,863,614
St. Jean.....	473,649	.....	.....	.....	.....	.....	1,291	426,066
St. Hyacinthe.....	691,501	.....	.....	3,000	.....	.....	.....	1,099,316
Eastern Townships.....	4,015,628	.....	.....	.....	27,424	40,725	3,841	6,225,633
Total, Que.....	68,420,946	429,017	2,892,585	88,775	538,378	1,113,582	141,964	154,189,421
Nova Scotia.....	8,830,262	.....	169,878	525	132,785	280,427	58	14,824,669
Merchants of Halifax.....	7,040,448	.....	321,360	.....	.....	584,142	159	12,536,930
Peoples.....	1,290,122	.....	13,669	.....	.....	.....	3,165	2,399,452
Union.....	2,033,529	.....	14,831	.....	.....	225,270	68,479	3,349,211
Halifax B. Co.....	2,330,716	.....	.....	336	.....	.....	900	3,385,157
Yarmouth.....	500,667	.....	.....	.....	.....	.....	.....	641,542
Exchange.....	117,535	.....	.....	.....	.....	.....	1,049	219,001
Commercial, Windsor.....	652,839	.....	.....	2,571	.....	.....	163	945,926
Total, Nova Scotia.....	22,852,363	.....	511,809	861	192,785	1,089,839	73,973	28,238,889
New Brunswick.....	1,634,215	.....	168,535	.....	.....	.....	.....	1,278,584
Peoples.....	212,115	.....	.....	.....	.....	.....	86	385,266
St. Stephen's.....	187,285	.....	3,037	.....	1,295	.....	3,862	351,600
Total, New Brunswick.....	2,033,615	.....	161,622	.....	1,298	.....	3,945	3,745,650
British Col.....	1,128,013	.....	40,351	6,311	21,314	.....	175,633	7,381,718
Summerside, P. E. I.....	104,760	.....	.....	.....	.....	.....	.....	1186,349
Merchants, P. E. I.....	158,211	.....	2,335	.....	.....	.....	198	471,232
Grand total.....	170,293,952	429,017	4,512,940	201,817	892,536	5,194,829	411,242	331,908,896

Imperial Bank bonus of one per cent equal in all to a dividend of 9 per cent per annum.
Molson's Bank bonus of one per cent equal in all to a dividend of 9 per cent per annum.

Eggs.—There is an active trade in strictly fresh stock, both for export and local use. Such commands 18 to 19c, but the greater part of arrivals are stale and old, these being difficult to move. Straight candled stock is slow at 15½c. No. 2, 13 to 13½c, and culls

11 to 12c. A few lined are offering at 15 cents.

DRESSED POULTRY.—Arrivals are increasing but all supplies are marketed, so that no surplus is shown. Inferior arrivals, however, are difficult to place even at a discount of several cents.

Turkeys, 9 to 10½c; ducks, 8 to 9c; geese, 6 to 7c; chicks and fowls, 5 to 8c; partridges meet with ready sale at 50c for good and 30c for poor.

FLOUR, FEED & MEAL.—Good distributing trade is being done in flour, the briskness of the past weeks continuing. Lack of ocean freight space

For best quality of **Coal** and Dry Kindling **Wood**, go to **L. Cohen & Son** 36 Prince Street Tel. Main 814 MONTREAL.

Table with 15 columns: BANKS, Assets, Specie, Dominion Notes, Deposits with Dom Govt, Notes & Cheq, Loans to oth'r bks, Dep. pay on fixed day, Bal. due from bks, Bal. due from bks, Due from Bks or Ag, Dom Gv. Deb. or Stock, Prov'l or Pub. Sec's not Can., Can., Brit. and other Railway Securities, Call Loans on Bonds and Stocks. Rows include Toronto, Commerce, Dominion, Ontario, Standard, Imperial, Traders, Hamilton, Ottawa, Western, Total Ont., Montreal, B. N. A., Du. People, Jacq. Cartier, Villo-Marie, D'Hochelega, Moisons, Merchants, Nationale, Quebec, Union, Halifax B. Co., Yarmouth, Exchange, Com'l W'door, Total N. S., N. Brunswick, People's, St. Stephen's, Total N. B., Bank B. C., Sum'g, P. E. I., Mont., P. E. I., Gr. Total.

Table with 15 columns: BANKS, Assets cond'd, Current Loans, Loans to Dom Govt, Loans Prov. Govts, Overdue Debts, R. E. be- R. E. bk. R. E. sold by Bank, M'tg's on Premises, Other Assets, Total Assets, Directors's & their firms, Average specie for month, Average of Dom. Notes dur. month, Greatest amount of Notes in circulat'n dur'g mth. Rows include Toronto, Commerce, Dominion, Ontario, Standard, Imperial, Traders, Hamilton, Ottawa, Western, Total Ont., Montreal, B. N. A., Du. People, Jacq. Cartier, Villo-Marie, D'Hochelega, Moisons, Merchants, Nationale, Quebec, Union, Halifax B. Co., Yarmouth, Exchange, Com'l W'door, Total N. S., N. Brunswick, People's, St. Stephen's, Total N. B., Bank B. C., Sum'g, P. E. I., Mont., P. E. I., Gr. Total.

Return of Canadian Bank of Commerce, Amount under heading "Other assets not included under foregoing heads" contains bullion purchased at Dawson City. Return of Bank of British North America includes Canadian business only. Amount under heading "Other assets not included under foregoing heads" contains bullion purchased at Dawson City. Return of Bank of British Columbia includes Canadian business only. Return Banque Ville-Marie not included.

prevents any large movement on export account and this feature will continue for rest of the season. Millers are busy. Feed is held firm; bran showing an advance this week of 50 cents a ton. Hay is being bought on speculation throughout Ontario, which will stiffen prices under present conditions. Quotations are: Flour—

The Syracuse Smelting Works, William & St. Thomas Sts., Montreal, Are the LARGEST MANUFACTURERS of White Metals in Canada.

CARBONIC ACID GAS

Produced by Fermenting Worts, and at Present Wasted.

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

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

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

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

Winter wheat patents, \$3.70 to \$3.90; straight rollers, \$3.50 to \$3.60; and in bags, \$1.65; Manitoba patents, \$4 to \$4.20; strong bakers, \$3.70 to \$3.80; bran Manitoba, bulk, \$14; do. Ontario, \$14.50 to \$15; shorts, \$15.50 to \$16.50; mouille, \$20 to \$23 per ton; oatmeal, \$3.50 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$8.50 to \$9; No. 2, \$7 to \$7.50; clover and mixed, \$6.50 to \$7 in car lots on track. Best timothy hay in bulk is held at \$7.50 to \$8 per load, averaging 1,500 lbs.

GREEN FRUITS, &c.—Local dealers see little life in the apple movement beyond a fair export shipment. The warm weather retards local shipping; besides Western sources are supplied with much of the fruit that formerly sought this market. A cargo of 11,000 brls. left Sarnia this week for the North-West; these and smaller lots have been picked up through Western Ontario. Farmers there are being paid \$2 a brl. in the orchards for all kinds of fair packing apples, the purchasers doing the packing at their own expense, barrels included. Much of the Ontario fruit is smaller this season. Regular quotations are: Verdelli lemons, \$2.75 to \$3.50; Spanish onions, in crates, 60c to 65c; cranberries, Cape Cod, bushel brls., \$6.50; California plums, \$1.75 to \$2.25 per box; bananas, \$1.75 to \$2.25; apples, in brls., \$2 to \$3.50; pears, 25c to 50c basket; grapes, Delawares, 10 lbs., 35c; Rogers, 10 lbs., 20c; Niagara, 10 lbs., 15c; blue, 15c to 16c; pears, brls., \$3 to \$5; sweet potatoes, \$2.25 brl.; quinces, 25c to 40c per bas-

W. SAYNOR,
- Cutlery Manufacturer, -
60 CHARLES STREET,
SHEFFIELD, - England.
Orders Promptly Attended To.

ESTABLISHED 1800.

Rio Works, Howard Street,
SHEFFIELD, England.

Joseph Rodgers & Co.

MANUFACTURERS OF

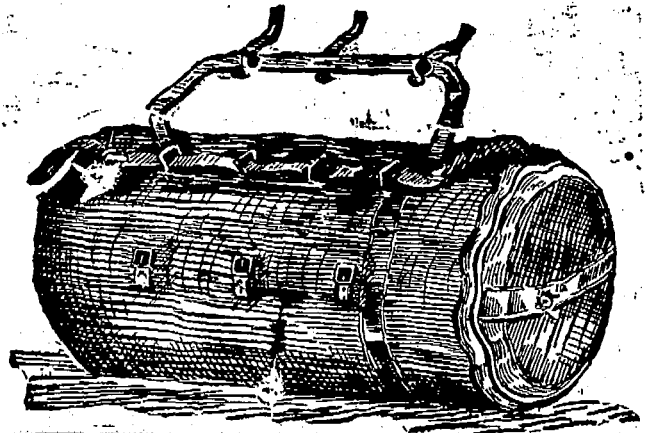
Table and Spring Cutlery,
RAZORS, SCISSORS, &c.

ELECTRO & PLATED GOODS.

RE-PLATING & RE-BLADING.

S. & H. BORBRIDGE

188 & 90 Rideau, 15 to 23 Mosgrove Sts., OTTAWA.
Manufacturers of the following KLONDYKE GOODS:



Rubber Kit Bags, Dumage Bags, Sleeping Bags, Pack Straps, Pack Bags, Pack Saddles, Klondyke Boots, Klondyke Shoes, Been Skin Oil Tanned and Hair Lined Moccasins, Harness, Mexican, English and all other kinds of Saddles, Trunks, Valises, Bags, Satchels, Horse Clothing, &c. &c.

Telegraphic Address:—"ASKHAM, SHEFFIELD."

Askham Bros. & Wilson

LIMITED

MANUFACTURERS OF

Cast Steel, Special Tool Steel, and Double Shear.

Crucible Steel Castings.

Patent Centrifugal Pulverisers,
Stone Breakers,
Mumford & Moodie's Patent Separator.

TRAMWAY MATERIAL

Crucible Steel Points & Crossings.

SHEFFIELD,

ENGLAND.

ket; oranges, \$5 to \$5.50; chestnuts, \$c per lb.

GROCERIES.—Sugar has again advanced to the figures previous to last week's decline. Coffees are advancing owing to the heavy movement on speculative account. The reported plague at Santos has also much to do with the higher tendency. Teas are becoming gradually scarcer. Canned goods maintain their high position, while raisins, currants and prunes are trying to follow the up hill movement. Lowest quotations for Vaencia raisins are 5½ to 5¼ cents.

HARDWARE.—There have been no changes of importance in the regular list since last report. Values are steadily held and a good business is reported.

HIDES.—Arrivals on this market are limited owing to scarcity of cattle. A slight falling off is noticeable as compared with last week. Lambskins are arriving freely and are expected to fetch a higher figure after 1st November. No calfskins are being shipped. Cattle raisers throughout the West, are considering the desirability of holding young stock against foreign buyers and making it fit for market where both the land and the farmers' pockets will be benefited. This, if accomplished, to any extent, will benefit all concerned, except those whose interests are not within the boundary line.

LEATHER & SHOES.—Sole leather has advanced ½ per cent all round as will be seen by new quotations on another page. This rise is expected to be followed by further advances owing to the activity in the U.S. markets where considerable stock is being governed by capitalists who can afford to take a holiday and watch prices, while their buyers are picking up supplies. Locally, trade is quiet but export trade is brisk as ever. Shoe manufacturers are receiving many sorting orders and travellers report good spring sales. Individual opinions are still adhered to in the matter of higher prices.

Traders Bank of Canada.

Dividend No. 28.

NOTICE is hereby given that a Dividend at the rate of Six (6) per cent, per annum upon the paid-up capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the head office of the Bank, and at its Branches, on and after

Friday, the 1st day of December, 1899

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

H. S. STRATHY,
General Manager.

Toronto, 18th October, 1899.

RUSSELL, HORSFIELD, & WHITE,



MANUFACTURERS OF SAWS, Etc.

CANADA WORKS,
38 CHARLES STREET, Sheffield, Eng.

ESTABLISHED 1792.

HILL BROTHERS,

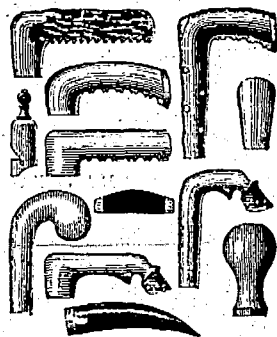
(LATE CHARLES HILL).

BURGESS STREET HORN WORKS,
Sheffield, England.

Manufacturers of Every Description of

UMBRELLA AND WALKING-STICK HANDLES,
Stag Hooks for Sticks and Whips,

Dealers' Knobs, Machinery Handles, Bicycle Handles,
Tap Handles, Corkscrew Handles, Sewing Machine
Handles, &c.



Easily broken to convenient Size.
Patented, August 15th, 1899.



A Striking and desirable Novelty.
Packed 80 Sticks to Box.

Young & Smylie's Corrugated Stick Licorice.

If your druggist offers you CORRUGATED Stick Licorice, you know it is all right,—it is the Old, Reliable Y & S Brand. Manufactured solely by the undersigned who are makers of the Manhattan Wafers in Pliable Licorice and the Acme Licorice Pellets, &c.

Sold by the Wholesale Drug & Confectionery Trade.

Established 1845.

YOUNG & SMYLIE, Brooklyn, N. Y.

Write for Illustrated Catalogue.

PAINTS, &c.—The not unexpected advance in lead which took place two weeks ago, has been no check to a good fall business, which keeps up at a rate indicative of much country wants and light stocks. Mixed paints will follow the higher price of lead and turpentine as the former are now out of proportion. Quicksilver is strong at the recent advance, and a further advance is probable. Prussian blue is scarce in the U.S. markets, dealers not being able to meet the demand. Yellow ochre is also in very light supply with leading foreign markets very firm. Linseed oils are steady at 58c to 62c, as to kind, and quantity. Turpentine, 76c to 77c.

