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Vol. 49. No. 11.
 NEW SERIES.

MONTREAL, FRIDAY, SEPTEMBER 15, 1899.

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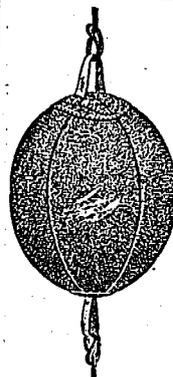
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(Incorporated by Act of Parliament 1885). Authorized Capital, - - - \$1,000,000 Capital Paid-Up, - - - 700,000 Reserve Fund, - - - 70,000

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Capital Paid-up, - - - \$2,000,000 Rest, - - - 450,000

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HEAD OFFICE, - - - QUEBEC. Founded 1818 Incorporated 1832.

CAPITAL AUTHORISED - - - \$3,000,000 PAID-UP - - - 2,500,000 REST - - - 700,000

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Incorporated 1872. Capital Paid-Up, - - - \$500,000 Reserve Fund, - - - 875,000

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HEAD OFFICE: 155 St. James St., MONTREAL.

Capital Subscribed, - - - \$500,000 Capital Paid-up, - - - 478,620 Rest, - - - 10,000

DIRECTORS: - W. Weir, Pres. and Genl. Manager, E. Lichtenhein, Vice-Pres.; A. S. C. Wurtzle, F. W. Smith and Goutrey Weir; F. Lemieux, Chief Accountant.

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Authorized Capital.....\$1,500,000
 Capital Paid-Up.....1,500,000
 Reserve Fund.....850,000

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Wm. FARWELL, General Manager.

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 Collections made at all accessible points and promptly remitted for.

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London, Canada.

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

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 T. H. PURDOM, Barrister, Inspecting Director.
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Provident and Loan Society

President, .. G. H. GILLESPIE, Esq.
 Vice-President, .. A. T. WOOD, Esq., M.P.
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 Capital Paid-Up, 1,100,000 00
 Reserve and Surplus Funds, 349,109 05
 Total Assets, 3,610,355 80

Deposits received and interest allowed at the highest current rates.

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 Res., 150,000

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 Correspondence respectfully solicited.

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INCORPORATED 1856.

HEAD OFFICE: - HALIFAX, N.S.

Capital, \$600,000
 Reserve Fund, 225,000

DIRECTORS.

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 Bank of New Brunswick, St. John, N.B.
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 Interest allowed on Deposit Receipts and Deposits in Savings Bank Department.
 Collections receive immediate attention and prompt returns made.

The Chartered Banks.

Imperial Bank of Canada.

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

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LOAN AND SAVINGS COMPANY.

26 King Street East,
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Notice is hereby given that a (Quarterly Dividend) for the three (3) months ending 3th September, 1899, at the rate of six per cent (6 p.c.) per annum, has this day been declared upon the Capital Stock of this Institution, and that the same will be payable at the Office of the Company in this city on and after (Monday, 2nd October, 1899.)
 The transfer books will be closed from the 20th to the 30th September, both days inclusive.
 By order of the Board,

E. R. WOOD,

Toronto, 7th Sept., 1899. Manager.

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

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Subscribed Capital, - \$2,201,200
 Assets, - - - - - 2,417,237
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 Surplus 291,000

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 A. S. HAMELIN, Esq., Vice-President.
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 ERNEST BRUNEL, Asst. Manager.
 C. S. POWELL, Inspector.

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 " Ontario St. St. Saviour.
 " { St. Catherine, Fraserville, P.Q.
 " { St. East, Hull, P.Q.
 " St. Cunegonde, Valleyfield, P.Q.
 " St. Henry, Victoriaville, P.Q.
 " St. Jean Bte, Ottawa, Ont.
 Beauharnois, P.Q., Edmonton (Alba.) N.W.T.
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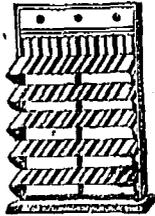
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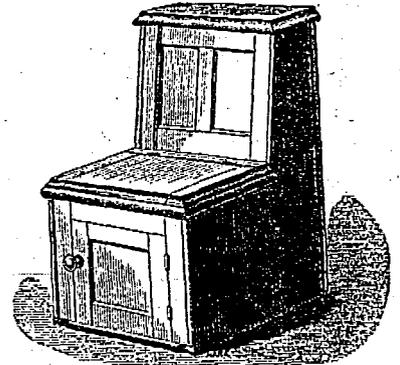
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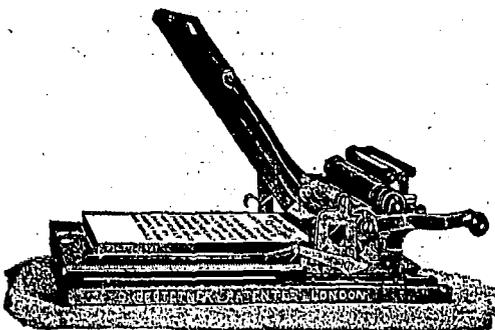
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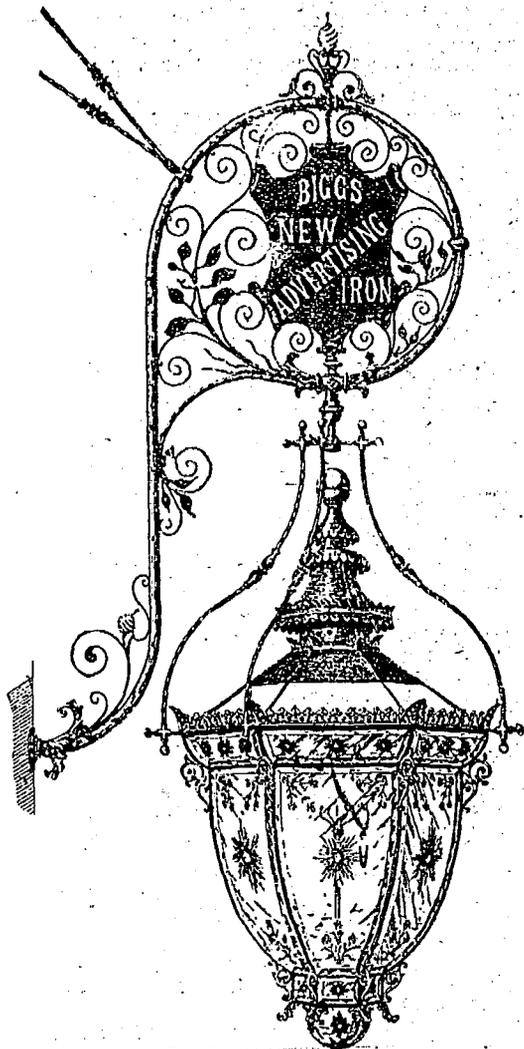
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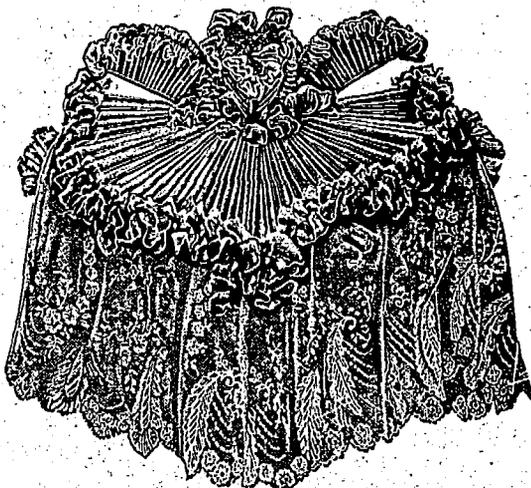
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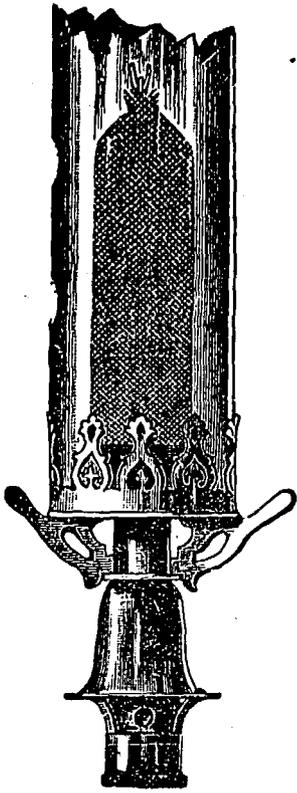
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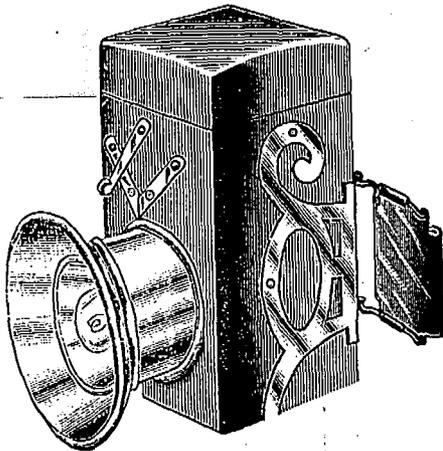
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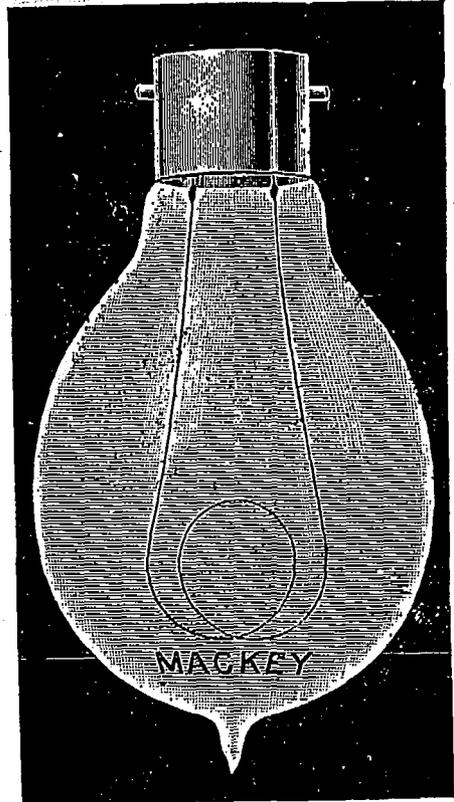
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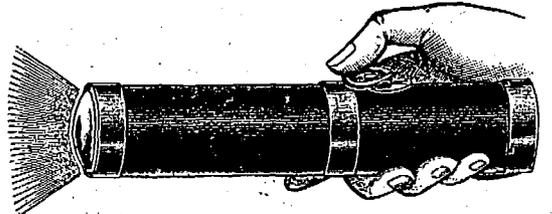
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STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1896