PROVISIONS.—Locally the market has not developed new features. Smoked meats are in fair demand without drawing attention from speculative buyers or export call other than has existed for some time. Bacon shows a decline in the English market, but such fluctuations are not uncommon. Pork, on the contrary, is quoted higher there. Farmers are giving more attention to feeding stock, trusting to the natural trend of events to bring better prices for dressed hogs later on. Quotations are: Selected heavy short boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15 per brl; pure Canadian lard, per pail, 7c to 7½c; compound refined, 5¼c to 5½c; hams, 12c to 13½c per lb., as to size; bacon, 11½c to 13c per lb., as to grade.

TEAS.—All kinds of teas are scarce. The fact of light supplies on the Canadian market has been long known. The announcement of a scarcity in the London market, came later, and now these are acting together, coupled with a light supply of early picked Japans. Ceylons and Indias have advanced 1d. per lb., in London in the past fortnight. Some importers here complain of the preference given China freights against that of Japan by a large carrying company, resulting in much delay in shipment of tea from Yokohama. Doubtless the law of supply and demand will soon regulate impediments to traffic. In the meantime it serves to bear out the conditions prevailing generally both on land and sea at present and shows a decided change from the mer custom of the carriers seeking freights.

—Judgment in appeal in the extraordinary case of the widow of the late Thomas Coristine against the firm with

which he was more or less connected for many years, will be given on Saturday next. The widow's adviser has been absent for some days past—presumably in consultation as to future action.

SPECIAL NOTICE.

ADDING EXPENSE TO BUILDINGS.

In adding expense to a building, there are many things that while desirable, can be dispensed with. In one building some things are necessary that would be useless in another. The main thing is to put money into what will give a return on the expense. Now

ONE REMAINING

COTTAGE TO LET

ON

GREENE AVENUE, Westmount.

Modern . . .
Improvements..

APPLY AT THE OFFICE OF

The "Journal of Commerce,"

171 & 173 St James Street.

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THOMAS BRADBURY & SONS,

22 and 24 Arundel Street,
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LONDON, England

MANUFACTURERS OF

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Best Electro-Plate Only.

Spoons and Forks, &c

Reproductions of Old English Silver a Speciality.

7 GOLD
MEDALS.

B. SKINNER, BRISBANE, QUEENSLAND.

24 FIRST
PRIZES.

AS SUPPLIED FOR FIFTEEN YEARS TO THEIR EXCELLENCIES THE GOVERNORS OF THE COLONIES, AND CHIEF CLUBS.

His SOUP now established for last 15 years; compared with TURTLE from ALL NATIONS, at the Centennial, 1889, by a Jury of Connoisseurs and Caterers, and found superior to all others and awarded SPECIAL MEDAL.

**FINISHED
SOUP.**
Special Prices
to Hotels
and Trade.

Genuine



Turtle Soup.

**READY FOR
USE.**

Half-Pint
2s 3d.
P. int 3s 6d.

CLEAR or INVALID.

To the Recipe used by him in London for the CORPORATION BANQUETS.

RETAIL PRICE

B. SKINNER selects the best kind of GREEN TURTLE when in full season, PRIME and FAT, and, having HIS OWN BOATS, he gets them FRESH FROM THE SEA, and by preparing them as soon as CAUGHT he retains the delicious flavour described by Mr. GORDON STABLES, M.D., R.N. in his travels.

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from the

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Repaired Equal to New or Bought for Cash

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

A TRIAL ORDER SOLICITED.

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

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,

27 BROOKE STREET,

HOLBORN, LONDON, E. C., Eng.

there are many buildings so well lighted that Luxfer Prisms are not necessary, but, on the other hand, where there is less light than required Luxfer Prisms will pay handsomely. Sometimes their cost is saved in artificial light in six months, but three years is about the average time necessary to make up the cost of Luxfer Prisms, through saving of artificial light alone.

REFRIGERATING APPLIANCES.

The scientific system of cold storage has spread rapidly and has become generally adopted where formerly a highly imperfect method was in use. An establishment with the old-fashioned equipment is quite antiquated. Messrs. J. & E. Hall, of Dartford Iron Works, Kent, and London, England, have gone to the front as manufacturers of Patent Carbonic Anhydride refrigerating and ice-making machines. Their system for securing cold storage, with dry cold air, has been adopted by the largest breweries and other establishments in the United Kingdom, Germany, France, Australia, New Zealand, and the United States. They have also equipped a number of steamship lines with their apparatus. We find amongst their patrons besides brewers, dairy goods merchants, oil warehousemen, chocolate makers, meat purveyors, and even American producers of carbonic anhydride. The system established by Messrs. J. & E. Hall has been pronounced by chemical experts, and by those who have adopted their machines, as perfect as can be desired in results, and most economical in working. One shipowner for instance, reports that, "39,000 carcasses of mutton and 2,000 quarters of beef have been brought across the ocean in splendid condition." A firm writes that their expenses, under the system of Messrs. J. & E. Hall, have been reduced from \$200 weekly to \$75, and better results obtained. Testimonials to the same purport have been received by this eminent firm from a large number of brewers, shippers, produce dealers, meat storers, chemists, and others. Messrs. J. & E. Hall have a reputation for cold storage appliances which is unrivalled. Whoever is contemplating the installation of refrigerating apparatus, for producing a steady, dry cold temperature, or for making ice, under the most perfect, the safest, most economical conditions need only to entrust the work to Messrs. J. & E. Hall to secure satisfaction.

STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Oct. 26 (Bid)	Cash value per \$
British North Am.	243	4,866,666	4,866,666	1,462,000	2 1/2	Apl. Oct	149 1/2	149 50
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	13	42 00
Commercial, Windsor..	40	500,000	310,000	90,000	3	June	257 1/2	138 75
Dominion	50	1,500,000	1,500,000	1,500,000	3 1/2	Jan	155	77 50
Eastern Townships.....	50	1,500,000	1,500,000	850,000	3 1/2	Feb. Aug	158	79 00
Halifax Banking Co.....	20	500,000	500,000	375,000	3 1/2	June	196	196 00
Hamilton	100	1,499,700	1,497,190	1,000,000	4	June	152	152 00
Rochelaga	100	1,350,700	1,251,100	585,000	3 1/2	June Dec	215	215 00
Imperial	100	2,344,900	2,214,766	1,439,539	4 1/2	June Dec	164 1/2	164 50
Jacques Cartier.....	25	500,000	500,000	205,000	3	June Dec	180	180 00
Merchants' Can.	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	265	102 50
Merchants' Halifax	100	1,057,500	1,692,662	1,894,495	3 1/2	Feb. Oct	282	524 00
Molsons	50	2,000,000	2,000,000	1,635,000	4 1/2	April	205	102 50
Montreal	200	12,000,000	12,000,000	6,000,000	5	June Dec	282	524 00
Nationale	30	1,200,000	1,200,000	150,000	3	May	90	27 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan	300	300 00
Nova Scotia.....	100	1,785,100	1,748,440	2,005,500	4	Feb. Aug.	210	210 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	130	130 00
Ottawa	100	1,500,000	1,500,000	1,170,000	4 1/2	June Dec	190	190 00
People's of N. B.....	150	180,000	180,000	140,000	4	June Dec	250	375 00
Quebec	100	2,500,000	2,500,000	700,000	3	June Dec	128 1/2	128 25
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	109 1/2	95 87
Standard	50	1,000,000	1,000,000	600,000	4	April Oct	240	240 00
Toronto	100	2,000,000	2,000,000	1,800,000	5	June Dec	113	113 00
Traders	100	829,820	829,820	70,000	3	June Dec	123	61 00
Union (Halifax).....	50	500,000	600,000	250,000	3	April Oct	109 1/2	95 87
Union of Can	100	2,000,000	2,000,000	450,000	3	June Dec	113	113 00
Ville Marie	100	500,000	479,820	10,000	3	June Dec	123	61 00
Western	100	500,000	885,239	118,000	3 1/2	April Oct	109 1/2	95 87
Agri. Sav. and Loan Co	50	830,000	829,544	160,000	3	Jan July	191	191 00
Bell Telephone Co.....	100	3,188,000	3,163,070	910,000	4 1/2	Jan July	95	95 00
Brit. Can. Loan & Inv. Co.	100	1,937,000	398,481	120,000	3 1/2	Jan July	112	112 00
Brit. Mortg. Loan Co.....	100	450,000	818,504	100,000	3	Jan July	112	112 00
Building and Loan Assoc.	25	750,000	750,000	100,000	2	Jan July	40	10 00
Can. Colored Cot. Mills Co.	100	2,700,000	2,700,000	.....	.....	Oct	70	70 00
Can. Landed & Nat'l Inv't Co.	100	2,008,000	1,004,000	350,000	3	Jan July	95	95 00
Can. Perm. Loan and Sav.	50	5,000,000	2,600,000	1,200,000	3	Jan July	121 1/2	60 75
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	Jan July	113	56 50
Central Can. Loan & Sav. Co.	100	2,500,000	1,250,000	360,000	3	Jan July	134	134 00
Dominion Sav. and Inv. Co.	50	1,000,000	934,320	10,000	2 1/2	Jan July	75	37 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	121	64 50
Dominion Cotton Mills Co.	100	3,000,000	3,000,000	.....	.....	Mar	101	101 00
Freehold Loan and Sav. Co.	100	3,221,500	1,319,100	300,000	3	Jan July	76	76 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	112	112 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co.	50	3,000,000	1,400,000	750,000	4 1/2	Jan July	180	90 00
Imperial Loan and Inv. Co.	100	840,000	720,647	160,000	3	Jan July	95	95 00
Landed Banking and Loan ..	100	700,000	632,098	160,000	3	Jan July	111 1/2	111 70
London & Can. Loan and Ag.	50	5,000,000	700,000	210,000	4	Jan July	111 1/2	111 70
London Loan Co.....	50	879,700	681,850	81,000	3	Jan July	108 1/2	53 25
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	86	86 00
Manitoba & North-W. Ln Co	100	1,500,000	875,000	51,000	.....	Jan July	45	45 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	.....	Jan July	172	68 80
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	5	April Oct	192 1/2	768 00
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	334,247	2 1/2	Feb. Oct	310 1/2	155 25
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Jan July	145	145 00
Merchants M'fg Co.....	100	500,000	600,000	.....	.....	Feb. Aug	130	130 00
Montreal Loan and Mortg.	25	500,000	500,000	300,000	3 1/2	Jan July	110	110 00
Ont. Indus. Loan and Inv.	100	468,800	314,386	150,000	3	Jan July	121 1/2	65 87
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	20	10 00
People's Loan and Dep. Co.	50	600,000	600,000	50,000	3	Jan July	64	38 40
Real Est. Loan Co.....	40	573,540	378,720	50,000	2	Jan July	110	110 00
Richellen and Ont. Nav. Co.	100	1,350,000	1,350,000	250,000	3 1/2	Jan July	157 1/2	157 50
The Royal Electric Co.....	100	1,500,000	1,500,000	232,882	4	Jan	184 1/2	184 25
Toronto Electric Light Co.	100	500,000	.....	20,000	.....	Jan	110 1/2	110 50
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan	38	19 00
Union Loan and Sav. Co.....	50	1,085,400	699,020	200,000	3	Jan July	115	57 50
Western Can. Loan and Sav.	50	2,000,000	1,500,000	770,000	3	Jan July	98	49 00
Western Loan & Trust Co.	50	2,201,300	561,721	52,000	3 1/2	June Dec	105	105 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	.....	.....

* Paying quarterly dividends.

For all Trades of **Anti Friction Metals**, Communicate with **Syracuse Smelting Works**, William & St. Thomas St. MONTREAL.

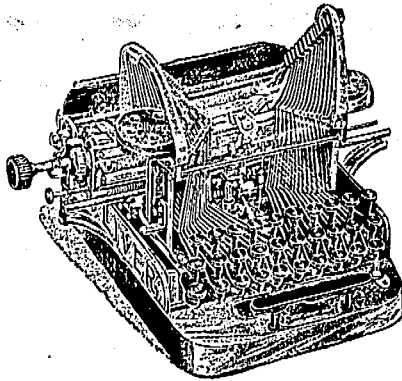
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This Belting Costs no more than the Cheap Leather Belting, and is not affected by Heat, Dampness or Steam. No joints to Separate and come apart. **Guaranteed** to be **Stronger**, more **Durable** and to drive more than any **Leather Belt** made.

Write for particulars and prices. BRANCHES: Boston, Philadelphia, Chicago, Pittsburgh, etc.



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 Free Type Bar
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LINOTYPE COMPANY,
 156 St. Antoine Street,
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Manufacturers for
CANADA AND SOUTH AMERICA

The Standard Bank of Canada.

Notice is hereby given that a Dividend of **FOUR PER CENT.** for the current half year upon the Paid-up Capital Stock of the Bank has this day been declared, and that the same will be payable at the Bank and its agencies on and after **Friday, the 1st 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,
GEO. P. REID, General Manager.
 Toronto, Oct. 25th, 1899.

Union Bank of Canada.

Dividend No. 66.

Notice is hereby given that a dividend of **THREE** per cent. upon the Paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be payable at the Bank and its Branches on and after **Friday, the 1st day of December next.** The transfer books will be closed from the Sixteenth to the Thirtieth November, both days inclusive.
 By order of the Board,
E. E. WEBB,
 General Manager.
 Quebec, October 24th, 1899.

Brousson's Agencies, Ltd.,

7 & 8 DYERS' BUILDINGS, LONDON, E.C.; ENG.

The best medium to secure a permanent supply of the latest

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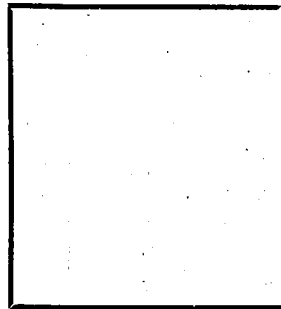
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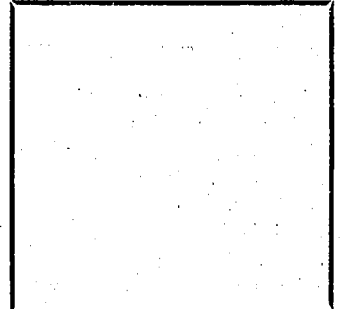
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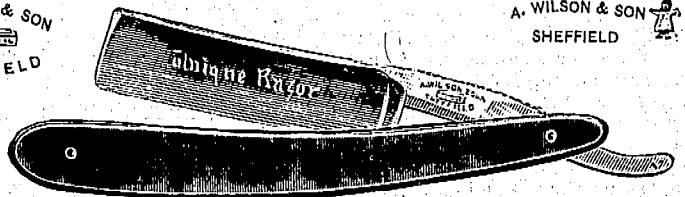
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.....ALL GOODS MY OWN MAKE.
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Fancy Leather and Cabinet Case Manufacturer.

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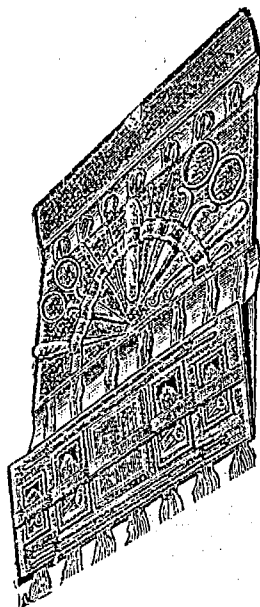
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and Cabinet Case Goods.

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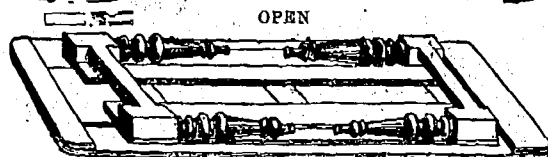
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Some machines sold as Upsetters will not. Perhaps you make as much money on the sale of a useless upsetter as on a good one, but your customer does not. He don't want a machine because it is called an upsetter. He wants a machine to upset tires. Sell him one of ours.

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Telegraphic Address: "SCYTHES."

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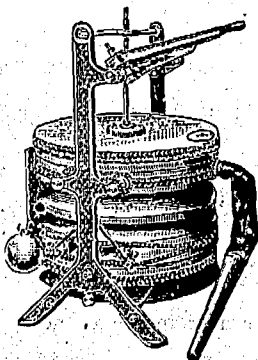
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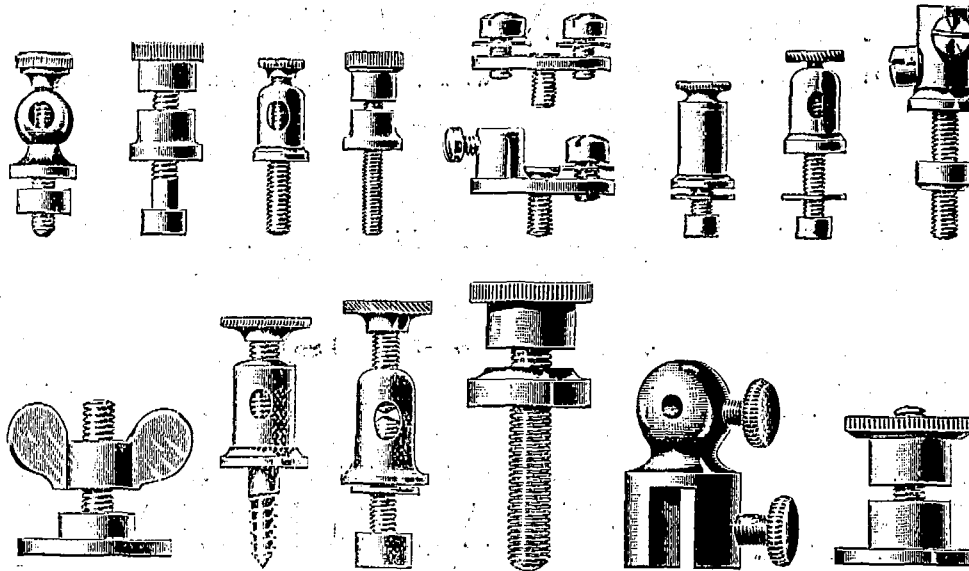
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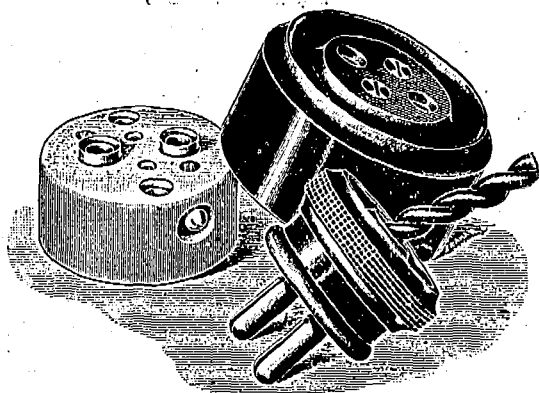
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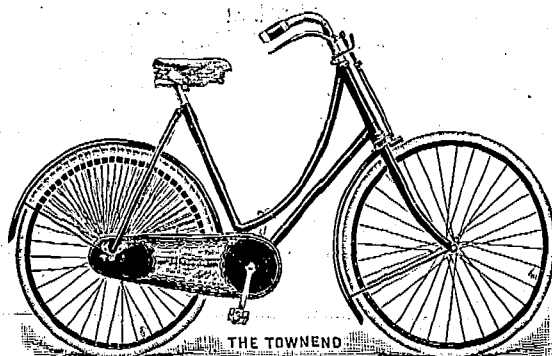
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Every description of Electrical Fittings, Switch Boards, Improved Pioneer Combinations, Electric Wall Connections, Advance Connections, Adapter Fittings, Meteor Table Connections, Distributing Fuse Boards, Premier Cut Outs, High Voltage Detachable Ceiling Rose, and everything in connection with Electrical Lighting, at prices and terms to suit customers.

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If not, you must examine the locking device and the quality of material and workmanship to appreciate their value. Don't assume you are already using the best you can buy, but send us an order and see what we offer you. We will return your money within seven days if not approved of.

- Can be adjusted to the 1,440th part of an inch.
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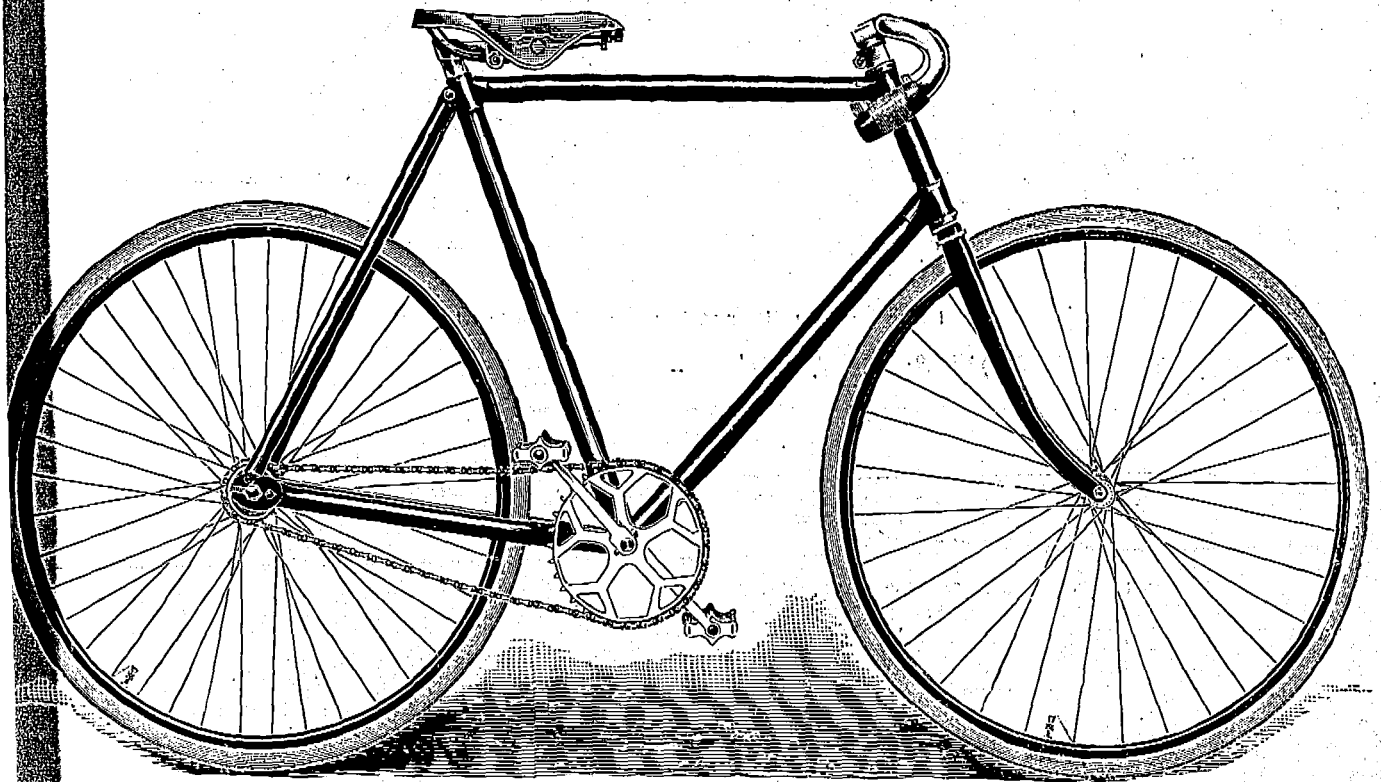
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EACH MACHINE GUARANTEED TWELVE MONTHS.