Assets, -	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,823
Receipts from all sources.....	41,953,145
Payments to Policy-holders.....	20,585,472
Whole Life Risks assumed and renewed, 219,308 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

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

Assets \$ 3,137,628.61
 Cash Income..... 785,130.81
 Net Surplus..... 474,039.08
 Insurance in Force..... 20,595,703.00

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British Columbia, 1877 6 p.c.	109	114
1887, 4 1/2 per cent.	95	97
1891, 3 p.c.	106	108
Canada, 4 per cent. loan, 1880	101	103
3 per cent. loan, 1898-93.	105	107
Debs. 1884, 3 1/2 per cent.	90 1/2	91 1/2
2 1/2 p.c. loan, 1897.		
Sms	Railway and other Stocks.	Aug. 24
	Quebec Province, 5 p.c., 1874.	105 110
	1876, 5 p.c.	105 110
	1890, 4 1/2 p.c.	104 106
	1883, 5 p.c.	113 114
100	Atlantic & Nth. Western 5 p.c. Gua	132 135
10	1st M. Bds	131 133
100	Buffalo & Lake Huron £10 shr.	141 147
100	do 5 1/4 p.c. 1st mort.	144 147
20	do 2nd mort	144 147
	Can. Central 5 p.c. 1st M Bds. Int.	100 103
	guar. by Gov.	
	Canadian Pacific \$100.	115 117
100	Grand Trunk, Georgian Bay, &c.	102 104
	1st M.	
100	Grand Trunk of Canada Ord. stock	84 87
100	2nd equip. mtg. bds. 6 p.c.	133 136
100	1st pref. stock. 5 p.c.	8 8 1/2
100	2nd pref. stock.	58 59
100	3rd pref. stock.	24 25
100	5 p.c. perp. deb. stock.	139 142
100	4 p.c. perp. deb. stock.	109 140 1/2
100	Great Western shares, 5 p.c.	134 136
100	Hamilton & N.W., 6 p.c.	— —
100	M. of Canada Stg. 1st Mort. 5 p.c.	106 108
100	Montreal & Champlain 5 p.c. 1st	102 104
	mtg. bds.	
100	N. of Canada, 1st mtg., 5 p.c.	102 104
100	Quebec Central, 5 p.c. 1st Inc. Bds.	41 44
100	T. G. & B. 4 p.c. bonds, 1st mort.	105 107
100	Well., Grey & Bruce, 7 p.c. bds.	106 108
100	1st Mort	109 111
100	St. Law. & Ott. 4 p.c. Bds.	109 111
MUNICIPAL LOANS.		
100	City of London (Ont) 1st pref 5 p.c.	— —
100	City of Montreal stg. 5 p.c. 1874	102 105
100	City of Ottawa, 4 1/2 p.c. stg.	108 110
	redeem 1873	106 108
	redeem 1875	109 110
100	City of Quebec, 6 p.c. redeem 1875	111 113
	redeem 1878	117 119
100	City of Toronto, 4 p.c. 1889-93	100 104
	6 p.c. stg. con. deb. 1874	104 112
	5 p.c. gen. con. deb. 1879	110 112
	4 p.c. stg. bonds,	106 108
100	City of Winnipeg deb., 1884, 5 p.c.	113 115
	Deb. scrip. 1883, 6 p.c.	114 116
MISCELLANEOUS COMPANIES.		
100	Canada Company	30 34
100	Canada North-West Land Co.	4 8
100	Hudson Bay	21 1/2 22 1/2
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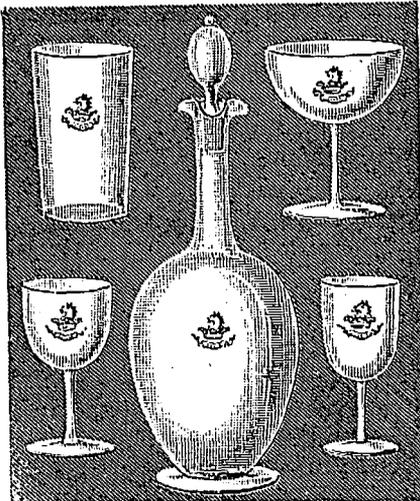
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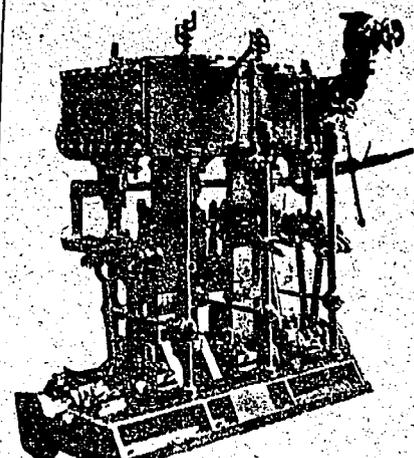
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At a meeting of the Tariff Committee of the Canadian Freight Association held at Toronto on the 7th inst., it was decided to raise the rates on lumber between all Canadian points a half a cent a hundred.

The Algoma Central Railway has 500 men employed in the construction of a twelve-mile section of the line from Michipicoten Harbor to the iron mines owned by the company. The exceptional activity of the company, despite the scarcity of labor, is explained by the fact that a contract has been entered into with the Midland smelter for the supply of iron ore this fall. The rails will be laid by November 1.

The latest move in restricting the distribution of liquor, or compounds which contain a large percentage of this much-abused beverage, is found in a circular which has recently been sent to license inspectors by the Ontario Government. "Representations have been made to this branch to the effect that very many of the druggists throughout the Provinces do not comply with the provisions of the law, and are in the habit of selling liquor as a beverage. I am directed by the Provincial Treasurer to bring this matter to your notice, and to express the hope that you will give the matter your special attention, and see that there are no further grounds for complaint in your district." While the druggist has always been distinguished as a strict observer of the law, he is, doubtless, many times called on, under cover of a doctor's prescription, for that which the license inspector is powerless to prevent.

Roofing and Asphalting

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
Cement and Tile Floors,
Cement Washtubs,
&c.

CANADIAN AGENTS:

Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

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M. L. MORRIS,
Wholesale Clothier Hards faites en Gros
146A ST. LAWRENCE STREET,
MONTREAL.

NATIONAL PHARMACY

E. GIROUX, Jr., Proprietor,
216 St. Lawrence Street
MONTREAL, Que.

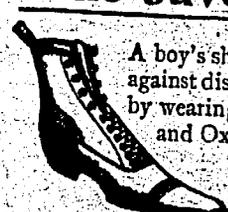
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WHOLESALE CLOTHING ...
126 & 128 St. Lawrence Street, MONTREAL.
Jobs in Clothing always on hand.

S. GOLD & CO.
Manufacturers of Clothing.
Suits cut, trimmed and made from \$1.60 and upwards
Overcoats from \$1.76 up. For the trade only.
169 1/2 Notre Dame St., MONTREAL.
Send for price list.

THE SLATER SHOE

"The Juvenile."



A boy's shoe. Built to protect growing feet against distortion. Most foot-ills are acquired by wearing ill-shaped shoes in youth. Laced and Oxfords; in shapes "Foot-form" and "Dandy"; widths, D & E. Boys' sizes, 3 to 5 1/2; Youths', 13 to 2 1/2; Little Men's, 8 to 12 1/2; Goodyear-welted; Stamped on the soles \$2.00 and \$2.50 per pair.

CATALOGUE FREE.

"The Slater Shoe."

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ACCREDITED AGENTS IN ALL THE PRINCIPAL TOWNS AND CITIES IN CANADA.

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TRADE MARK.

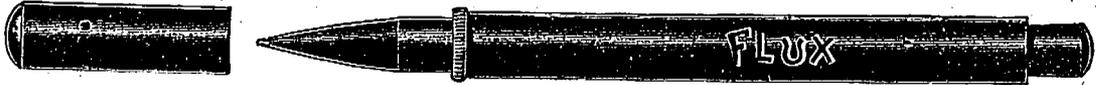
Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 16 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurring, so common with cheap fountain Pens.



Plain Cases or chased in various elegant patterns, also chased and gold mounted. Prices, 5/-, 5/6, 8/6, 10/6 and 13/6 each.

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



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

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

—The earnings of the Kingston & Pembroke Railway for August, '99, show an increase of 26½ per cent. over August, 1898.

—Mr. John Aird, assistant manager of the Bank of Commerce, Toronto, has been appointed manager of the Winnipeg branch of that institution.

—A meeting of the shareholders of the Royal Electric Company, Montreal, will be held on the 26th inst. to sanction the by-law permitting a \$150,000 increase of the capital stock.

—The small grocery stock of M. Gauvin, Montreal, who made an assignment some six days ago, has been sold at 40 cents in the dollar.—Rene Leduc, grocer, St. Henri, Que., has assigned.

—Orders for pianos are being received from Dawson, Alaska. As anything in the line of luxury ordered from that land of gold must of necessity be the finest, the makers are accordingly taking advantage of the chance to proclaim the glad tidings to the world.

—The Toronto Milk Dealers' Association has decided against entering into any negotiations with the American syndicate, but will consider the feasibility of forming a joint stock company, with a view to curtailing expenses of delivery.

—The serious interruption to lake traffic, caused by the sinking of the steamer Houghton in St. Mary's River, on the 5th inst., has been removed by the raising of the sunken vessel on the night of the 10th inst. Some twenty miles of vessels are now steaming toward the east. The total loss is estimated at \$1,000,000.

—Among the late inquiries relating to trade with Canada, received at the High Commissioner's office in London, Eng., are:—A firm of merchants in Glasgow are desirous of being placed in communication with Canadian houses requiring a buying or selling agency in that city. A Midland firm ask to be referred to a representative in Canada who could sell their "teazles" among woollen manufacturers.

—Mr. A. C. Kains, assistant manager of the Montreal branch of the Bank of Commerce, referred to last week as going to Chicago to assume the managership of the Bank in that city, was presented on his leaving by the manager here, Mr. A. M. Crombie and the principal officers, with a handsome signet ring as a token of their esteem and goodwill. The good taste of these parting tokens to worthy officers of the Bank is creditable alike to giver and receiver.