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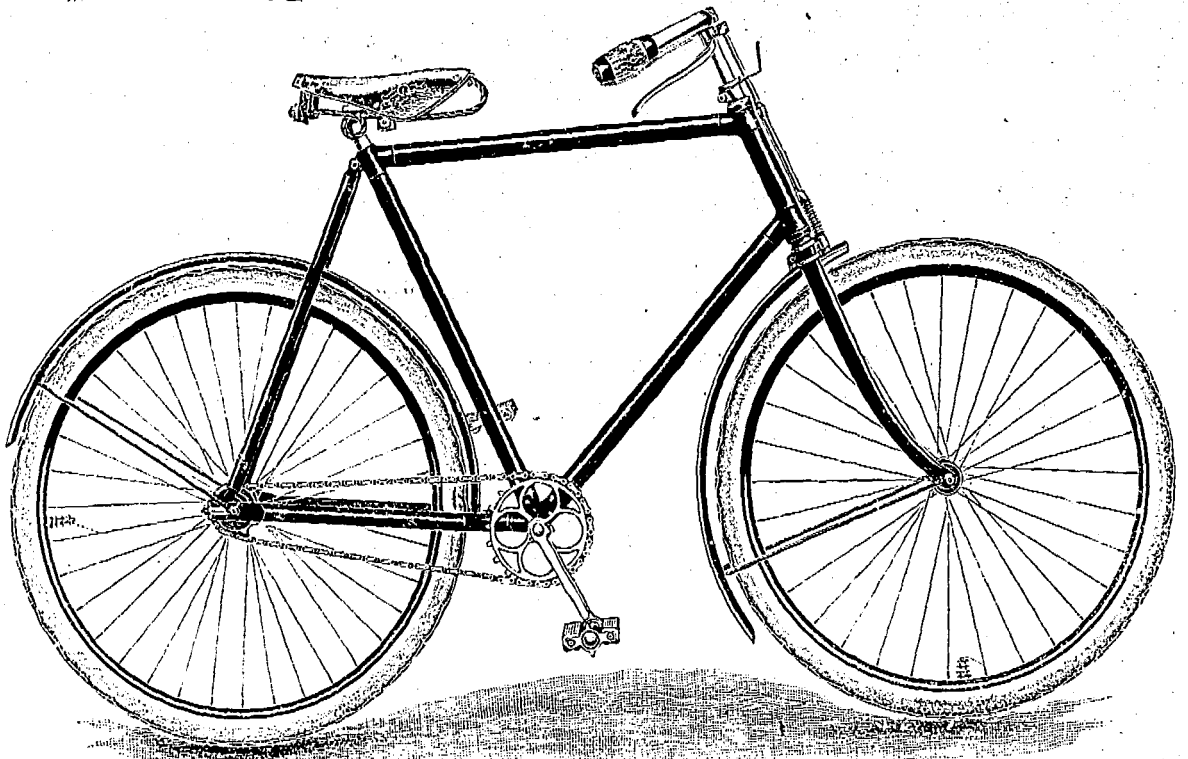
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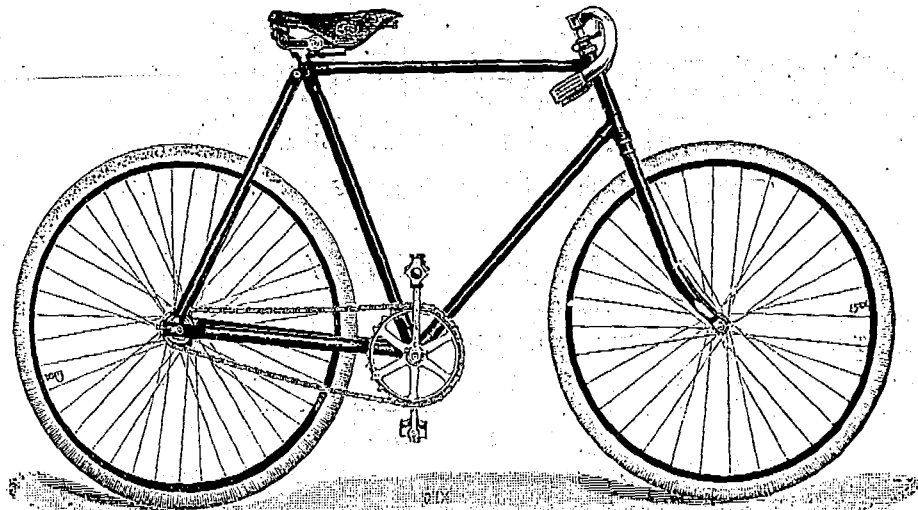
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 26, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.												
Brogans or Cobourgs		Mens.	Boys.	Youths.	Good Luck 2 4 stg. Var. Han.				Heavy Chemicals.			
Split Balmorals	\$0 75 0 85	\$0 60 0 65	\$0 55 0 60		Rose 4 varn. hand heavy	3 25 0 00			Bleaching Powder	1 75 2 50		
Kip	1 10 1 20	0 80 0 90	0 70 0 75		Pansy 4 " " medium	2 95 0 00			Blue Vitriol	7 00 8 00		
Buff	1 20 1 50	0 95 1 00	0 80 0 85		Thistle 4 " " "	2 60 0 00			Brimstone	2 00 2 50		
Split Boots	1 30 1 75	1 10 1 25	0 90 1 00		Map Leaf A 4 stgs.	3 15 0 00			Caustic Soda 60	1 75 2 00		
Kip	2 10 2 75	1 50 1 75	1 10 1 30		" B 4 " " stained	2 65 0 00			" 70	2 00 2 25		
Grain	2 10 2 75	1 50 1 75	1 10 1 30		Shamrock A 4 " varn han	2 60 0 00			Soda Ash	1 25 1 50		
Felt Boots, half fox	\$1 75 \$2 00 full 2 42 2 50				" B 4 " " stained	2 30 0 00			Soda Bicarb	2 25 2 35		
		Womens.	Misses.	Childs.	Daisy A 3 stgs varn handle	2 35 0 00			Sal. Soda	0 60 0 70		
Split Batts or Bala	0 75 80	0 65 0 70	0 47 0 50		" B 3 " " stained	2 10 0 00			Concentrated	1 50 2 00		
Kip Pebbled or Buff Bala	0 90 1 00	0 80 0 90	0 60 0 70		Tulip No. 1 3 stgs	1 85 0 00			Dyestuffs.			
Pebbled Button, Machine Sewed	1 00 1 10	0 90 1 00	0 70 0 75		" 2 2 " " "	1 50 0 00			Archil. con	0 27 0 29		
Glazed Buff Button	1 00 1 10	0 90 1 00	0 70 0 75		Curling 4 " "	3 25 0 00			Cutch	0 08 0 09		
Polish Calf	1 25 1 60	1 15 1 25	0 90 1 00		Warehouse 4 heavy	3 00 0 00			Ex. Logwood	0 10 0 15		
Dongola Kid 1 quality	1 00 1 10	0 90 0 95	0 75 0 80		Letter A 2 plain	1 25 0 00			Chlp	2 00 2 50		
" " 2 " "	1 15 1 35	1 00 1 15	0 85 0 95		Drugs & Chemicals							
" " 3 " "	1 50 2 00	1 20 1 50	1 00 1 10		Acid Carbolic Cryst med.	0 30 0 40			Indigo (Bengal)	1 50 1 75		
					Aloe, Cape	0 18 0 18			Indigo Madras	0 70 1 00		
Mens' Calf, Bala, Cong or Butt, Goodyear Welt			2 30 3 50		Alum	1 40 1 50			Gambler	0 04 0 06		
" " Tan Russia Calf, Bala, Cong or Butt, Goodyear Welt			1 90 2 10		Borax, xtls	0 08 0 07			Madder	6 10 0 15		
" " French Pat. Calf or Enamel Leather Bala, Butt, and Cong.			2 50 3 50		Brom. Potass	0 70 0 75			Sunac	70 lb 75 00		
Ladies' Glaze Dong. Butt. and Bala, Goodyear Welt			1 90 2 10		Camphor. Eng. Ref Rings	0 60 0 65						
" " " " " " Turns 1 quality			2 10 3 00		" Refoz. ck	6 65 0 70			Fish.			
					Citric Acid	0 50 0 55			Cape Bret. Herring	5 50 0 00		
					Citrate Magnesia lb	0 00 0 45			Labrador Herring, N.F.	0 00 5 63		
					Cocaine Hyd. (oz)	0 10 7 50			No. 1 Shore Herrings	0 00 5 00		
					Copperas, per 100 lbs	0 75 0 80			" Nova Scotia	0 00 4 50		
					Cream Tartar	0 20 0 25			Mackerel No. 1, patis	1 75 2 00		
					Epsom Salts	1 50 1 75			" 1/2 barrel	0 00 0 00		
					Glycerine	0 16 0 20			Green Cod, No. 1	0 00 4 75		
					Gum Arabic per lb	0 25 0 50			Green " large	0 03 5 00		
					" Trag	0 50 1 00			Draft	0 00 0 00		
					Insect Powder lb	0 25 0 40			No. 2	4 00 0 00		
					do per keg, lb	0 32 0 30			Large dry Gaspe per qntl	5 00 5 50		
					Morphia	1 75 1 35			Salmon No. 1 bris Lab.	14 00 14 50		
					Oil Peppermint lb	2 00 2 25			Salmon, (terces)	0 00 0 00		
					Oil Lemon	1 60 1 30			" Brit. Col bris.	00 00 13 00		
					Optum	4 25 4 50			Boneless Fish	0 04 0 06		
					Oxalic Acid	0 08 0 10			" Cod	0 05 0 06		
					Phosphorus	0 65 0 75			Finnan Haddies	0 06 0 07		
					Potash Bichromate	0 09 0 12			N. S. Salt Herrings, in half-barrels	2 75 3 00		
					Potash Iodide	3 40 3 75			Salt Lake Trout, half-bris	0 00 4 50		
					Quinine	0 35 0 40						
					Strychnine	0 75 0 90			Flour.			
					Tartaric Acid	0 35 0 40			Winter Wheat patents	3 50 4 00		
					Tin Crystals	0 25 0 32			Manitoba patents	4 00 4 20		
									Straight roller	3 50 3 60		
									do bags	1 60 1 65		
									Strong Bakers	3 70 3 80		
									Sugarine	0 00 0 00		
									Oatmeal, bri.	3 50 3 60		
									Corn meal, bag	00 95 1 00		
									Bran Manitoba, bags	00 00 15 50		
									Bran Ontario buik	00 00 15 00		
									Shorts	00 00 16 50		
									Mealie	19 50 00 00		

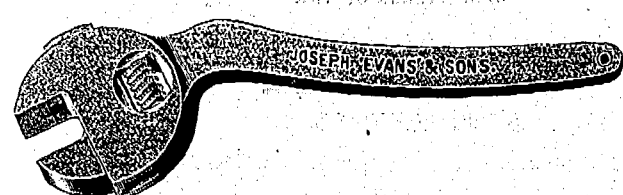


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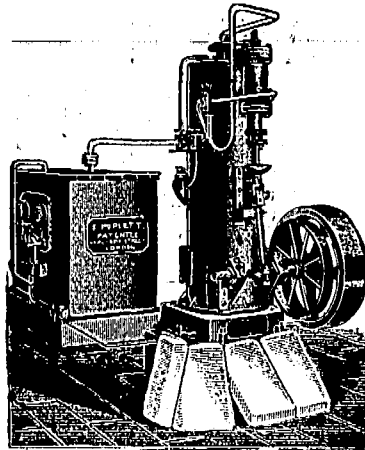
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 26, 1899

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
Farm Products.		Grain.		Molasses (Barbados)		Vermicelli, Canadian	
BUTTER: Choice Cr. tubs..	0 10 1/2 0 20	New No. 1 Oct. Ft. Will	0 69 0 69 1/2	Porto Rico	0 00 0 60	Macaroni	0 05 0 06
" " boxes	0 21 0 23 1/2	" 2	0 65 0 65 1/2	Trinidad	0 00 0 00	" Italian	0 10 0 13
" Summer made Cr	0 18 1/2 0 19 1/2	No. 1 Northern	0 00 0 00	Cuba	0 00 0 00	Peel—Citron	0 14 0 16
Townships Dairy	0 17 1/2 0 18 1/2	" 2	0 00 0 00	Antigua	0 00 0 00	Orange	0 11 0 13
Western	0 16 0 18	Oats afloat	0 00 0 30	Raisins:		Lemon	0 10 0 12
Good to choice	0 12 0 14	Barley, malting	0 51 0 52	Suitanas	0 11 0 18	Chocolats	
Fresh Rolls	0 16 1/2 0 17 1/2	" feed, afloat	0 46 0 47	Loose Musc. California	0 06 0 08	Vanilla, yel. wrap, 24 x 1/2 lb	0 34 0 36
CHEESE:		Peas, per 60 lbs, afloat	0 54 1/2 0 59	Layers, London	1 50 1 75	do Chamois do do	0 43 0 48
New Western	0 11 1/2 0 11 1/2	Rye, afloat	0 00 0 61 1/2	Con. Cluster	2 20 2 30	do Pink do do	0 50 0 56
Eastern	0 11 0 11 1/2	Groceries.		Extra Dessert	2 75 0 00	do Blue do do	0 58 0 66
Medium	0 10 0 10 1/2	Tea, (H.K.—Chest & Cad.)		Royal Bucking'm	3 50 0 00	Trip. Van. Green do do	0 50 0 58
Eggs: Select new		Japan, com. to med., D..	0 15 0 16	Valencia	0 05 1/2 0 67 1/2	do do Lilac do do	0 58 0 68
" No. 2	0 18 0 19	" good med. to fine.	0 17 0 19	" Selected	0 00 0 08	do do Bronze do do	0 65 0 74
Corn: N. Y. State, per D.		" choicest	0 22 1/2 0 25	" Layers	0 00 0 00	do do White do do	0 73 0 82
Pacific Coast	0 14 0 14 1/2	" dust	0 06 1/2 0 08	Currants, Provincials	0 04 1/2 0 06	Unsweet'd blue prem do	0 38 0 42
Canadian	0 12 1/2 0 13	Y. Hyson, com. to good.	0 14 1/2 0 20	Fillatras	0 05 0 06	Starch:	
German	0 5 1/2 0 5 1/2	" fine to finest, D.	0 30 0 45	Patras	0 05 1/2 0 06	Can. Laundry	0 04 1/2 0 00
English	0 30 0 30	Gunpowder, Moyano	0 22 0 25	Vostizzas	0 06 1/2 0 07	Silver Gloss	0 00 0 07 1/2
British Columbia	0 18 0 26	" good	0 25 0 35	Prunes	0 08 0 10	Benson's Prep. Corn	0 00 0 08 1/2
Meat Products:		Pingsney med to good	0 14 0 16	Figs in bags	0 15 0 25	" Sat. Chr. label	0 07 1/2 0 00
Bacon, smoked, per D.	0 11 1/2 0 12 1/2	" fine to finest	0 19 0 23	" new layers	0 15 0 25	Can. Pure Corn	0 00 0 05 1/2
Hams, city cured	0 12 0 13 1/2	Oolong	0 28 0 42	Dates	0 05 0 06	No. 1 Wh. blue 48 lb.	0 05 1/2 0 00
" Canvassed	0 30 0 00	Congou, common	0 15 0 16	Sh. Almonds, bxs.	0 19 0 25	Vinegar: less 10 p.c. dis.	
Pork Ca. s.c. per bbl.	15 00 16 50	" good common	0 15 0 20	S. S. Tarragona	0 09 1/2 0 10	Imp Trip	0 33 0 00
do mess.	15 00 16 50	" med. to good	0 22 0 27 1/2	Walnuts	0 10 0 14	Cote D'or	0 23 0 00
Lard, per D Can pure	0 07 0 07 1/2	" fine to finest	0 32 0 35	" Grenoble	0 12 0 00	Crystal Pickling	0 23 0 00
" Com. Refined	0 5 1/2 0 05 1/2	Indian	0 17 0 25	Filberts	0 09 1/2 0 10	W. W. XXX	0 25 0 00
SEEDS:		Darjeelings	0 35 0 45	Spices: Cassia	0 09 1/2 0 12 1/2	W. W. XX	0 20 0 00
Clover, red, per lb.	0 07 1/2 0 10	Ceylon	0 18 0 35	Mace	0 15 0 18	W. W. X	0 17 0 00
Alfalfa, per D.	0 07 1/2 0 09	Coffees, Mocha (green)	0 25 0 28	Nutmegs	0 08 0 15	Pure Malt	0 45 0 00
Timothy, (Can'n) per bah.	2 00 2 50	Java	0 22 0 25	Jamaica ginger, bl.	0 08 0 15	Cider X	0 17 0 00
" Western	1 60 2 10	Marsalbo	0 17 0 18	" unbl.	0 07 0 14	" XXX	0 27 0 00
Flax 56 lbs.	0 65 1 00	Jamaica	0 17 1/2 0 18 1/2	African	0 08 0 10	Soap: Best Laundry	0 05 0 05
Fall Rye	0 75 0 90	Rio	0 10 0 15	Pimento	0 15 0 20	" Common	0 02 1/2 0 04
Millet	0 75 0 90	Plantation Ceylon	0 27 0 29	Pepper, Black	0 15 0 16	Matches: Telegraph	3 15 3 35
Hungarian	0 75 0 80	Chicory	0 06 0 11	" White	0 22 0 26	" Parlor	0 10 1 40
SUNDRIES:		Canadian do	0 00 0 08	Mustard, 4 lb jar, Eng.	0 72 0 75	" Tiger	2 85 2 55
Potatoes, per bag	0 40 0 50	Sugars: Factory.		" 1 lb "	0 23 0 25 1/2	Sovereign	0 00 3 16
Honey, Comb, 1 lb.	0 08 0 09	Ex Granulated, oris	0 00 0 45	" 4 lb jars, Cana.	0 65 0 70	Washboards:	
" Extracted	0 08 0 12	German gran'd	0 00 0 00	" 1 lb "	0 22 0 24	Royal Lily	1 60 0 00
Beeswax	0 30 0 35	Ex Ground, in bris.	0 00 0 00	Rice, C. C.	0 00 0 32	do Rose	1 65 0 00
BEANS: white ordinary bus		" in bxs	0 00 0 20	" standard B.	0 00 0 35	Globe	1 65 0 00
Maple Sugar	0 07 0 15	Powdered, in bris.	0 00 0 50	" Patna	4 25 4 75	Improved Globe	1 60 0 00
Maple Syrup in wood	0 06 1/2 0 07	boxes	0 00 0 00	" Burma	4 00 4 25	Hardware.	
Maple Syrup in tins	0 80 1 00	Paris Lumps, in bris.	0 00 0 00	" Crystal Japan	5 00 5 25	Antimony	0 10 1/2 0 11
		" half bris.	0 00 0 00	" Carolina	6 75 7 75	Tin. Block L & F D.	0 00 0 00
		" 100-lb bxs.	0 00 0 10	Tapioca, Pearl	0 03 1/2 0 04 1/2	" Straits	0 00 0 00
		" 50-lb bxs.	0 00 0 10	" Flake	0 03 1/2 0 04 1/2	Copper: Ingot	0 19 0 20
		Branded Yellows	3 75 4 40	Gelatine, 1 qt pk.	1 15 0 00		
				" 1 qt pk.	1 75 0 00		
				" 2 qt pks.	2 30 0 00		



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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 26, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, cake.	
CUT NAIL SHEEDUL.		100 lb. box.....	4 15 0 00	No. 1 Wrought Iron.....	16 50	" barrel (refined).....	0 00 0 05
Base Price, per Keg.....	2 55 0 00	Bright.....	3 35 0 00	No. 1 Machinery.....	16 00	" Ordinary.....	0 04 0 04
Extras—Over and above 30d.	less 6c keg	Galvanized Iron:		Stove.....	10 50	Rough.....	0 04 0 02
40d, 50d, 60d and 70d Nails.	rebate.	Queen's Head, } gauge 28	4 65 4 90	Malleable iron.....	6 00	Leather	
Cut and Fence Nails—		or equal.....		Hard Steel.....	6 50	No. 1 B. A. Sole.....	0 25 0 26
16 and 30d Hot Cut, per 100 lbs	0 05 0 00	Common.....		(per long ton 2240 lbs.)		No. 2 B. A. Sole.....	0 24 0 25
10 and 12d ".....	0 10 0 00	do 26 gauge.....	4 46 4 65	Lead sold.....	0 03 1/2	No. 3 B. A. Spanish Sole.....	0 23 0 23
8 and 9d ".....	0 15 0 00	Bar Iron, per 100 lbs.....	2 80 base	" tea.....	0 03	Slaughter, No. 1.....	0 27 0 28
6 and 7d ".....	0 30 0 00	Car lots.....	2 25	Light Brass.....	0 08 1/2	light medium & heavy.....	0 27 0 28
4 and 5d ".....	0 40 0 00	Ord. Crown, base.....	0 00 0 00	Copper Bottoms.....	0 13	Harness.....	0 25 0 26
3d ".....	0 65 0 00	Best Refined.....	0 00 0 00	Heavy Copper.....	0 1 1/2	Upper, heavy.....	0 26 0 31
Cut spikes 10c, per Keg ad-	1 00 0 00	Norway.....	3 50 0 00	Red Brass.....	0 14	Upper, light.....	0 84 0 36
vanca.		Am. Sheet Steel, 62 1/2 14.....	3 10 0 00	Yellow Yellow Brass.....	0 10 1/2	Grained Upper.....	0 33 0 35
Fine blued nails—		" " " 17.....	3 00 0 00	Wire.....	0 09 1/2	Scotch Grain.....	0 34 0 35
2d per 100 lbs.....	1 00 0 00	" " " 18 & 20.....	3 00 0 00	Bright and Annealed.....		Kip Skins, French.....	0 85 0 88
3d ".....	1 50 0 00	" " " 22 & 24.....	3 10 3 05	No. 2 to 9 base.....	3 25 0 00	English.....	0 60 0 65
Casing Box, Tobacco Box		" " " 28.....	3 20 0 00	Net, extra for other.....		Canada Kip.....	0 45 0 55
and Flooring Nails—		" " " 28.....	3 30 0 00	Coppered base Net, extra.....	0 60 0 00	Hemlock Calf.....	0 50 0 70
20 to 30d per 100 lbs.....	0 55 0 00	Boiler plates, iron, 3/4 in.....	0 00 1 75	for other sizes.....		Light.....	0 50 0 60
10 to 16d ".....	0 60 0 00	" " " 3-16 in.....	0 00 2 50	Barbed Wire.....	3 40 f.o.b.	French Calf.....	0 50 0 70
8 and 9d ".....	0 65 0 00	Boiler Heads, steel.....	0 00 0 03 1/2	2 and 4 bars.....	Montreal.	Splits, light and medium.....	3 85 1 10
6 and 7d ".....	0 70 0 00	Hoop Iron, base for 2 in.....	0 00 3 20	Plain Twist 2 and 3 wrs.....		heavy.....	0 22 0 25
4 and 5d ".....	0 95 0 00	and larger.....		Spring Wire per 100, 85c.....		small.....	0 17 0 20
3d ".....	1 20 0 00	Band Canadian, 1 to 6 in.....		net extra.....		Leather Board, Canada.....	0 08 0 20
Fishing nails—		30c; over base of ordin-.....		Rope.		Enameled Cow, per ft.....	0 06 0 12
3/4 and longer per 100 lbs.....	0 60 0 00	iron, smaller size Extras.....		5-16.....	0 12 1/2	Pebble Grain.....	0 16 0 18
2 and 2 1/2 inch.....	0 65 0 00	as adopted July 7th.		" 7-16 and up.....	0 12 1/2	Glove Grain.....	0 11 0 13
2 and 2 1/2 ".....	0 70 0 00	Canada Plates:		" 3-16.....	0 13 1/2	B. Calf.....	0 12 0 13
1 1/2 and 1 3/4 ".....	0 95 0 00	Good Brands.....	2 60	Manilla, base.....	0 14	Brush (Cow) Kid.....	0 15 0 20
1 1/2 ".....	1 20 0 00	Full Polished.....	3 25	" " ".....	0 15	Buff.....	0 11 0 13
1 ".....	1 50 0 00	Galvanized.....	0 00 4 25	" " ".....	0 16	Russsets, light.....	0 13 0 16
Slatting nails—		Wro't iron pipe, 1/2 in 1 in.....		" " ".....	0 15	heavy.....	0 35 0 40
1 1/2 and 1 3/4 inch per 100 lbs.....	0 95 0 00	per 100 ft. nett.		" " ".....	0 15	No. 2.....	0 16 0 20
1 1/2 ".....	1 20 0 00	Steel, cast per lb.....	0 08 base	" " ".....	0 16	Saddlers' doz.....	7 50 9 10
1 ".....	1 50 0 00	" Spring, 100 lbs.....	3 10 0 00	Int. French Calf.....	0 65 0 76	English Oak lb.....	0 30 0 35
Common barrel nails—		" Fire.....	2 85 base	Dongola, extra.....	0 38 0 42	" No. 1.....	0 20 0 22
1 1/2 inch per 100 lbs.....	1 00 0 00	" Sleigh shoe, 100 lbs.....	2 80 base	Colored Pebbles.....	0 13 0 16	ordinary.....	0 14 0 16
1 ".....	1 00 0 00	" Toe Calk.....	3 30	" Calf.....	0 16 0 22		
1 ".....	1 25 0 00	" Machinery.....	3 60 base	Oils		Cod Oil.....	0 85 0 40
1 ".....	1 50 0 00	Tin Plates:		S. R. Pale Seal.....	0 40 0 42	Straw Seal.....	0 35 0 37
Oil-nail nails—		IC Coke, 14 x 20.....	4 50	Cod Liver Oil, Nfd, Norw.....	0 70 0 80	" Process.....	1 00 1 10
3 inch and longer per 100 lbs.....	0 60 0 00	IX Charcoal, 14 x 20.....	4 75	" Norwegian.....	1 00 1 10	Castor Oil.....	0 08 0 10
2 1/2 and 2 3/4 inch.....	0 65 0 00	IX Charcoal.....	4 75	Lard Oil, Extra.....	0 07 0 09	" No. 1.....	0 00 0 55
2 and 2 1/2 ".....	0 70 0 00	IXX.....		" No. 1.....	0 00 0 85	Linsseed, raw, nett.....	0 55 0 60
1 1/2 and 1 3/4 ".....	0 95 0 00	DC.....	Usual	" No. 2.....	0 00 0 09	bolled, nett.....	0 61 0 62
1 1/2 ".....	1 20 0 00	DX.....	Trade	" No. 3.....	0 00 0 08	Extra, qt., per case.....	3 00 3 70
1 ".....	1 50 0 00	DX.....	Extras	" No. 3.....		Turpentine, nett.....	0 76 0 77
Sharp and flat pressed nails		DXX.....		Hides and Tallow		Petroleum:	
3 inch and longer per 100 lbs.....	1 35 0 00	Terne Plate IC, 20x28.....	8 00	Montreal Green Hides.....		Gasoline 76 gravity.....	0 00 0 20
2 1/2 and 2 3/4 inch.....	1 50 0 00	Russ. Sheet Iron.....	0 10 1 00	" No. 1.....	0 00 0 10	Stove Gasoline.....	0 03 0 16
2 and 2 1/2 ".....	1 65 0 00	Lion & Crown tin'd sh'ts.....	7 00 8 00	" No. 2.....	0 00 0 09	Benzine.....	0 00 0 17
1 1/2 and 1 3/4 ".....	1 85 0 00	28 and 24 gauge case lots.....	7 00 7 20	" No. 3.....	0 00 0 08	Car Lots Store, [i. p. c. off].....	0 15 0 16
1 1/2 ".....	2 50 0 00	Lead, Pig, per 100 lbs.....	4 25 4 00	Lanners pay \$1 extra for.....		Crown Acme.....	0 16 0 17
1 ".....	3 00 0 00	Shot, per 100 lbs.....	4 00 4 25	sorted, cured & inspect'd.....		American W. W.....	0 18 0 19
Coil Chain—No. 6.....	0 11 0 00	Lead Pipe, per 100 lbs.....	7 00 6 50	Sheepskins.....	0 00 0 00	Astral.....	0 20 0 21
" No. 5.....	0 34 0 00	Zinc:		Clips.....	0 00 0 00		
" No. 4.....	0 08 1/2 0 00	Spelter, V. M., per 100 lbs.....	7 00 0 00	Lambskins each.....	0 00 0 00		
" No. 3.....	0 07 1/2 0 00	" S.S.....	0 00 6 25	Calfskins, No. 1.....	0 85 0 00		
1/4 inch.....	0 06 1/2 0 00			" No. 2.....	0 11 0 00		
5-16.....	0 05 0 00			Horsehides, No. 1.....	0 09 0 00		
7-16.....	0 04 1/2 0 00			" No. 2.....	0 00 2 00		
9-16.....	4 25 0 00			" ".....	0 00 1 50		
1-16.....	4 20 0 00						
3-16.....	4 10 0 00						
1/2.....	3 90 0 00						
3/4 and 1 in.....	3 80 0 00						