—The private banking firm of William Mowat & Son, Stratford, Ont., closed its doors on the 9th inst., having made an assignment to Mr. John Brown, M.P.P. The firm is composed of Wm. and A. C. Mowat. The former has been in the banking business for thirty-six years and has always conducted the interests of his customers with honor and marked ability, discharging all obligations with promptness when due. Like all private institutions, the Stratford bank has been subject to more or less criticism, not always of a nature to assist its growth. Of this Mr. Mowat said: "The persistent rumors, circulated by a citizen of Stratford, about the bank had weakened public confidence in it for some time. Whenever this confidence seemed to be restored, the rumors were circulated again, and in a worse shape than before. This naturally made the drain on the available resources so great that it was deemed advisable to suspend payment and liquidate the estate, so that every creditor may be paid in full." The liabilities are estimated at \$72,000; assets, \$117,000. The income for the past eight months was \$4,350, with expenditure for same period, \$1,793.

—Ontario fruit-growers will be pleased at the decision rendered by the investigating committee regarding the ravages and spread of the San Jose scale. It appears the statements have been largely over-estimated, and that growers, with ordinary precautions, as provided by the agricultural colleges, need have no fear of the ultimate destruction of their trees.

—The assignment of J. L. O. Proulx, dry goods, Quebec, Que., is announced. Liabilities, \$3,300; assets, \$2,700. An offer of 60 cents in the dollar was recently submitted, as reported in a previous issue, but this the creditors did not decide to accept.

—The announcement is made by the Postoffice Department, Ottawa, that on and after October 1st, the suburban rate of one cent per ounce will be abolished, and the letter rate made uniformly two cents per ounce for the whole of Canada.

—A dispatch from Bombay states that rain has improved the crop outlook in Western India and all fears of famine have been removed. The conditions foreshadow a continuance of rainy weather.

—The business of the Mitchell, Ont., brick and tile yards, with property, has been disposed of by Messrs. Close Bros. to Mr. W. B. Janes, of London, Ont., for \$4,200.

Saunders's Guards' Hair Dye.

CHEAPEST AND BEST.

Has no smell, is perfectly harmless, and instantly changes red or grey hair to the most natural brown or black, 2s. 6d., or 3s. 6d.

J. TOUZEAU SAUNDERS,
312, Oxford Street, LONDON, ENGLAND.

A trial proves its superiority.

THE SMOKERS' TOOTH POWDER

Prepared only by J. TOUZEAU SAUNDERS, whitens the teeth, prevents their discolouration by smoking, and imparts fragrance to the breath, 1s.

FRANCIS BAGLEY,

... MANUFACTURER OF

Ribbons, Belts, Hat Bands, Ties, Etc.

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

F.A. TURNER.

SIMMONS & CO., Wholesale Manufacturers.

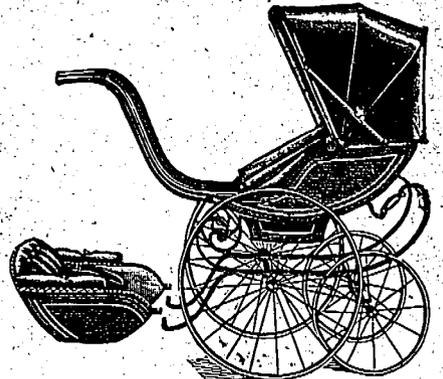
The "ZENANA," 87s.



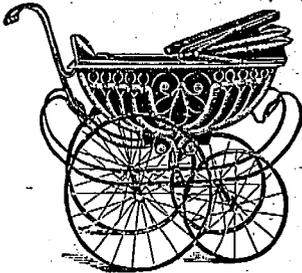
As a Perambulator.



As a Mail Cart.



The "RANGER," 65s.; as shown, 74s. 6d.



The "COMBINATION," 54s.; as shown, 67s. 6d., 87s. 6d., 107s. 6d.
EVERY CARRIAGE GUARANTEED PERFECT AND DURABLE.
 Scores of Designs. Send for Complete Catalogue.

3, 5 & 7 TANNER STREET, LONDON, S.E., Eng.
 Telephone No. 980 HOP. Telegrams:—"QUADRICYCLES."

—The coal business of Alex. Spittal & Co., Ottawa, Ont., is in the hands of the assignee. The business has been running in a limited way for some years.

—Our Blenheim, Ont., correspondent writes: Edward T. Coburn, of this place, builder and contractor, has made an assignment for the benefit of creditors to W. E. Hall. Meeting of creditors will be held on September 23rd, 1899. He has been in business in a limited way for some years.

—The Canada Cycle Company's works at Brantford, formerly the Gould Bicycle Works, have begun operations under the new management. Many extra hands will be needed in the new plant, as its growth is expected to be steady for some time.

—The liabilities of Wilbrod Baril, planing mill owner, Montreal, whose assignment was noticed in last week's issue, amount to \$13,000. He was formerly of Baril & Corbeil, who dissolved in November, '93, the former retiring. He eventually restarted on his own account but lacked sufficient capital to float his ventures. A meeting to appoint a curator has been fixed for the 19th inst.

—A London, Eng., letter states that the Postmaster-General the Duke of Norfolk has shown a profit of nearly \$18,000,000 on the working of the British postoffice for the year ending last March. The number of postal packages of every kind delivered during the year was 3,496,000,000. London received 28 per cent. of the total of letters posted. The thrift of the working classes is shown in the increase of postoffice savings bank deposits, which now stand at \$615,000,000. There was an increase of five per cent. in telegrams. The staff of the postoffice was increased by 10,000 during the year, and now stands at 160,000.

—The era of enlarged ocean vessels has not arrived any too soon. A London, Eng., dispatch states that hundreds of American-bound tourists are now swarming in London hotels and boarding houses, unable to secure steamship accommodation. Undoubtedly there are from 500 to 600 Americans thus stranded in London. The manager of a tourist agency told a representative of the Associated Press that he had "as much as thirteen guineas premium offered to secure the right to sleep in a barber chair of the St. Louis." It is believed that next year, with the Paris Exhibition in progress, the conditions in this respect will assume still more congested shape despite the activity already being displayed in preparing for the rush.

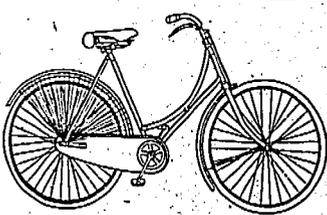
—The progress of the far West is exemplified in the case of New Westminster, B.C., which one year ago was almost wiped out of existence by fire. A letter just to hand gives the following information: "To-day the city is prettier than ever, and flourishing; in fact the new city is a vast improvement on the old. The Westminster that existed before September 10, 1898, showed the effects of the boom of the early part of the decade. The business blocks were large, but they had a deserted look about the upper portion, which the woodman looks on with fear in the case of a tree. The new blocks seldom rise above two stories; thus they give Columbia street a symmetrical appearance far better than the jagged look of 1898. Every firm has new offices of a modern type, and every business man appears to be doing well. There is a solid, prosperous look about the city."

—As reports continue to arrive from Manitoba and the North-West each in turn gives a more glowing account of the situation as it pertains to the crops. Late dispatches from Winnipeg state that the new wheat is arriving from country points quite freely and nearly all grades No. 1 hard. There seems to be a disposition among the more advanced farmers to hold their wheat for a better price, but this is often given more credit than it deserves. The thousands who recently went to Manitoba as harvest hands will give correct reports of the West, and this knowledge will be of vast influence in assisting the tide of travel in that direction.

—The old-established firm of Clark, Wright & Co., furs, Kingston, Ont., is in financial difficulties. An offer of 50 cents in the dollar has been submitted payable in 2, 4 and 6 months, unsecured. The liabilities are placed at \$5,100, with assets of \$5,600. The business was established over fifty years ago by Mr. Clark Wright, who subsequently admitted his son, Wm. C. Wright, as partner. The father died some 12 years ago, at which time, it was thought, a fair surplus existed. Trade has been quiet for some time.

—An amalgamation of detective agencies is reported to have taken place in this city. The Thiel Detective Service Company has acquired the business of Mr. John A. Grose (Grose's Secret Service), and will have charge of its affairs. Mr. John A. Grose will continue as assistant general manager, with Mr. A. C. Johnston, of the Chicago office, as resident manager.

AGENTS



On the Look Out For Business

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 COVENTRY, ENG. (Only address).

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

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Great Tower St.,

LONDON, E.C. - ENGLAND.

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

Unswd. Gin
"Old Tom"
British Brandy
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Champagnes
Lime Juice Cordial

Orange Bitters
" Brandy
" Gin
Ginger "
" Brandy
Cherry "
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Noyau
Raspberry
Lovage
Shrub
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Peach Bitters

Glenallan Pure Malt Whisky.
Shannbeg " Irish "
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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.

—At a meeting of creditors of the Murphy Shoe Company, Toronto, Ont., whose troubles were referred to in last week's issue, it was decided to sell the stock.

—Chicago capital has purchased the Father Quay mica mine at Gracefield, Que., which is said to be the most productive in the Gatineau district. New machinery will be introduced and the mine worked to its fullest capacity.

—A furious windstorm swept the Nova Scotia coast on the 7th inst. A number of lives were lost and wide damage was done to the various craft anchored along the shore or in the adjacent waters. The steamer Gaspesia, already well known owing to its cold berth in the ice off the Gulf of St. Lawrence last winter, was run against the rocks near Lingan, C.B., and badly disabled.

—An order-in-council has been passed, placing low grade syrups and molasses, used in the manufacture of compressed food for cattle, on the free list. This concession was granted, it is stated, at the request of the Portneuf Manufacturing Co., which represented that it would be of great benefit to shippers of cattle to Great Britain.

—The improvements that follow the path of civilization are gradually wending their slow way toward the golden heart of the Klondike. The superintendent of public works, in the Yukon, who is also superintendent of telegraph construction, recently arrived at Dawson City. He stated that the telegraph line was being pushed rapidly along and would have Dawson within its meshes by the middle of October.

—The descendants of Figaro are discussing a very important question in the old land. It seems there have been actions brought against them for injury when being shaved and damages awarded. To protect themselves from such verdicts it is proposed to insure the knights of the razor so that any one unlucky enough to be assessed in damages for a cut will be compensated by the insuring company.

—Some insurance journals have been making a great outcry about the marvellous recklessness of some English towns in having no fire brigade or a very inefficient one. It seems to be more reckless than it really is, for an English town to have no fire brigade. The houses in England are so built as to make the fire risk only nominal. Other buildings are also carefully constructed to obviate the risk of fire. There are millions of people in the old country who never saw a building on fire. Even in large towns a fire is a rare event. There is therefore no such need of fire brigades as in this country and the States.