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		\$	c.			\$	c.			\$	c.
Class.				Salt--Continued.				Name of Article.			
United inches, 00 to 25.....	0 00	1 90	Special Dairy, per brl.	2 00	2 50	Capstan Cigarettes, 10s. 50s.	0 15	0 75	Ports--		
do 26 to 40.....	0 00	2 00	quarters	0 45	0 50	Gold Flake, 10s, 50s.....	0 15	0 75	Tarragona.....	1 10	1 50
do 41 to 50.....	0 00	4 25	Spl Cheese Salt p bag 200lb	1 25	1 50	Three Castles, 10s, 50s.....	0 20	1 00	Sandeman.....	2 00	6 00
do 51 to 60.....	0 00	4 10	Turk's Island per bush.....	0 30	0 35	Gold Tip, 50s, 100s.....	1 25	2 50	Warter & May's Ports gal.	2 10	6 50
Paints, &c.				Tobacco--Cut Smoking.				Wool.			
Lead pure 30 to 100 lb. kgs.	0 00	6 37	No. 1 Black Chewing, (cads	0 50	0 65	do extra.....	0 00	1 60	Fleece, combing ord.....	0 15	0 16
do No. 1.....	0 00	6 10	do	0 59	0 60	do clothing.....	0 16	0 17	do	0 16	0 17
do No. 2.....	0 00	5 62	Old Chum, in pkg., 10s and	0 00	0 82	Tab Wash.....	0 16	0 17	Fulled, combing.....	0 17	0 19
do No. 3.....	0 00	5 25	12s.....	0 00	0 82	do super.....	0 18	0 19	do	0 21	0 20
White Lead dry.....	5 00	5 50	do 1/2 lb. tins.....	0 00	0 82	do extra.....	0 21	0 20	B. A. Scoured.....	0 45	3 48
Red Lead.....	4 10	5 00	do 1 lb. tins.....	0 00	0 85	Natal.....	0 00	0 00	Puritan.....	0 00	0 00
Venetian Red Eng'h.....	1 50	1 75	Cut Cavendish, in pkg., 1-10s	0 00	1 00	Cape.....	0 20	0 21	do	0 20	0 21
Yel. Ochre, French.....	1 25	3 00	Durham, in bags, 1-12s and	0 00	1 00	Australian greasy.....	0 27	0 29	do	0 20	0 20
Whiting, ordinary.....	0 40	0 55	1 6s.....	0 00	1 00	scoured.....	0 00	0 00	Waste.		
do Gilders.....	0 60	0 70	Durham, 1 lb. drums.....	0 00	1 00	No. 1, White Cotton.....	0 07	0 08	No. 1, White Cotton.....	0 07	0 08
do Paris, do.....	0 85	1 00	Ritchie's Navy Cut, 1-6 tins.	0 00	1 05	" 2, " ".....	0 06	0 07	" 2, " ".....	0 06	0 07
English Cement, cask.....	2 50	3 60	do Smoking Mixture,	0 00	0 95	" 3, " ".....	0 06	0 06	No. 1, Colored Cotton.....	0 04	0 05
Belgian Cement.....	2 00	3 20	1/4 tins.....	0 00	0 95	" 3, " ".....	0 04	0 04	" 2, " ".....	0 04	0 04
Fire Bricks per 1000.....	18 00	25 00	1-10s.....	0 00	0 80	" 3, " ".....	0 08	0 04	Wines, Liquors, &c.		
Fire Clay.....	1 50	1 75	Unique, 1-15 pkgs.....	0 00	0 65	do in pkgs., 1 lb.....	0 00	0 61	Ale--English.....	2 50	2 55
Rosin.....	2 75	4 50	do in pkgs., 1/2 lb.....	0 00	0 60	O. K. Mixture, in pkgs., 15s..	0 00	0 61	do.....	1 62	1 67
Glue:				Plug Tobaccos--				Porter--			
Domestic Broken Sheet.....	0 13	0 15	Ritchie's Derby Smoking,	0 00	0 63	Dublin Stout...qts	2 40	2 45	do do ..pts	1 57	1 62
French Casks.....	0 11	0 13	Solace, 2s, 8s and 16s ..	0 00	0 65	do do 3 stars, qts	9 50	0 00	Spirits Canadian--per gal.		
do brls.....	0 00	0 14	Ritchie's Old Virginia Smok-	0 00	0 70	Alcohol.....	4 65	0 00	55. O. P.	4 25	0 00
American White, brls.....	0 16	0 20	ing Twist, 3/4s.....	0 00	0 70	Spirits.....	50. O. P.	4 25	do	2 25	0 00
Coopers' Glue.....	0 20	0 25	Old Virginia Solace, 3/4s..	0 00	0 70	25 U. P.	3 60	0 00	Club Whisky.....	8 00	8 50
Golden Ochre.....	0 04	0 04	Ritchie's Old Chum Chewing	0 00	0 67	Corby's IXL Rye, qrts	6 00	6 50	do do per gal	4 00	4 25
Brunswick Green.....	0 04	0 10	Solace, Thick and Thin 9s,	0 00	0 67	XTC ".....	6 00	6 50	do do pts per cs.	7 75	7 75
French Imperial Green.....	0 12	0 16	(6 lb. cads)	0 00	0 67	Rye Whisky.....	gal.2.35		Irish Whisky--		
Vermillionette.....	0 12	0 40	Standard, 9 1 3s, 6 lb. cads..	0 00	0 67	Canadian Wines	cases gal.		Geo Ros & Co. 1 star, qts	9 50	0 00
Genuine Quicksilver.....	0 75	0 90	do Thin, 9s	0 00	0 67	Golden Diana, qts.....	6 00	0 00	do do 3 stars, qts	9 70	10 50
No. 1 Furnit's Varn'h, pr.gal	0 60	0 65	W. D. & H. O. Willis,	0 00	0 50	Fine Old Port ".....	5 00	1 25	John Jamieson & Co.....	9 50	11 50
Extra do do	0 75	1 00	(L. A. Gerth, agent.)	0 00	0 50	Niagara ".....	5 00	1 25	Angostura Bitters, per		
Brown Japan.....	0 55	1 20	Westward Ho, 1/2 lb. tins.....	0 00	0 50	Burgundy ".....	4 50	1 00	case of 2 doz.....	14 50	15 00
Black Japan.....	0 50	1 00	Mordian (Cavendish 1/2 lb.)	0 00	0 75	Claret ".....	4 50	1 00	Banagher Irish Whisky,qts	9 75	10 25
Orange Shellac, No. 1.....	1 90	2 00	Traveller.....	0 00	0 50	Dry Concord ".....	4 50	1 00	do do per gal	4 00	4 25
do do Pure.....	2 00	2 20	Three Castles.....	0 00	0 50						
White do	2 25	2 40	Bristol Birds Eye.....	0 00	0 50						
Putty Bulk per cask.....	1 85	1 70	Capetan Navy Cut.....	0 00	0 50						
Paris green in drum 1 lb pk.	0 16	0 18									
Salt.											
Liverpool per bag.....	0 35	0 45									
Canadian, in small bags.....	2 10	3 00									
Canadian, Quarters.....	0 25	0 50									
Factory Filled per bag.....	0 90	1 00									
do Quarters.....	0 25	0 30									

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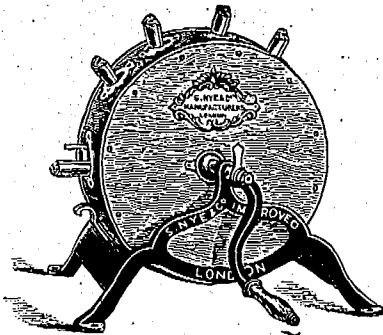
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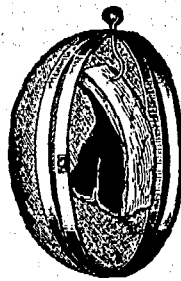
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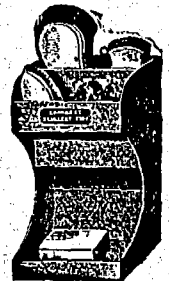


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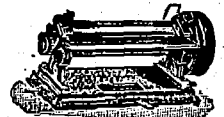
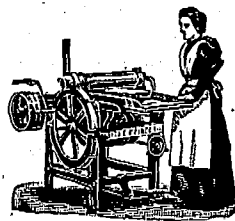


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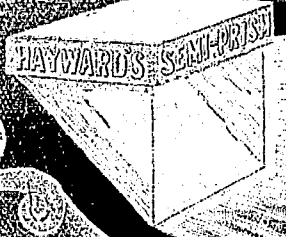
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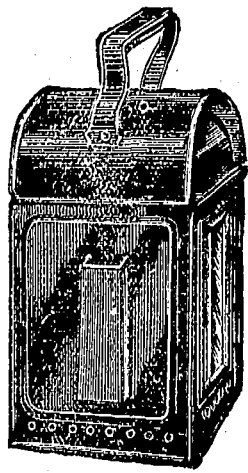
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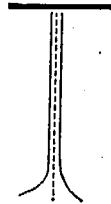


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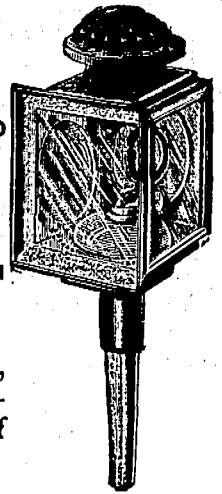


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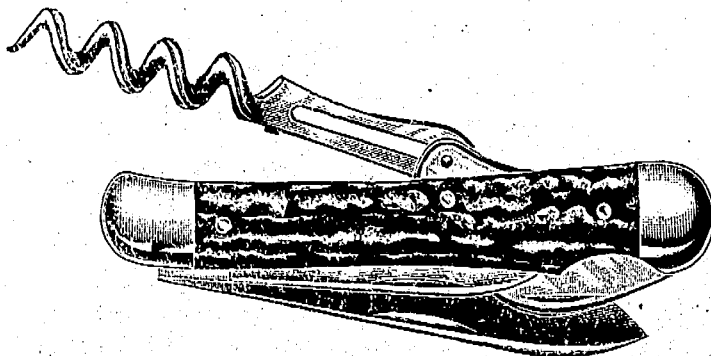
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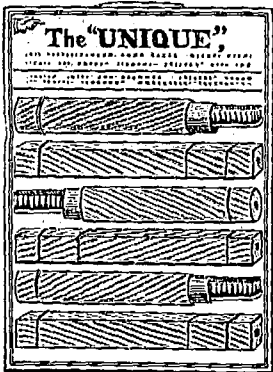
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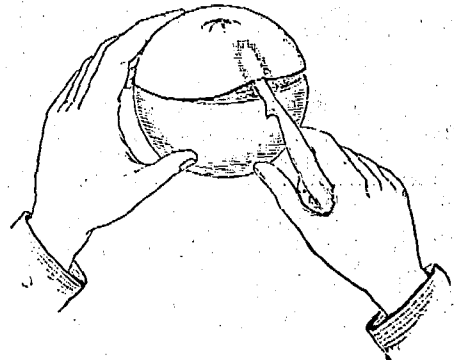


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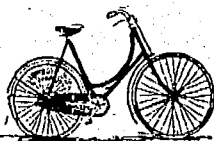
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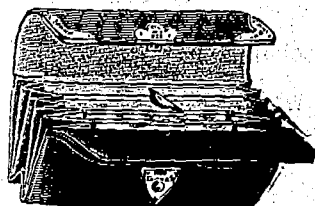
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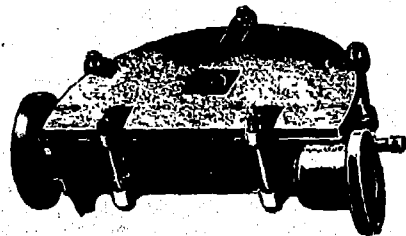
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British American Fire and Marine....	15,000	3¼-6mos.	150	\$50	128½
Canada Life.....	2,500	5-6mos.	400	50	535
Confederation Life.....	10,000	7¼ 6mos.	100	10
Western Assurance.....	25,000	5-6mos.	40	20	104
Guarantee Co. of North America.....	13,372	6	50	50

BRITISH AND FOREIGN.—Quotations on the London Market. Oct. 14, 1899, Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9¾	10½
Atlas.....	24,000	24 p.s.	50	6	£28½	£29½
British and Foreign Marine.....	67,000	25	20	4	22	23
Caledonian.....	21,500	12s. p.s.	25	5	5	36 7-18
Commercial U. Fire, Life and Marine.....	60,000	9	50	5	41¼	42½
Guardian Fire and Life.....	200,000	5	5	5	10	10½
Imparital Fire.....	60,000	25	20	5	28	27
Lancashire Fire.....	136,493	5	20	2	8¾	8
Lion Fire.....	100,000	3	8¾	1¾	8¾	4¼
London and Lancashire Fire.....	85,100	22	25	5	16¾	16¾
London Assurance Corporation.....	35,862	20	25	12¾	55	56
London & Lancashire Life.....	10,000	10	10	2	7½	8
Liv. & Lon. & Globe Fire and Life.....	891,762	90	St.	10	48½	49½
Northern Fire and Life.....	30,000	*22½	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6¾	38	39
Norwich Union Fire.....	11,000	*33½	100	12	121	124
Phoenix Fire.....	53,776	25	50	5	£40	£41
Royal Insurance Fire and Life.....	125,234	58¾	20	5	49	50
Sun Fire.....	240,000	8s 6d p. s.	10	10	10½	11
Union.....	45,000	18 p.s.	10	4	24	25

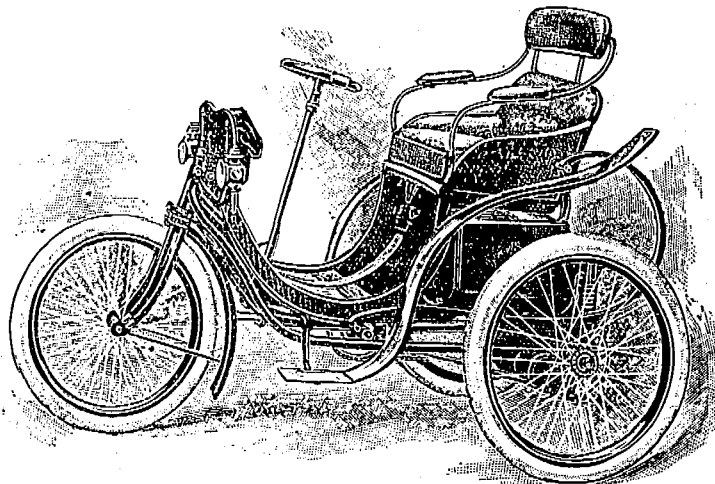
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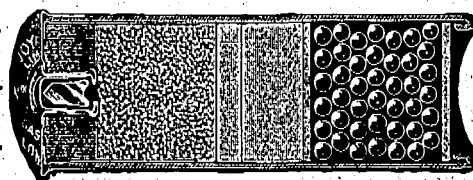
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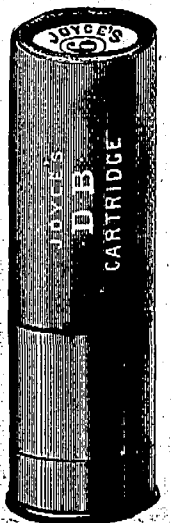
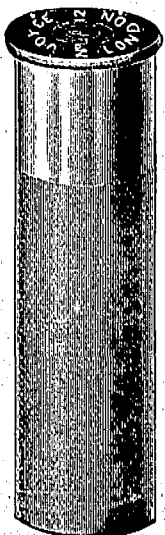