—A Toronto letter of September 7th says:—The sum of \$742,820, being fifty-five cents in the dollar of the claims, was to-day paid to the creditors of the Farmers' Loan Company, by the liquidators, the General Trusts Corporation. Of this sum \$469,289 was paid to British creditors. The Farmers' Loan failed on November 16, 1897, and the delay in realizing was due to protracted legislation. It is anticipated that another dividend amounting to nearly thirty cents, will be paid from assets still on hand.

—Those who signed the Declaration of Independence in the United States little thought that before the close of the following century, soldiers, acting under the constitution would be upheld in such acts as forcibly capturing and destroying warehouses filled with grain, in distant lands, because forsooth, the inhabitants refuse to be bought like cattle and serve under a foreign banner.

—A Winnipeg letter states that there is a scarcity of lumber in many places throughout the province, and extending to some points in the territories, which has every appearance of a famine. Mills are running night and day yet cannot begin to keep up with the increasing demand, which, of late, is becoming more general.

—A medical journal affirms that since the craze for living out of town set in there has been a very marked increase in deaths from heart failure owing to the daily strain caused by hurrying to catch the train, morning and night.

PURE
OAK
BELTING

The J. C. McLaren Belting Co.,

Montreal and Toronto

Tel. No. Main 363

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DISTINCTIVE QUALITIES

—OR—

North Star, Crescent
and Pearl Batting.
Purity, Brightness, Loftiness.

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

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

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

Hoses, Tubing, Sheet, Pouches, Tobacco, Washers, Valves, Packing,	Closet Covers, (Ordinary and Patent), Gas Bags, Football Bladders, Tyres, Mats, All Surgical goods and Chemical Articles.
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—Goderich, Ont., voted, on the 8th inst., in favor of a loan of \$10,000 to the Kensington Furniture Company.

—The earnings of the Grand Trunk Railway from 1st to 7th September, 1899, were: \$597,853, against \$535,185, in same week of 1898, an increase of \$62,668.

—The Dominion Carbide Company, Ottawa, has been incorporated with a capital of \$250,000. The provisional directors are Messrs. J. W. McRae, S. H. Fleming, G. P. Brophy, and J. B. McCrae, of Ottawa, and T. L. Willson, of St. Catharines.

—The Lamontagne Manufacturing Company has been incorporated with headquarters at Montreal. The company, which will do a general business in leather, saddlery and trunks, has for its members S. D. Joubert, J. R. Larendeau, J. A. Bacon, E. Lamontagne, N. Prudhomme and E. Beauchamp, all of Montreal. The capital of the company will be \$100,000.

—Advices from Calcutta state that at a recent session of the India Council, the Viceroy, concurring in the statement of the financial member, who, in introducing the Currency Bill, said that in the absence of the mint proclamation from England it had been decided to make gold the legal tender immediately, in the conviction that no other measure would save India from disastrous embarrassment and fresh taxation, remarked that, thanks to the sagacity and common sense of the committee, the ability of the chairman, the strength of the case for the gold standard, and the remarkable consensus of opinion, the fiercely disputed matter had been the defence of India from the inevitable consequences of the decline in the value of the rupee, namely, fresh taxation. The adoption of a gold standard would enable India to embark in discussion with foreign powers and enter the field on equal terms. Since gold began to enter last year £2,620,000 had arrived. A fixed value must lend stability and confidence to foreign trade. He did not indulge in chimerical dreams of the future or pretend to open an Asiatic Klondike. He firmly believed and hoped the present action would invest the financial horoscope of India with the security which it had hitherto lacked, and which it was the duty of the Government to utilize in the interests of the Indian people.

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

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.

—An Ottawa letter of the 6th inst. refers to a sale of timber limits just closed in that city. The berths disposed of consisted of limits in Nipissing and Algoma, the property of the firm of Hale & Booth. The senior partner died recently, and the sale was called to wind up the estate. The amount realized was \$431,000, which is considered a satisfactory return. Most of the limits had already been cut over. The bidders were chiefly American and Ottawa valley lumbermen. Berths 2, 3, and 4, in the township of Butt, Nipissing, were sold for \$75,000 to J. R. Booth, of Ottawa. Nos. 136 and 137, on Serpent river, in Algoma, consisting of 36 square miles each, were bought in by John Charlton, M.P., for \$30,000. Berth No. 82, on the north shore of Lake Huron, from which some 20 million feet have been cut, was sold for \$315,000 to Thomas Pitts, of Detroit and Bay City, and J. Charlton.

—The enterprising town of Thorold, Ont., favorably situated regarding both rail and water shipping facilities, as well as water power, is anxiously looking for opportunities to enlarge and increase its manufacturing industries. A letter received, dated 8th inst., states that a deputation of the Thorold Town Council, headed by the Mayor, left for Toronto to interview the directors of the Durham Rubber Company in an endeavor to induce that company to remove its factory, which is now situated at Bowmanville, to Thorold. This town claims to possess exceptional advantages for manufacturing concerns on account of its excellent waterpower and its fine railway accommodation. Not long ago a by-law was passed offering a bonus of \$15,000 to a silverplating company, but a neighboring town made a still better offer and captured the concern.

—Work was begun at the Ottawa Calcium Carbide Works on the 7th inst. This is a new industry started as an experiment some time ago, with the result that new machinery and enlarged plant have been provided. Five tons a day is the present capacity. It is expected to run permanently.

—Messrs. T. Meyers, L. S. Lewis, J. N. Knowlton, L. H. Kerr, J. B. Pinkerton, all of Leeds County, Ont., have formed the Ontario Milling & Manufacturing Company, with a capital of \$40,000. The headquarters will be at Deloraine, Man.

M^o Pasteur, Dougall & Co
Fine Varnish & Japan
Manufacturers
Montreal
One Year's application

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.

—A by-law for the purchase of Dundurn Park and Castle, Hamilton, Ont., as a permanent city park, was voted on in that city, on the 7th inst., and carried by a good majority. The purchase consideration was \$50,000. The owner, Senator Donald McInnes, agreed to extend the payments over a term of 30 years at 3 per cent. The property will be remembered among old settlers in Wentworth County as the home of the late Sir Allan McNab, one of Western Ontario's pioneers.

—The older settlers of Manitoba; those who braved the hardships of pioneer life west of Winnipeg in the anti-railroad days, may well swing their hats high in the air as they now meet delegates from the States of Nebraska, Kansas, and Missouri, far to the South, on their way touring for the most suitable locations whereon to place dissatisfied U. S. settlers. The bountiful harvest will cheer them on to greater accomplishments, while the knowledge that their farms are each year increasing in value, will be adding zeal to their labor.

—An Ottawa letter states that arrangements have been completed by the Department of Inland Revenue for enforcing the new grain inspection act, which applies to all grain hereafter deposited in elevators. The act specifies that notice must be given when two grades of grain are shipped in the same cargo, also stating the quality and quantity of each kind. After much thought, a series of regulations has been devised, which, it is believed will prove satisfactory to all. Henceforth the European buyer can rest contented that his purchase has been as represented, ample means of redress being at his disposal should he find it otherwise, which, under the conditions, will be less likely.

—The Springfield "Republican" celebrated its 75th birthday on the 8th inst. by issuing a number containing a history of the paper, illustrated by portraits of the leading inhabitants of that old city, and pictures of churches, stores, residences, and public buildings as they appeared early in the century. So far as the buildings go they are exactly like a number which remain in the older parts of this city. As to the portraits they show the faces of men who would attract no attention were they to walk our streets to-day in modern garb. We take the opportunity of complimenting the Springfield "Republican" upon the remarkable vigour and literary skill with which it has kept up a daily fusillade against the imperialistic policy of the McKinley administration. Our contemporary is evidently a power in the States which has to be reckoned with.

—An Ottawa letter tells of a new manner of capturing bank robbers. Some months ago a number of tramps, inhabiting the banks of the Ottawa river, were arrested by the Hull authorities. Something in their demeanor recently aroused suspicion in the minds of the guards, who decided to run them through an examining sieve, with the result that two of the number turned out to be the parties who robbed the Standard Bank at Bowmanville, Ont.

—The following additions have been made to the list of post-offices at which customs duties may be collected on postal packages:—Milton West, Ont.; Bass River, N.S.; Bella Coola, Lillooet and Fifteen Mile House, B.C. Newcastle has been detached from Port Hope, and is placed under the survey of Bowmanville.

—The present high price of Western cheese did not prevent a car load being burned on the C.A.R. track near Coaral merchandise were also consumed. Fully insured.

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 & ffs.
Naval Stores, &c., &c., &c.

Offices and Warehouses:

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POST'S "C.B.Q."

THE MOST EFFECTIVE CURE
yet discovered for

**GOUT, RHEUMATISM,
AND ALL URIC ACID TROUBLES.**

UNQUESTIONABLE TESTIMONIALS.

Mr. W. YARDLEY, the celebrated Cambridge University Cricketer, writes over two years after the cure was effected:—

BEEFSTEAK CLUB,
9 Green Street, Leicester Square, W.C.
March 29th, 1898.

Dear Sir,—I see in your advertisement in to-day's "Daily Telegraph," that you publish a letter of mine to you, dated February 9th, 1895, in which I testify to the fact that your "C.B.Q.," after three months' steady trial had greatly benefited me at the time. I hope it may give you as much satisfaction as it gives me to know that from that day to this I have never had a symptom of the Gout, to which I was a martyr for over 25 years, before I had the good fortune to take your "C.B.Q."

As you are well aware, I have no interest whatever in your medicine beyond the good it has done to me personally, and the hope that many other sufferers may benefit as I have done from its use.

Yours faithfully,

W. YARDLEY.

Can better evidence be required of the curative properties of Post's "C.B.Q."?

Mr. Yardley used 10 bottles of medicine.

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

POST'S LINIMENT.—No. 1 gives a 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 Lame Back, Stiffness in the Joints, Contraction of the Cords, &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver, Constipation, &c. Price, 1s. 1d. 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.

Montrose Villa,
1 Primrose Road, Leyton,
28th September, 1898.

Dear Sir,—After suffering from Muscular Rheumatism and Sciatica for 18 months, I was induced to try your Tablets, and am pleased to say, that after three months' treatment I was able to walk a distance of four or five miles easily, while before I tried them it was a misery to walk a short distance.

I have recommended them to several friends, who have also derived great benefit. I cannot do otherwise than speak well of your medicine, and would advise all sufferers to give it a fair trial, but not for a week or two only, and then leave it off if results are not satisfactory, as I received more benefit in the last month than I did in the first two.

Yours faithfully,

W. E. PHILLIPS.

HENRY NICHOLLS, Esq., late Treasurer of the Oxford University Golf Club, writes:—

Mill Road, Deal,

January 5th, 1899.

Sir,—After three months' patient trial of your "C.B.Q." Tablets, I feel bound to say that the Rheumatic Gout, Eczema and Sciatica which I suffered from for many years has been wonderfully benefited. I have tried Aix-les-Bains, Buxton, Droitwich, and various others; I have been under good London doctors, and taken many kinds of medicine, but nothing has ever hunted the poison out of my system, and at the same time done me no sort of harm, so far as I am aware, as this medicine. I had for years little or no peaceful sleep, and was regularly run down, and now I am comparatively young and fresh again, and can sleep quite comfortably, though before I took the medicine I could not lie in any posture free from gnawing pain. My general health is also, as might be expected, wonderfully improved. I can now defy the weather more in playing golf, and even hunting, and I feel that I really ought to make this known for the benefit of other sufferers.

A. M. POST, Esq.

No Colchicum, Calomel or Mercury.

—The wheels of progress have not been revolving in the right direction for Pierre Benoit, master carter, St. Henri, Que., for the assignee has, at present, control. He owes about \$2,200. A meeting to appoint a curator has been fixed for the 19th inst.

—The reported failure of the Labrador cod fisheries is again attracting attention. A Halifax, N.S., letter states that fishermen returning from the cod grounds report the situation there as assuming serious proportions. The cod fishery has been almost a total failure, and all vessels are returning with small fares. As the fisheries are the chief support of the people, much anxiety is felt for the near future.

—The town of Fort William, Ont., voted almost unanimously, on the 11th inst., in favor of a grant of land and exemption from taxes for ten years to Mr. W. W. Ogilvie for milling and elevator purposes. The proposed plans provide for a \$2,000 barrel mill with flour and engine room to increase it to 5,000 barrels if necessary; a storeroom for 100,000 bags of flour and a grain elevator of 800,000 bushels capacity. The total cost will be about \$500,000. Work will be commenced without delay.

—It was once remarked to a young man who had just opened up a little grocery business in a small city. "Why, you ought to get most all the trade that's round here. A young, unmarried man like you should command a big trade and be the envy of the town." While there may be something in it, the hard facts prove that occasionally such people fail. A meeting of the creditors of John Rodgers, grocer, Hamilton, Ont., was held on the 11th inst., the assignee being in charge. He was a young, unmarried man, with but little capital, but he had faith in the grocery business and he bought out the small stock of D. W. Hammond on February 21st last, and succeeded to the business.

—August failures, says Dun's Review, were smaller in number than for any other month in six years, excepting May and July of this year, and smaller in amount than for any other month excepting May, June, and July of this year. It happened that those months were exceptionally free from the large failures which come with little dependence on the existing state of business. In manufactures August failures were the smallest in any month excepting May of this year, and neither in that branch nor in trading was there any sign of any weakness in any branch of business. In all important branches of both, clothing stores possibly excepted, the absence of large failures, was particularly significant. But if failures are few the volume of solvent business is heavy, with August clearings 24.0 per cent. larger than last year and 55.4 per cent. larger than in 1892. For six years the average of manufacturing failures in 1898, but this month it is only 37 per cent. of that average in no year fallen below \$5,000,000 per month excepting age. In seven classes the manufacturing failures were the smallest ever known in August, including the great unclassified list, machinery, cotton, woollen, clothing, liquor and hat manufactures, while failures in iron were smaller only

in 1898, and in leather only in 1895. In chemicals failures were smaller in 1897 and 1895, while in lumber, printing, milling and earthenware, the amount was smaller in August of three of the six years, each in 1894, three in 1898, one in 1897, one in 1896, and three in 1895. But for a single failure exceeding in amount all the August failures of three previous years in earthenware, that class would also have made a good return, and although two large failures in miscellaneous manufactures covered \$473,600 of the liabilities in that list, the aggregate was yet smaller than in any other year.

—Among the various lines of retail business which are subject to occasional loss through the inroads of the unscrupulous seeker for credit none appear to be subject to as many attacks as the general store. Doubtless, when a man opens a special line he is better prepared to concentrate his wisdom in its careful government, than were he to handle everything. In the latter case he may be said to deal with everybody, consequently the "beat" edges his way in sooner or later, only to leave an indelible mark. E. D. R. Phillips, general dealer, Bath, N.B., is endeavoring to compromise at 30 cents in the dollar, cash. The business is an old established one, being running for a quarter of a century, and doubtless could show many accounts on its earlier books that have been left to the slow hand of time to erase. The present owner was alone in business until May, '95, when he admitted E. W. Seeley, as partner under the firm name of Phillips & Seeley. The latter did not remain long, withdrawing in the fall of '96. In '78 the business became too heavily in debt, and a compromise was effected at 50 cents in the dollar. The present liabilities are estimated at \$15,000, with assets nominally in excess, but consisting largely of real estate and book debts, either of which would show loss by hasty realization.

—An exhibit of the metric system, which Sir Joly de Lotbiniere is anxious to have adopted as the measure of the country is on view in the Exchange Hall of the Board of Trade. From the nature of the comments overheard, it will be some time before the system is understood, much less adopted—if adoption is expected to come from the present habitudes of the floor as a result of the object lesson placed before them. The average merchant on 'Change solemnly inspects the metric chart displayed, sniffs diplomatically if anyone is at his elbow, and then remembers he has a little time on his hands to spend a few moments with Dreyfus in the reading room. Wheat at 60 pounds to the bushel appears to be good enough for them.

—The lumber camps during the coming winter bid fair to display much of the old-time spirit which caused them to be the subject for after song and story. Men are scarce and, as a consequence, wages are high. An Ottawa letter states that operations in the Georgian Bay district will be very active and that good men will command high wages. The price now being paid is \$25 a month, as compared with \$18 last year.

The Guaranteed 5% Investment Policy, with Guaranteed Additions
OF THE
IMPERIAL LIFE ASSURANCE COMPANY OF CANADA,
PROVIDES FOR

- 1st. A Guaranteed Annual Income for 20 years after death or after the maturity of the Endowment term,
and
- 2nd. A Guaranteed final payment equivalent to the aggregate amount of the 20 instalments,
and
- 3rd. A Guaranteed Addition to the instalments should death occur within the Dividend Period.

For further particulars apply to
PROVINCIAL OFFICE,
Bank of Toronto Chambers,
MONTREAL, Que.

OR TO

HEAD OFFICE,
26 King Street E.,
TORONTO, Ont.

GROCERY NOTES.

—Mail advices state that the new crop of Grenoble walnuts will turn out about \$10,000 bales, or a third less than last year.

—Late cables report an advance of 6d. in the cost and freight price of new Persian dates, for shipment on the first tide steamer.

—Cables from Greece quote new crop currants for immediate shipment at 13s 3d. The Greek market holds firm at these quotations, and mail advices note that growers maintain an indifference, resisting any decline, although present prices are considered very satisfactory for them. They are no doubt in a position to hold, having secured remunerative prices for the bulk of their last crop and are able to secure advances from the Retention Bank at low rates. The method of collecting retention has also been changed somewhat, thereby actually increasing the retention to 17.64 per cent.; the retention of 15 per cent. being taken on the actual export of fruit. Considerable old fruit has no doubt been bought for American trade, and advices note that the quality of the old fruit in general is not satisfactory, and buyers should be careful to see that they get fruit of the crop of 1899 when buying new currants. Some rain had fallen at the time of writing, and as fully one-third of the fruit was then exposed it seems as if some damage must have been done.

DRY GOODS NOTES.

—The double breasted vest is endeavoring to make bosom friends of the trade, but many are opposed to its methods and prefer to remain single.

—Furs will play a prominent part in the coming winter selections. Higher prices will rule in many varieties, but the public have become imbued meantime with the presence of prosperous times and price will not call for as much consideration as in former years.

—New styles in men's ties have been arriving lately at a rate which sometimes taxes the time of the busy retailer, who no sooner has his window properly trimmed than he is shown the advance card of something else destined to claim exclusive attention the following week.

E. BOISSEAU & CO.

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

CLOTHING

Yonge & Temperance Sts.,
TORONTO, ONT.

—Manufacturers of woollens in Huddersfield, Eng., are reported to be well employed upon orders. A fair inquiry is being received from the Continent and Canada, but the trade with the United States and South Africa is sluggish. Wools are being sold slowly, but at firm rates.

—The prevailing cool weather has put a sudden stop to the selling of balance of summer goods. Montreal retailers are showing fall and winter weights, while the dealer in furs has already begun to give his show windows the appearance which would denote early and liberal purchases.

—From the Barnsley linen market reports are received relative to the satisfactory condition of manufacturers, who have enough orders to keep their plants running on full time. The demand for ordinary qualities of linen fabrics is maintained, but in finer qualities there is not much doing. Bleachers are busy. Yarns are quiet, but values remain firm.

—The wool market shows a steady improvement in Leicester, with a firmer tendency to prices. The total consumption of raw material is much above the average of the last ten years. The yarn market is in a very active condition, and no difficulty is experienced in marketing the whole of the production as fast as it is spun. The hosiery industry maintains a healthy and active tone.

—Orders for winter and spring goods at Huddersfield, Eng., are said to be on a larger scale. Manufacturers of fine and medium vicunas, fancy worsteds, serges and cheap tweeds are in an enviable position. Some mills are compelled to run night and day, and in some instances manufacturers are refusing orders. This state of affairs has resulted in a rise in the price of piece goods, which is likely to continue in the face of a further advance in the price of wool.

—The wool market at Bradford, Eng., is reported active. Merinos and fine crossbreds continue firm and attention is paid to medium crossbreds. English wools are flat and prices low. Manufacturers are busy. In Leicester the wool market is reported to have a stronger tone, the improvement being especially marked on the lower class of crossbreds and English wools. Good English wools are still abnormally low. Heavy quantities of wool are being used and choice merinos demand extreme quotations.