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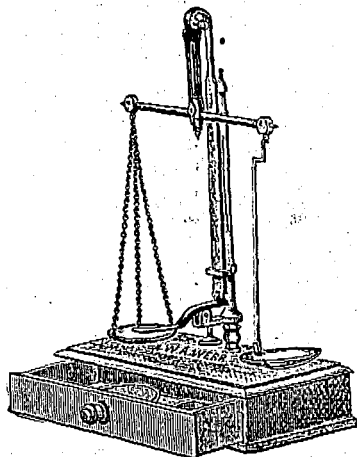
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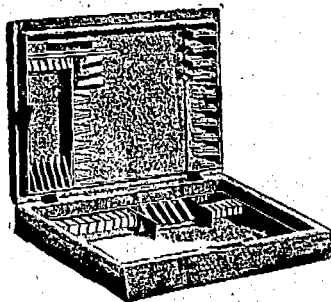
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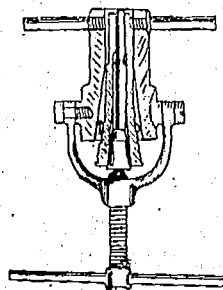
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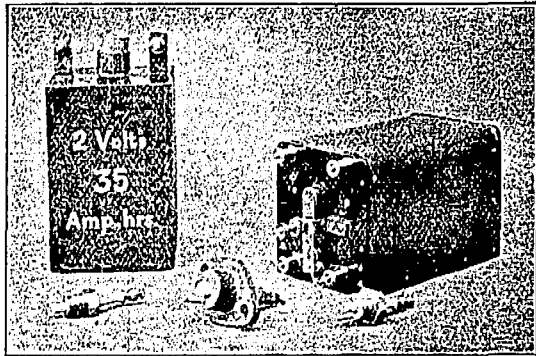
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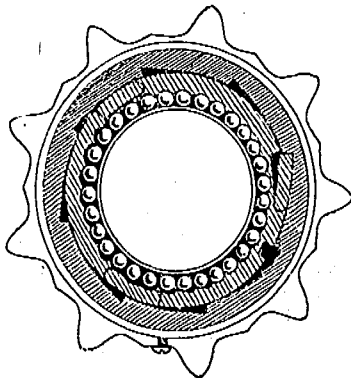
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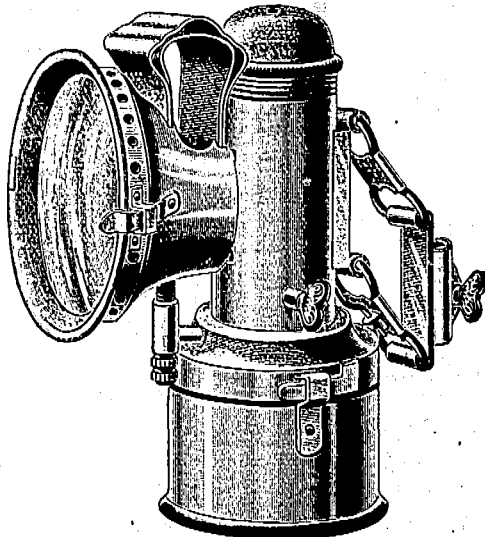
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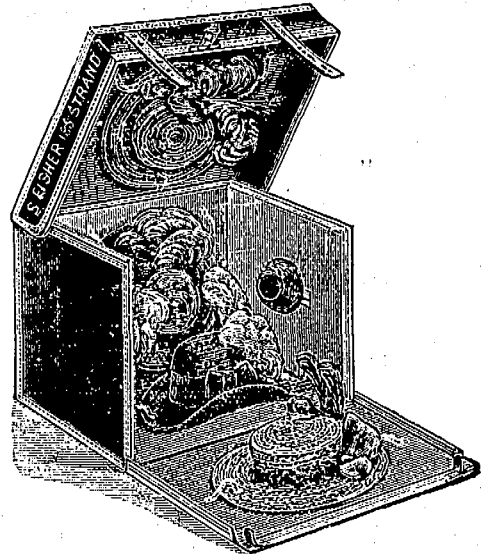
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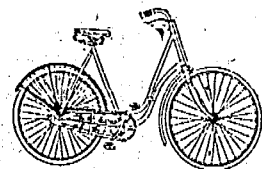
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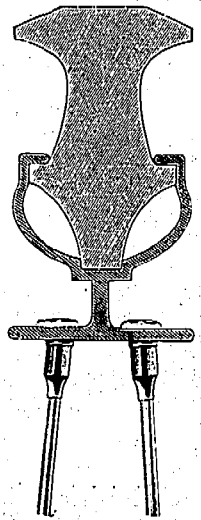
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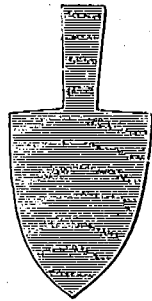
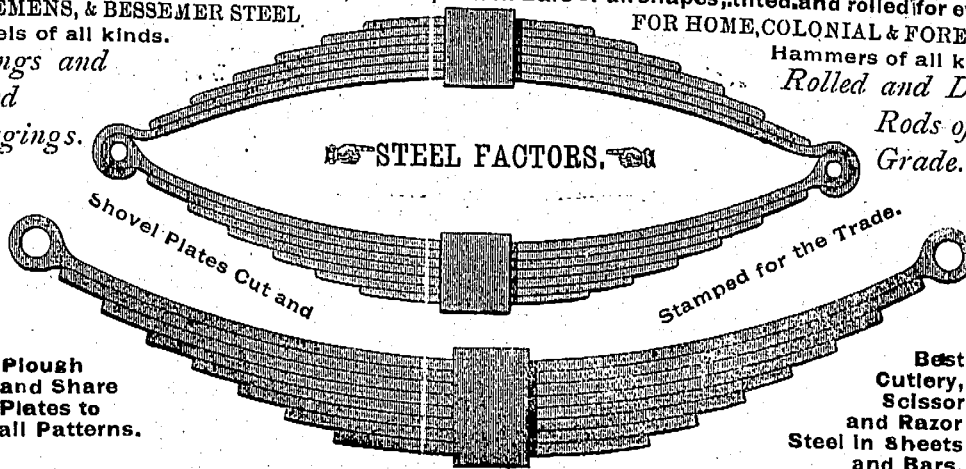
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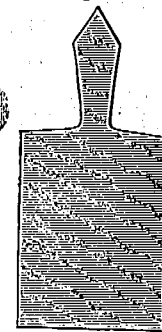
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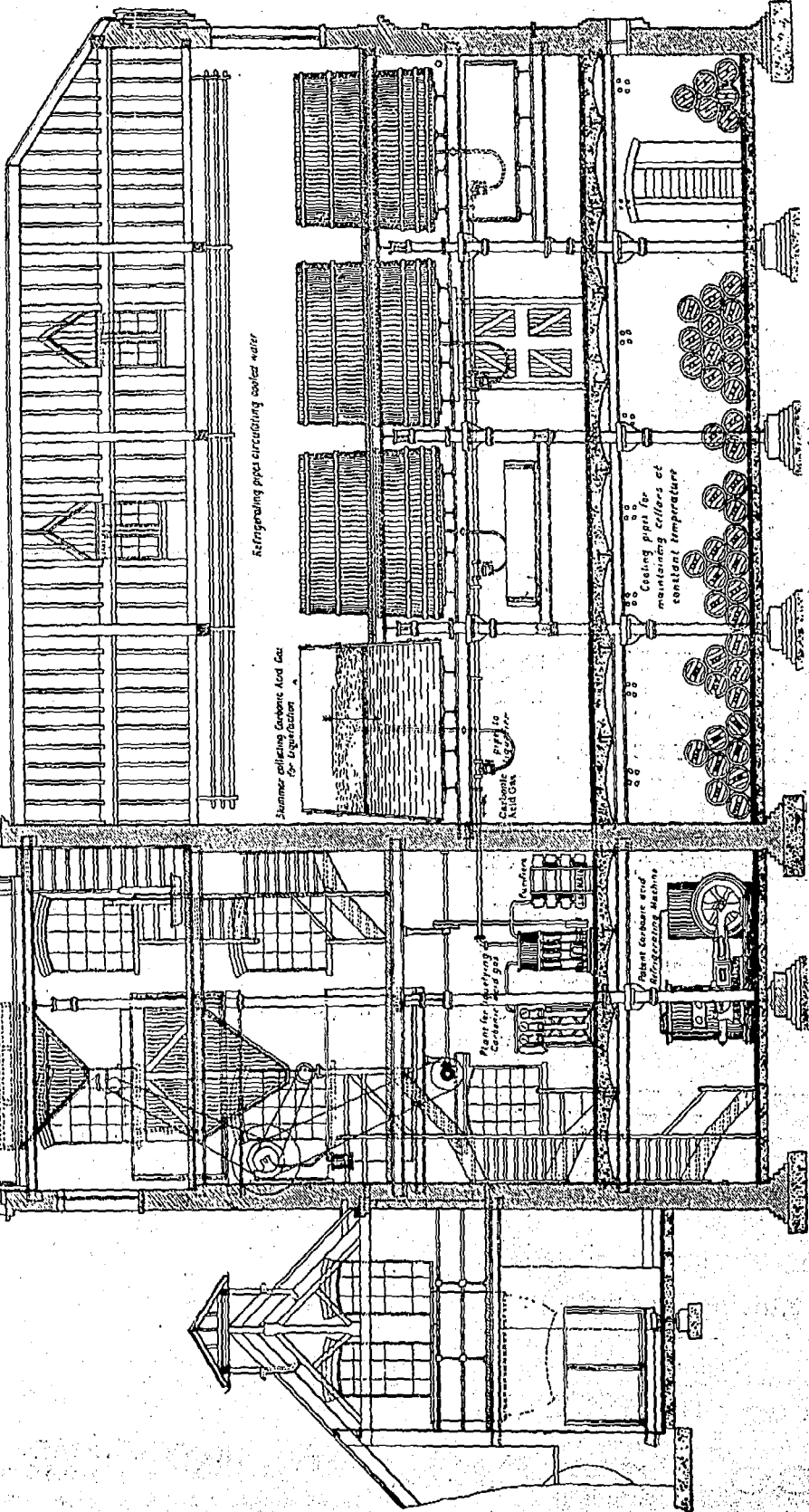
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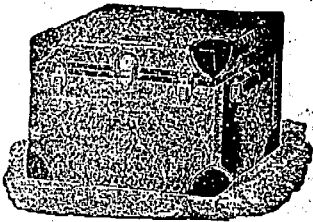
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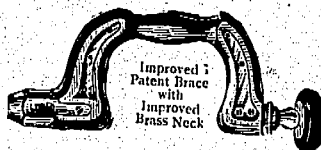
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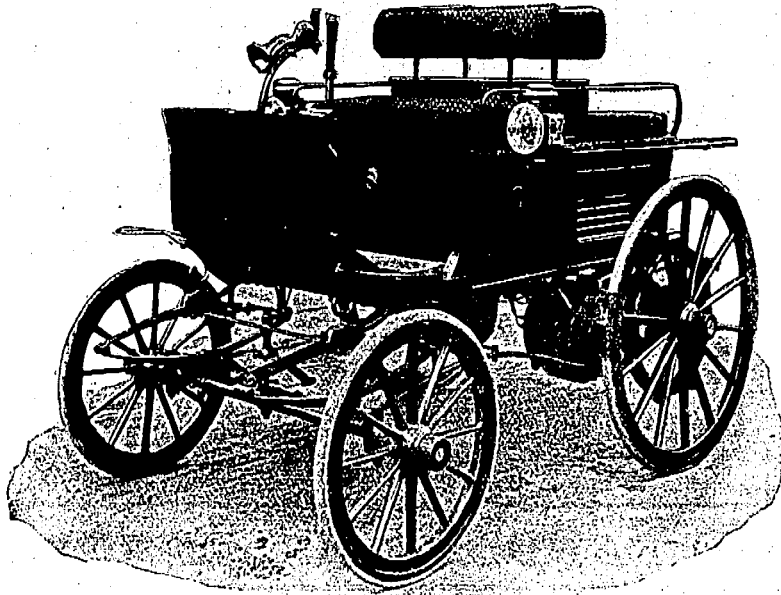
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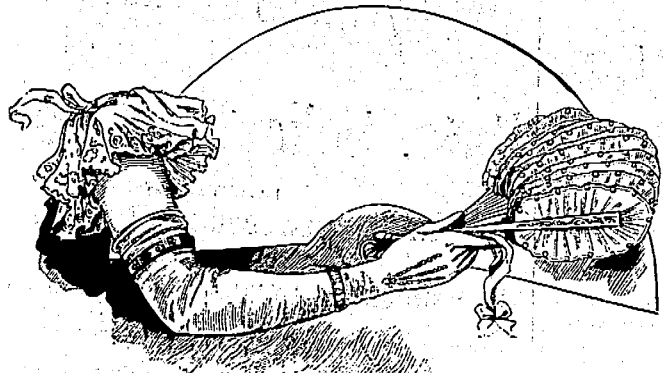
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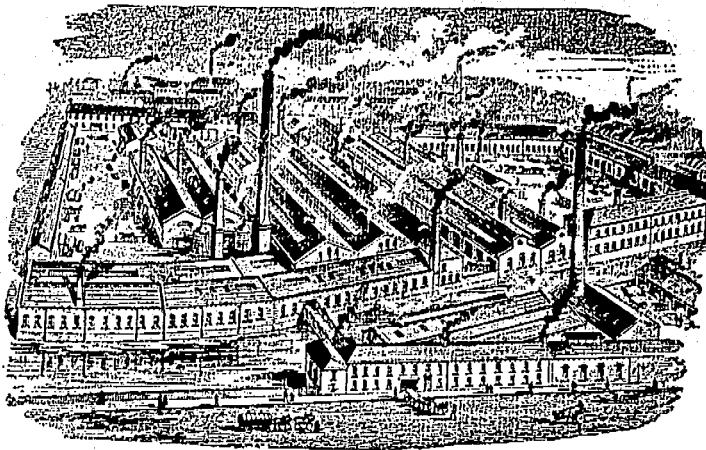
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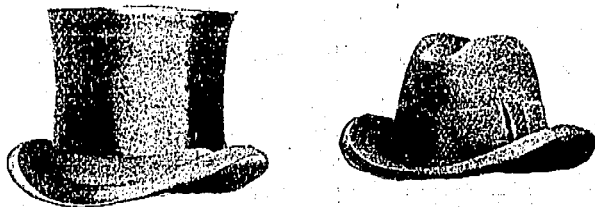