—Latest advices from Nottingham declare that lace and curtain yarns are meeting with only a languid inquiry and prices have not been fully tested. There has been a steady demand for merino and cashmere yarns, of which prices are firm. Silks are only in limited request. Bobbin and mosquito nets and other plain laces remain at the highest quotations, and orders are still in arrears. A few specialties of cotton millinery laces are in good request and machinery is fully employed in the fancy lace branches.

Telegraphic Address: "MAROQUIN, LONDON."

T. T. WOOD & CO.,

→ Manufacturers of ←

MOROCCOS, Roans and Wool Rugs,

FOR

UPHOLSTERERS, COACH BUILDERS,
Case Makers, Bookbinders and Bag Makers.

198-200, Bermondsey Street, Southwark,
LONDON, S. E., England.

50 YEARS OLD
ESTABLISHED
184

Assets Over Assurances Over
\$20,000,000 **\$75,000,000**

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CANADA LIFE
Assurance Company.

A. G. RAMSAY, President. J. W. MARLING, Mgr. for Quebec P 10

THE STANDARD ASSURANCE CO. ESTABLISHED
1825.
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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.



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CAPITAL: THREE MILLIONS STERLING.

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A. W. GILES, }
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JAS. BOOMER, Manager.

R. P. TEMPLETON, Assistant-Manager.

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

J. JENNENS,
Manufacturer of Every Description of
ENGLISH CLOCKS.

4 & 5 Skinner Street,
CLERKENWELL,
— LONDON, ENG.



(FOUNDED 1825.)

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

Fire risks accepted on most every description of insurable property.

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Agents Wanted throughout Canada.

FIRE. LIFE. MARINE.

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OF LONDON, ENG.

Established in 1781. Canadian Branch
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City Agents:
E. A. Whitehead & Co. English Dept.
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London Market, Bonds, Debentures and
Large Loans on most satisfactory terms.

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151 ST. JAMES STREET, MONTREAL.

THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, SEPTEMBER 15TH, 1899.

THE NOTE ISSUES OF CANADIAN BANKS.

From the enquiries made as to the position of those who had notes of the Ville Marie Bank, and from remarks and incidents which have come to our knowledge, we conclude that there are large numbers of persons who are not well informed in regard to the note issues of the chartered banks of Canada. A lack of information has caused some who held notes of the above bank at the time of its closing to part with them at a heavy loss.

By the Canadian Bank Act each chartered bank is authorized to issue notes up to the amount of its actual paid up capital, unimpaired. The average of the total issues is about two-thirds of the paid-up capital, so that the banks, as a whole, could issue over \$20,000,000 more notes and yet be within the legal limit. The distribution of note issues in proportion to the limit fixed by paid up capital, and in proportion to total assets are shown in the following table:—

No. of Banks.	—Aggregate—		
	Capital.	Circulation.	Assets.
17	\$6,438,000	\$4,821,000	\$39,992,000
8	10,450,000	9,232,000	87,923,000
8	16,926,000	12,170,000	120,737,000
4	29,000,000	14,285,000	164,843,000
37—Totals	\$62,814,000	\$40,508,000	\$413,545,000

The above statistics show that the 17 banks having each a capital less than \$1,000,000, have on an average assets seven times larger than their total note issues. The 8 banks with capital of \$1,000,000 to \$1,500,000

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By SPECIAL APPOINTMENT
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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 Eng' and 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.

have assets over eight times their circulation. The 8 banks with capital of \$1,500,000 to \$3,000,000, have assets ten times their circulation, and the four largest banks with capitals of from 5 to 12 millions have assets twelve times as large as their note issues. As a rule, the smaller the capital the nearer the circulation approaches the limit.

Several banks could issue more notes with advantage to their business. The legal restriction is one of the disadvantages of a small capital in proportion to the active business which has been acquired, and which could be done were the bank's resources enlarged by increased note issues. The operation of increasing the currency of the banks proportionately to the increase of their paid up capital, affords a striking illustration of the fundamental principle of the Canadian banking system, which is, the collection by banks of the capital of the investing classes into a reservoir, and its distribution amongst the mercantile classes by which areas of business are made fertile that would otherwise be barren and unfruitful.

What then are the conditions which exist for protecting the holders of bank notes in case the issuing bank becomes insolvent? It is only just that such note holders have special protection, for, practically, the public has no choice in regard to the receiving of bank notes, as all our business arrangements assume that bank issues are current money. The notes issued by a bank become a first charge on its assets in case of the bank becoming insolvent. If there were any capital subscribed and not paid up, calls could be made to provide for redeeming the note issues. By Canadian law each shareholder in a bank is liable to be called upon to pay a sum equal to the amount of his shares to meet the liabilities of the bank. This is called "double liability," and, if needful the shareholders could be compelled to pay over again the amount they have invested in the stock of a bank, in or-

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, \$3,487,500.95
Total Paid Members, 1898, \$4,584,095.12

CASH AND INVESTED ASSETS.

et Surplus in vested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898, \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 Ins., \$32,037,390
Total Business in Force Dec. 31, 1898, " 102,379 " 269,149,324
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

der to redeem the note issues. Thus, as the note issues never exceed the paid up capital, a fund could be raised towards paying the notes even if the bank had no other assets. But, for a bank to go into liquidation which had not assets enough to redeem the note issues, is almost inconceivable in Canada. Besides all the existing assets, and the liability of the shareholders, there is a third line of protection to guard note holders from loss which is very peculiar, and, in the judgment of many, not equitable. This protection is afforded by a "Bank Circulation Redemption Fund." The amount of this is given in the July bank statement as \$2,072,615. The amount is regulated on the basis of a five per cent. contribution by each bank on its average circulation in the previous year. This fund is held in trust by the Finance Department of the Dominion Government. It bears interest at 3 per cent., the same as is allowed on deposits in the Government Savings Banks. Should arrangements fail to have been made for paying the notes of an insolvent bank in the two months following its stoppage, the Circulation Redemption Fund held by the Government may be utilized to redeem the notes. A further levy can also be made on the other banks to supplement the Redemption Fund.

The notes of a bank in suspension carry interest at six per cent. from the day the bank stopped to the day fixed for payment of such notes. Practically then, the notes of an insolvent bank are worth more than those of any bank, as they are certain to be paid in full with interest, for a short period, at 6 per cent. Theoretically the payment of the aggregate circulation of all the banks of \$40,270,000 is secured by assets existing and collectable to extent of \$476,000,000.

Although this view has been presented by several bankers in their exposition of the banking system of Canada, we regard it as more impressive than exact. They have each given the total assets of all the banks, to which they have added the amount legally collectable under the double liability clause, this total they have presented as the fund available for paying the note issues. Brought up to date of last return, July, this exhibit would read as follows:

Total assets of the Banks	\$412,597,714
Double liability of shareholders	64,364,348
Total fund for paying notes	476,962,062
Total amount of note issues	40,270,100
Excess of funds for redeeming notes	436,691,962

According to this mode of stating the case, there are \$11.80 available for every dollar of notes issued. This, however, is a very exaggerated view. In the first place, the exhibit is made on the supposition that all the banks have failed, and all their notes have to be redeemed, which is, we submit, an impossible event. But if it occurred, of what value would be the assets of banks? Such a financial cataclysm as is supposed would ruin every business institution in the country, so that the assets of the banks would be reduced to a merely nominal value as their loans would be uncollectable. Under such conditions the double liability law would become a dead letter, as all shareholders would be ruined.

Happily, there is no necessity for such an hypothetic argument to prove the security of a Canadian bank note. The business-like view is to take the case of any one of the banks which might fail, and a worse one than the Ville Marie could not be selected. The notes issued by the Ville Marie are returned in its last statement as \$261,570, but that this was a false return is proved by there being notes for \$457,000 in the hands of the other banks. Its total assets were given as \$2,267,516. These were over-stated, but suppose they were only worth 25 cents on the dollar, that would yield \$553,000 to pay the notes, without taking a dollar from the Bank Notes Redemption Fund. We venture to say that every other bank in Canada would show assets worth seven to ten times those of the Ville Marie in proportion to the note issues.

Of course, the notes actually issued by a bank may largely exceed its paid up capital, as was the case with the Ville Marie. When this has occurred the payment of the notes will absorb a portion of the assets which would have gone to the depositors, had the legal limit been observed. Such a proceeding is, however, a grave crime, for the commission of which the penalty, by fine, is very severe. It cannot be done too without a false return being made to the Government, which is also a crime involving several years' imprisonment. The Ville Marie case will probably cause the banks to make a strong effort to secure release from the obligation to keep up a Note Redemption Fund, as well as from the liability to make up a certain further amount towards paying the note issues in full of an insolvent bank. It is certainly not equitable to make any part of the liabilities of an insolvent bank a charge upon the shareholders of other banks, who have had no interest or connection with the institution which has failed. To assume that all banks have a solidarity in the note issues is to assume what is fictitious as the several banks are competitive enterprises and they are striving to acquire as large a share of the note circulation as the law allows. If bank A is partly responsible for the note issues of bank B, and vice versa, they ought, in justice, to each have some oversight of the business of the other. At least, they are fairly entitled to have some power of preventing an excessive liability being created by the note issues they are responsible for, being in excess of the legal limit. It is reasonable that an inspection of the circulation account of the banks be made by an independent Government official once a year.

There is a feature about the Ville Marie case which needs explanation. It has been proved that the note issues of that bank were about \$200,000, or 75 per cent. larger than was stated in its return to the Government. The notes in circulation when the bank failed amounted to about \$457,000, whereas the return in July was \$261,000. But, why did the bank officials mis-state the amount of the circulation? The paid up capital, ac-

ording to the return, which has been unchallenged for 20 years, was large enough to have allowed a circulation as large as that which existed. Why, then, conceal the fact? Did the Finance Department know that the paid up Capital of the Ville Marie was wrongly stated by some 75 or 80 per cent.? Had that Department therefore required the Ville Marie to keep its circulation within the limits of its actual paid up capital? If so, why was the perpetual false return of the amount of the Ville Marie paid up capital allowed to appear in the monthly bank statement, which was issued by the Finance Department? If no such restriction had been placed on the bank, why was the real amount of its circulation falsified? As we have said, an explanation is needed as to why the real amount of the Ville Marie circulation was concealed from the public.

So far as the notes of this bank in the hands of the public are concerned, they are as good as so much gold, nay better, for they will be paid in full in gold, and with their face value will also be paid 6 per cent. interest from date of suspension to the day fixed for their redemption.

We submit that the foregoing statement is an absolute demonstration that the notes issued by the banks of Canada are secured beyond all risk, they are indeed as good as gold.

INSURANCE AGENCY TROUBLES.

At the Convention of Local Fire Insurance Agents held at Buffalo considerable discussion took place over the troubles incident to the calling of agents, for the cure or mitigation of which various remedies were suggested. Mr. E. C. Irwin, President of the National Board of Fire Underwriters, is reported in the Baltimore "Underwriter" to have read a strong and interesting paper on the relations subsisting between companies and agents. Mr. Irwin dwelt upon the common interests of agent and company, and elucidated "the truth that the prosperity of the agent is dependent upon the prosperity of the company, and vice versa, and that an injustice to one is an injustice to both; yet this is like many other great truths that are so simple that they are ignored and finally forgotten."

He then pointed out with much frankness the source of most of the troubles which arise between companies and agents. "I do not believe you have so much to fear from lack of co-operation of your companies as from your own membership. In their greed for business, companies have appointed many men unfit to hold their commissions; and while the great majority of agents are deserving, faithful representatives, there are some who would be better employed in breaking stones and shovelling gravel on the highways, instead of cutting rates and demanding more commissions to pay rebates in the agency field—and perhaps this suggestion would apply to some men who hold official positions with the companies, but they are not under consideration at present. These agents not only never succeed permanently, but they are a stumbling-block in the way of the success of our business and a disgrace to the profession, and from this source will come opposition to the best principles of your association; for, after all, your success depends upon the sincerity, honesty, and integrity of your motives, and the adoption of these principles depends upon the personnel of your membership. Therefore, be careful of your membership. Strength does not always rest with numbers. Better have an army of ten thousand men upon whom you can rely than twenty thousand one-half of whom are traitors in camp and deserters in action."

In considering this old time question we submit that too much has been said of a general nature. We have no objection to anything said by Mr. Irwin as said in above quotation from his paper. But what does it all amount to practically? The reply must be nothing beyond the ordinary ethical principles applicable to all forms of business, and to all classes of organizations. Agents must be capable, honest, loyal to the company they represent, and true to each other. Surely all this is too obvious to need solemnly re-asserting at a Convention. What the agents require for the more satisfactory conduct of their business with companies, and their mutual relations, are, specific regulations for their guidance in all the circumstances which are likely to arise in their daily business. A pilot is not helped by being told to be always careful, to avoid shoals, to steer clear of other vessels, and generally to consider the safety of the ship. Giving him advice of that kind is rather a reflection on his intelligence. What a pilot needs is a carefully drawn chart of the course and rules for acting under specified conditions; so with agents. To tell an insurance agent to be sincere, honest, loyal, is to doubt whether he has sense enough and moral principle enough to act uprightly.

If these big Conventions elicit no utterances of greater practical utility than a homily on the elementary ethics of the agent's calling, they have no value whatever, except as pleasant gatherings for social intercourse. We do not belittle their value in this respect because we regard it most helpful to men in the same calling to have opportunities for the mutual interchange of ideas and for expressions of fraternal sentiments.

AN ENGLISH FORM OF PROTECTION.

It has been urged again and again that trusts owe their vitality to the protective system. Some recent combinations in England prove that trusts also spring up where Free Trade exists. One of these has just been organized to embrace all the manufacturers of wall paper in Great Britain who have arranged to pool their profits. The first step of the combine was to double the price of the cheapest sorts of wall paper, which had been reduced below the profit-yielding figure, owing to severe competition. The losses made by cutting prices are to be recovered by maintaining prices at an exorbitant figure under the monopoly. As wall papers are admitted free of duty into England, and are made in France and elsewhere on the Continent as cheaply as in the old country, the necessity arose of blocking their competition as otherwise the new trust could not keep up the advanced prices. There being no chance of a protective tariff, the combined manufacturers required the retail dealers to sign an agreement not to purchase foreign wall papers in the next ten years. Thus a more effective protection to their industry was secured than even a high duty on imported wall papers. England consequently exhibits a form of trust which is more obnoxious to adverse criticism than any yet organized in the States, as an absolute monopoly of supply has been secured for ten years, and prices have been largely enhanced without any fear of competition reducing them.

THE HARBOUR AND RIVER.

The statistics furnished at the meeting of the Harbour Board on Tuesday are of interest as showing the condition of the trade of the country. Last year was exceptional as regards the number of vessels and tonnage arriving at this port. Up to the end of August this year the returns show the falling off in the number of vessels compared with the same date in 1898 to be 39, and the tonnage 35,000 tons. This is really not discouraging; the larger size of the vessels of the different lines frequenting the port readily accounting for the reduction, when the discouragement to tramp vessels to the St. Lawrence from the ill-considered discrimination of the marine insurance companies in the matter of premium on risks is taken into account. The receipts for wharfage dues is, however, a good test as to the amount of business done in the port. As stated above, the previous years business was large, and it is gratifying to learn that the revenue up to the 1st September was some \$5,000 larger than last year at the same date, while the increase is likely to be larger as the season advances. There was great elasticity in this year's August returns, compared with August, 1898. For that month the wharfage dues on imports were \$19,500 against \$18,000 in 1898, and the dues on exports were \$25,000 as against \$18,000 for the same month in 1898.

Everything coming to the port or going out of it has to pay harbour dues and these tables therefore are a clear indication that the volume of the country's business oceanwards is growing in volume.

From the report of the Board's meeting we gather that the trouble with the City Council regarding the joint works in connection with harbour enlargement and flood protection has been settled. In what way so far does not appear. This is a matter of such importance that the public is entitled to full information and the contract should be given the fullest publicity. It is a matter of general interest, one that extends beyond the views simply of individuals.

For instance, it is certain that unless provision is made for a change in the sewer at the Custom House when the proposed new piers are built, extending out 1,000 feet, the basin opposite it will become a stagnant pest nuisance. There will then absolutely be no current to change the water. It should be the duty of some one to see that provision be made for preventing this. The Harbour Board is evidently assuming the position of ordinary contractors, and it may be that a construction shall be put upon the contract that may throw that expensive work upon the Board, and so give rise in the future to trouble that could well have been avoided by a clearer understanding at the start. From a sanitary point of view it would be criminal to make no provision for that work's being done simultaneously with the construction of the new piers. It is a singular role for the Harbour Commissioners to appear in—that of contractors, but if they assume the part, they may perhaps be forced to assume likewise all the responsibility thereof.

The agitation and remonstrances against the unfair imposition of discriminating insurance rates against the St. Lawrence route will, we are pleased to note, lead to the restoration at an early date, of the former condition of things. It has been clearly shown to the underwriters in England that the Government of this country has always been alive to the necessity of providing for the safe navigation of the St. Lawrence. Much has been done,

—The number of new settlers in Manitoba for the past year is placed by the Commissioner of Immigration at 35,000 to 40,000.

and is still being done in this respect; and, as a matter of fact, the dangers are no greater in the St. Lawrence—either above or below Quebec—than are incident to other routes.

It is far too common for some people whose interests are imaginary or real, to magnify mishaps or accidents to the disadvantage of this route and especially to the Montreal end of it. This mischievous tendency is to be deprecated. We opine it would not be tolerated elsewhere. The authorities in charge of these matters are—in the main—showing praiseworthy zeal in making the desired improvements and endeavouring to keep up with the unceasing efforts of shipbuilders in enlarging the size of the vessels coming to the St. Lawrence.

The safety with which, under ordinary care and watchfulness, large modern built vessels now frequent this port every week is proof positive that risks are no greater on the St. Lawrence than they are on other routes, where accidents and difficulties of navigation are not bruited and magnified as they have been on our great national waterway.

LIBERTY AND LAW.

The fondness for lawing displayed by many of the least responsible of our foreign acquisitions is a compliment to our institutions which we do not always appreciate. It simply implies that these people in their own country were not of that class the members of which have manifold advantages in suits at law—who are the defendants in most cases of the kind. The man who has been worried all his life by such persecution feels himself a new being under our laws, which are supposed to favor all, rich and poor, alike. The importance which a suit-at-law gives to a poor creature who walks with a stoop, because he has never in his own country been able to hold up his head,—who, like Longfellow's Blacksmith,

"Looks the whole world in the face
For he owes not any man"—

is very tempting to these recent arrivals among us—little better than serfs, who are immediately on the watch to test their new-found privileges—to feel they have footing on a land to touch which, as ever on British ground, confers the status of the freeman.

A glance at the list of Writs, Judgments, and Executions recorded in our courts almost daily warrants the belief that the fondness for rushing into court for the recovery of the merest trifles—for the recovery of sums of between \$20 and \$50 or \$100, would warrant the belief that the taste is growing upon "the people" rather than showing a surfeit because of repeatedly futile attempts. Cases are not unfrequent where a suit for \$9 or \$10 cost the unsuccessful claimant over fivefold. The number of these small cases is a continual source of trouble and waste of time, and we agree those who sigh for some readier mode of settlement. The salaries of judges and officials must be paid, and the greater number rendered necessary by this increasing quantity of petty lawing has an injurious effect upon those who are inadequately paid at the best.

As in some transatlantic countries where the "Laws are like cobwebs, in which the great flies break through, and the little ones are caught," these contests are largely against the class which is not suspicious enough to beware of the wool-cap, whose intelligence is not always keen enough to withstand the wiles of the spoiler. That

this is the case is shown by the names of plaintiffs and defendants, which are generally unmistakable. A business man—a successful one—in Montreal has for years settled his disputes out of court through the intervention of referees, appointed by both sides, thus saving himself much valuable time, worry and expense. Law, as Blackstone hath it, is the rule of right; and there is something of wrong and right in most cases brought into court, which could have been settled more profitably outside it.

THE BIRMINGHAM OF CANADA.

Our lively contemporary, the Hamilton "Spectator," is up in arms at a writer in a Toronto journal styling Brantford "the Birmingham of Canada." This title is declared to have been "copyrighted by Hamilton and been its exclusive property for many years." The copyrighting is, of course, one of those humorous phrases for which the "Spectator" is famous. That Hamilton has been styled the Birmingham of Canada for many years we can testify, although we are not sure that the title has the honour or the value which seem to be supposed. The list of manufacturing concerns in Hamilton given by the "Spectator" includes several of those employing the largest number of hands which are of a class not represented in the old country Birmingham. The same may be said of Brantford. Both Canadian cities are progressive and prosperous centres of manufacturing, but neither of them has any such special features as to render either of them comparable to Birmingham, where, it has been said, "everything in metal is made, from a pin to an anchor." We prefer our Canadian cities to acquire a reputation for and to be known by their own products, rather than have their credit a mere reflex of some old country place. Hamilton and Brantford manufacturers should aim at establishing a local fame, so that for an article to bear the trade mark of a Hamilton or a Brantford firm should be a guarantee of reliability. In both places there are manufacturers who, in their line of products, could safely challenge comparison with any Birmingham maker. Let all the industries of those cities be conducted with equal skill, thoroughness, and conscientiousness, and Hamilton and Brantford will each have reason to be more proud of its own name than its likeness to an old country town.