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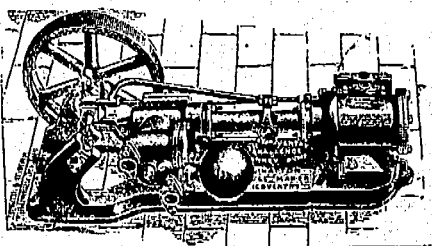
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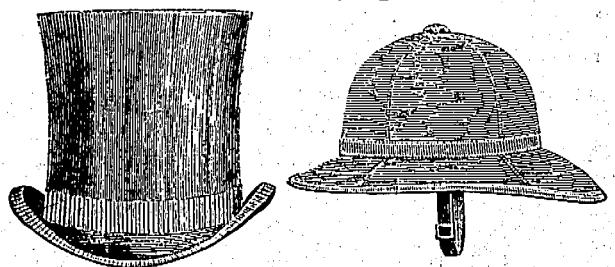
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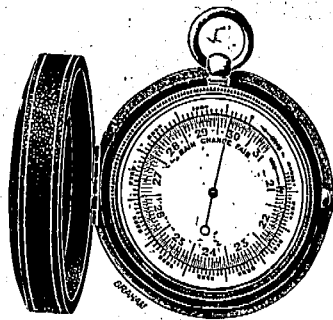
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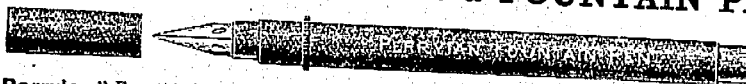
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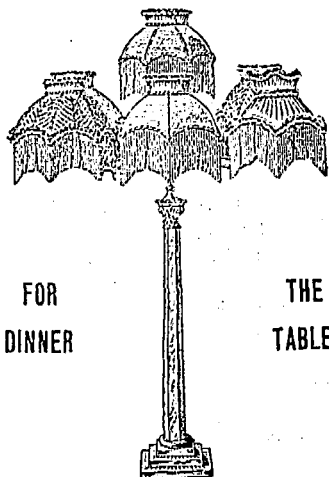
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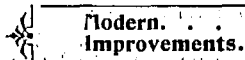
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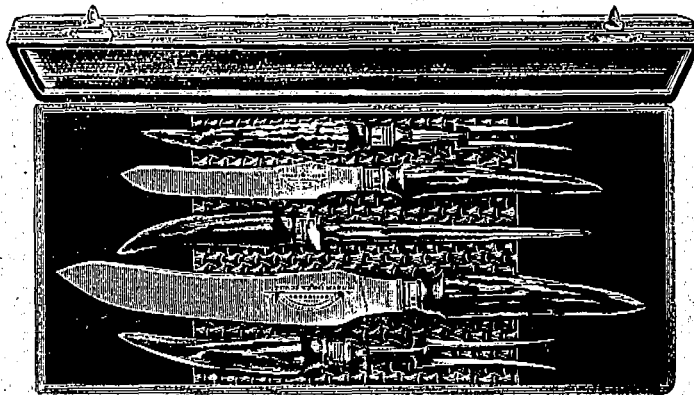
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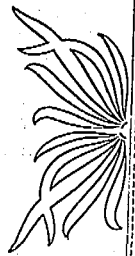
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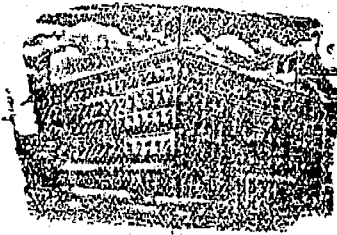
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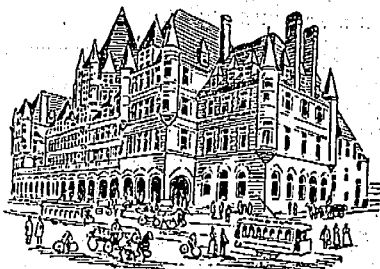


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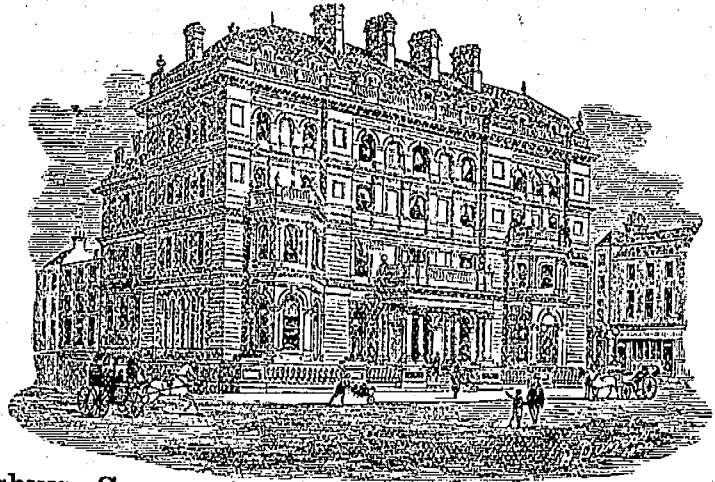
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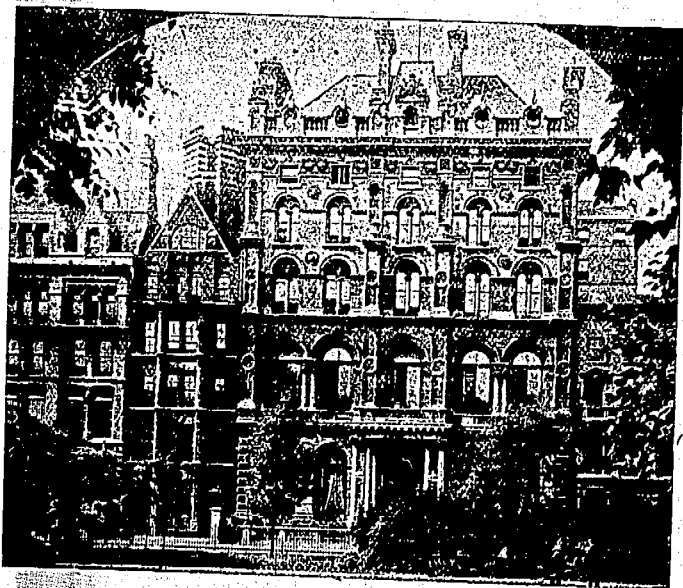
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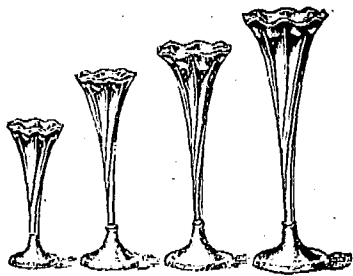
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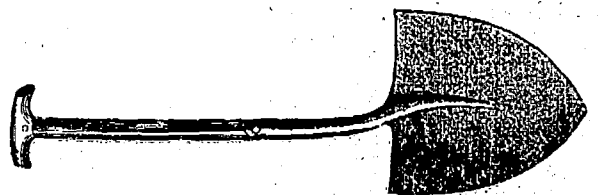
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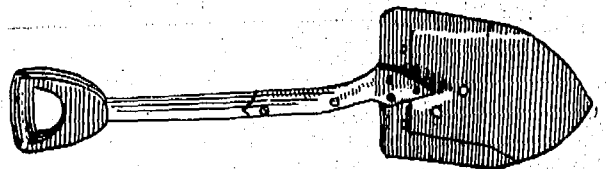
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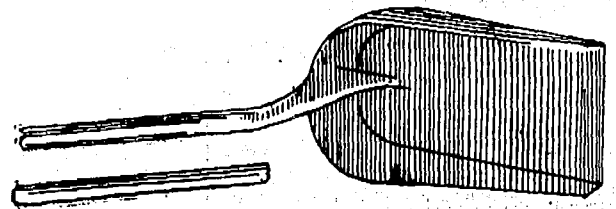
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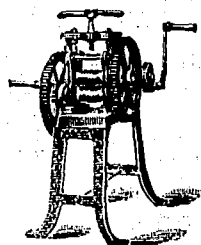
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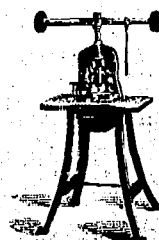
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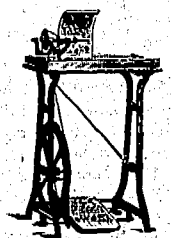
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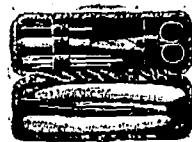
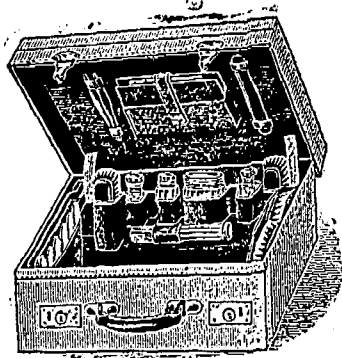
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Apply to

M. S. FOLEY,

Journal of Commerce,

MONTREAL.

Victoria-Montreal Fire Insurance COMPANY.

Incorporated by Special Act of the Parliament of Canada.

Capital Authorized.....\$1,000,000
Capital Fully Subscribed..... 400,000

"Deposit made with the Dominion Government for the protection of Policyholders."

THOMAS A. TEMPLE & SONS,

GENERAL MANAGERS.

183 St. James Street (Temple Building),
Montreal, Canada.

The Canada Accident

Assurance Company.

Head Office, MONTREAL.

A Canadian Company for Canadian Business

ACCIDENT AND PLATE GLASS.

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

T. H. HUDSON,
Manager.

R. WILSON-SMITH,
President

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, HAMILTON, CANADA.

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

MOST DESIRABLE POLICY CONTRACTS.

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

J. K. McCUTCHEON, Sup't. of Agencies.

H. RUSSELL POPHAM, Provincial Manager.

The Best Company FOR THE BEST RISKS

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

If you think of insuring study the record of

The Temperance & General Life Assurance Co. y.

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

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

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

HEAD OFFICE, Globe Building, TORONTO.

Scottish Union and National INSURANCE COMPANY.

Of Edinburgh, Scotland.

ESTABLISHED 1804.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, . . . TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

Gzo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. Sims, Secretary
 C. R. G. JOHNSON, Res. Agent, Canada Life Building, MONTREAL.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President,

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1898

Assets, -	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,822
Receipts from all sources.....	41,958,145
Payments to Policy-holders.....	20,885,473
Whole Life Risks assumed and renewed, 219,805 policies.....	637,726,276
Risks in force, 273, 213 policies, amounting to.....	802,867,478

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

Caledonian Insurance Co'v

THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LAYSING LEWIS, Manager.

THE

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

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

Assets \$ 3,137,828.61
 Cash Income..... 785,130.91
 Net Surplus..... 474,029.05
 Insurance in Force..... 20,595,708.00

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

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

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

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

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

Canada Board of Directors:
 EDMOND J. BARBEAU, Chairman.
 WENTWORTH J. BUCHANAN, Deputy Chairman.
 A. F. GAULT, SAML. FINLEY, E. S. CROUSTON.
 G. F. C. SMITH, Resident Secretary.
 Head Office, Canada Branch:

MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.

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

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

Saxe & Archibald, ARCHITECTS

Room 79, Imperial Building, MONTREAL.

Fire. Life. Marine.

Edward T. Taylor & Son

General Insurance Agents,
 Money to Loan on Mortgage.

43 St. Francois Xavier S

MONTREAL.

Telephone Main 2205.

Accident. Employers' Liability.

"The St. Lawrence"

FIRE INSURANCE COMPANY

Incorporated 1886.
 Capital - - - \$250,000.

Head Office: 10 Place d'Armes, MONTREAL

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

If You Want . . .

CUTS for Effect

or Catalogue Illustrations
 WELL AND QUICKLY DONE.

—SEND TO—

DENNISON,

PHOTO-ENGRAVER

2264 St. Catherine St. MONTREAL.

Have You

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

New York, April 29th, 1898.

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

Address all communications,
 Montreal Pharmaceutical Journal,

53 St. Sulpice St., MONTREAL

NEW YORK LIFE

INSURANCE COMPANY.

JOHN A. McCALL, President.

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

AN UNPARALLELED RECORD.

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

WESTERN CAN. BR., 496 1/2 Main St., Winnipeg, Man.
N. B. BR., 120 Prince William St., St. John, N. B.
TORONTO BRANCH, 20 King St., East, Toronto, Ont.
HALIFAX BR., Barrington and Prince Sts.

R. HOPE ATKINSON.

AGENCY DIRECTOR,

Company's Building, MONTREAL

J. DUNCAN DAVISON

Imperial Bdg. 107 St. James Street,
Montreal.

COMMISSIONER

For Following Provinces:

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

Established 1809.

North British & Mercantile

Insurance Company.

Total Funds, Dec. 1898, . . . \$67,244,580.00
Canadian Investments, . . . 6,466,460.08

Directors:

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

Thos. Davidson, Managing-Director.

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

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

Hartford Fire Insurance Co

HARTFORD, CONN.

Established . . . 1794.

Cash Assets, - \$10,004,607.55.

Authorized Capital, . . . \$2,000,000.00
Capital Subscribed & Paid-up, . . . 1,230,000.00
Deposited with Receiver General in
Canada, . . . 110,934
Annual Income, . . . 7,000,000.00
Surplus beyond liabilities and
Capital Stock, . . . 3,264,392.15

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

G. Ross Robertson & Sons, Agents
11 Hospital Street, MONTREAL.

CONFEDERATION

LIFE ASSOCIATION,

Head Office: - TORONTO.

The unconditional accumulative policy issued by this Association is unsurpassed as a means of Investment.

Cash Values,

Paid up Policies,

Extended Insurance.

GUARANTEED IN THE POLICY

Montreal Office:

174 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.Q

AGENTS WANTED!

General, Special, District and Local Agents Wanted in unrepresented Territory in Quebec, Ontario, Nova Scotia, New Brunswick, Manitoba, British Columbia and the Territories by


THE ROYAL-VICTORIA LIFE INSURANCE CO. OF CANADA. CAPITAL \$1,000,000.

Good Contracts will be given to Good Agents.

Applications to the General Manager will receive prompt attention and be considered confidential.

DAVID BURKE, General Manager, MONTREAL.

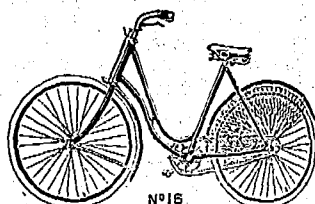
THE TRIUMPH OF THE CREATION
IS THE CREATION OF THE TRIUMPH.



Priority Works,
COVENTRY AND LONDON.

Triumph Cycle Co.,

LIMITED.
COVENTRY, ENGLAND.



WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

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

Head Office. - Toronto, Ont.

Hon. Geo. Cox, Pres.; J. J. KENNY Vice-Pres. & Man.-Dir
C. C. FOSTER, Secretary.

J. H. ROUTH & SON, Managers Montreal Branch.
190 ST. JAMES STREET.

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL

JAMES MCGREGOR, Manager.

THE IMPERIAL INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch:

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

G. R. KEARLEY, RESIDENT MANAGER.

THE LONDON

Guarantee and Accident Com'y, Limited

Of London, England.

Deposit at Ottawa . . . \$73,000.00
Funds exceed . . . \$1,500,000.00

SURETYSHIP BONDS issued promptly at lowest rates to all persons in positions of trust where security is required. Accident, Elevator and Employer's Liability Policies issued. Agencies throughout Canada, United States Europe and Australia.

Canada Branch, TORONTO.

Montreal Chief Office, 180 St. James St.

D. W. ALEXANDER, Manager for Canada.