IMPROVEMENTS AND ECONOMIES.

Our neighbors are ever on the alert for improvements in any commodity made by hand or machinery. There are few articles for which a profitable demand sets in anywhere the world over, which do not ere long engage the attention of the ingenious Yankee. There is in almost every shop or factory in the Northern States a man who distinguishes himself by his ingenuity, who spends some time every day in studying and adopting old improvements and devising new ones. The salary of such a man is usually much greater than that of the ordinary workman in the same factory; indeed he often receives good returns from his royalties alone. The competition for such men is keen, and they are not by any means confined to the native Americans; they are frequently from beyond the seas, many of them Germans, but their wits are rendered more keen by the encouragement they receive in a country where many protected foreign patents are free to all who wish to use them, and where ability is usually well paid.

Our own people are not less slow to seek for

samples and adopt improvements. Every year or oftener the factories and shops of the neighboring States are visited by persons interested in new inventions or improvements, and as there is little scruple in Jonathan's mind in adopting English, French and German novelties, he is not surprised or disturbed that the war is taken into Africa and he given a taste of his own medicine. English and French manufacturers are becoming less negligent in seeking improvements and economies in manufacture which they are continually feeling are necessary if they would continue to hold their own in the world's markets.

Even in such a trifle as starching and ironing by machinery, the improvement made across the border within a few months is something remarkable. The wooden or metallic stiffness of many years has given place to a more flexible collar and cuff and shirt-bosom, which cannot fail to be welcome to numerous wearers.

PRESS REPORTS OF CRIME.

If we may judge by some remarks in the London "Bankers' Magazine," there have recently been an unusual number of frauds perpetrated on bankers. Our contemporary has some severe strictures on the press for giving publicity to these frauds. It remarks: "An ingenious office boy, manages, by a series of clever manoeuvres, to get possession of his employer's cheque book and successfully forge and cash some of the cheques. Thereupon certain journals, for no other reason, so far as one can see, than the encouragement of other office boys, forthwith publish the minutest details of how the thing was done. The case of stolen bank notes affords another illustration of the same kind of thing. A bundle of notes is stolen; two or three of them, after the lapse of some time, are presented, and forthwith an enterprising London paper explains to the world the precise manner in which it is possible to get rid of stolen notes without fear of detection. These, we suppose, are some of the penalties attached to a 'free' press."

The securing an employer's cheque book by an office boy is a more difficult feat in England than it is here, where no attempt is made to keep blank cheques from getting into the hands of improper persons. To forge a signature so that it will pass a bank officer requires a degree of skill which is exceedingly rare—it is, in fact, a special gift. It seems somewhat hysterical to speak of the forgery of cheques becoming a common practice for office boys because one of that class has been successful in committing the crime. At the same time it would be well for bankers to consider whether the distribution of blank cheques for promiscuous use, has not been carried further than business convenience requires. The system of having the cheques in each customer's cheque book so numbered as to identify it as having been issued by him, apart from the signature, has its uses in London, but it is not usual in provincial banks to issue cheque books of that class. Business men would find it somewhat embarrassing to be unable to draw a cheque apart from a cheque book. The real protection against forgery is the extreme difficulty of passing a forged signature if a bank officer is equal to his duties.

As to the press explaining how stolen notes may be passed without detection, we doubt if such information was ever given. If it ever were given, it would have served this purpose, the public would thereby have been informed of the tracks followed by criminals, and this information would be very helpful in stopping their depre-

datations. While there may be some danger of hints being given to the criminally inclined which may help them to carry out a fraud, we believe the full exposure of criminal tactics and methods enables bankers and others to take special precautions to protect themselves against crime, and the more the police know of the processes of crime the better they are able to follow up the work of detection.

BANK OF COMMERCE OFFICIALS.

Consequent upon the promotion of Mr. Kains to the management of the Chicago office of the Canadian Bank of Commerce, several other changes in the staff have taken place. Mr. W. C. J. King will return to Berlin. Mr. F. H. Mathewson has been appointed joint-manager with Mr. Crombie, of the Montreal branch. This step has become necessary, owing to the business here having attained such large proportions, and bidding fair to continue increasing. Mr. Crombie is entitled to congratulations upon the remarkable development of the local business of the branch of the Bank of Commerce under his management. Although the address of a bank manager is not everything needful, it is materially helpful to a bank for the manager to be courteous, and agreeable in manners. Mr. Mathewson has had considerable experience, and will doubtless do good service in still further expanding the business of the Bank of Commerce.

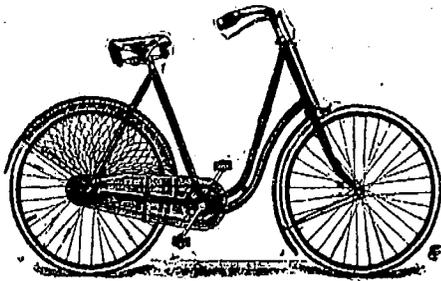
FIXED VERSUS MOVABLE DAMS.

An esteemed correspondent has sent us a communication relative to the trouble that has arisen out of a proposal to erect a dam on the Thames at London, Ont. Mr. Robt. Grant, of Toronto, contractor for the erection of the water-works dam at London has been committed for trial on a charge preferred by Mr. W. H. Bartram, barrister of that city. The charge is, that the accused has been unlawfully attempting under a contract with the Water Commissioners to erect a dam by which the waters of the Thames will, at the time of spring freshets, overflow certain public streets and residential parts of the city. This is alleged to be an indictable offence as it would create a common nuisance which would endanger the lives, safety and health of the public. The proposed dam is to replace one which was destroyed by the ice jams in March last, and which was held to be the cause of the damage done by annual floods. The question is one of some importance to many other places, more especially since the erection of dams has become much more common for the purpose of obtaining electric power. If, however, the obstruction of the natural course of a river by a fixed dam causes a public nuisance, and damage to property by floods, the law, if now defective in this regard, should be made sufficient to restrain such a nuisance being committed. When the case has been heard, to which our correspondent makes reference, we shall have an opportunity to consider the evidence and to make such comments as are called for in the public interest. Meanwhile we thank our correspondent for his interesting statement of this dispute.

—The steamer Turret Court, which collided with the Ramillies off Batiscan on the 5th ult., and which has for the past month been repairing in Cantin's dry dock, took the water again on Wednesday last, and re-entered upon her charter with the Dominion Coal Co. The repairs to the vessel were made by Messrs. J. & P. Tait.

The Foleshill Cycles

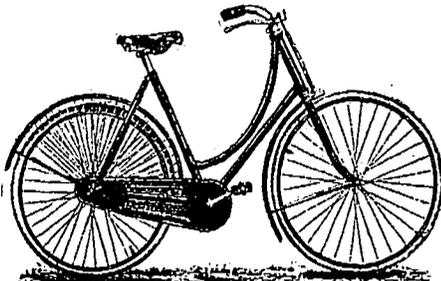
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Only the HIGHEST GRADES.



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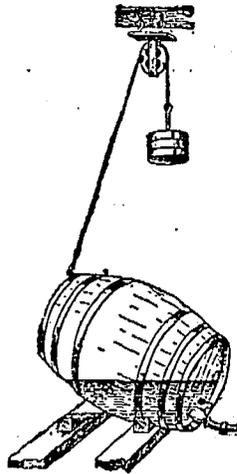
—Mr. Wm. Stephen, brother of Lord Mounstephen, has returned home from a sojourn in Newfoundland.—Mr. Wm. C. McIntyre (McIntyre Son, & Co.), is on a visit to the manufacturing centres of Great Britain and the Continent, accompanied by the new buyer for the firm, Mr. A. F. Duclos, who recently succeeded Mr. S. Hird in that capacity.—Mr. Wm. S. Robertson (Geo. Ross Robertson & Sons), has returned from a prosperous trip westward in the interest of the firm's insurance business.—One of the busiest men in town this summer (and fall) is Mr. Phelps Johnson who, in his capacity as manager of the Dominion Bridge Co., is kept at his wits' ends in finding pleasant excuses for the evidently unavoidable delay in supplying steel and iron for the number of large buildings under course of construction in the city. The "iron has entered the souls" of some of the impatient grumblers, and they want to know if the east end is specially favoured.—Messrs. Saxe & Archibald, who have some of these large buildings in charge, are busy on plans for a large textile factory at Quebec.—Mr. H. J. McCann, formerly of Guelph, Ont., for years an efficient operator in the C.P.R. telegraph offices in Montreal, has been promoted through the influence of his appreciative employers to the position of Assistant-Secretary of the Dominion Steel and Iron Co. at Sydney, Nova Scotia.

—The handsome furnished summer cottage at St. Agathe des Monts, the property of Mayor P'refontaine and occupied by Alfred Eaves, wholesale jeweller, was burnt down last Sunday afternoon. Mr. Eaves and a friend were having a smoke "a la Turque" about 100 yards from the house at the time, but so rapid was the progress of the fire that Mrs. Eaves and the servants narrowly escaped. Mrs. Eaves' raiment, jewellery and other belongings, all destroyed, were insured for \$500. Insurance on the house was \$800 in the Actna.

—An order of the Court has been granted authorizing the liquidators of the Ville Marie Bank to settle a claim of \$100,000 against the W. H. Kelly Lumber Co., of Buckingham, Que., for \$35,000 cash.

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

(Under Royal Letters Patent, No. 6876.)



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

INDISPENSABLE to PUBLICANS and the TRADE.

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

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

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

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

Indispensable to Brewers, Publicans and Bottlers.

PRICE - 30s. - COMPLETE.

PATENTEE AND MANUFACTURER

J. WALTON,
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BUSINESS DIFFICULTIES.

G. Thoun & Co., hotel, Montreal, have assigned. Liabilities, \$2,600.

—A consent to assign has been filed by a Montreal butcher named Alfred Chretien, He succeeded O. Brunet some six years ago. Liabilities light.

—J. Bureau & Co., (J. B. Bureau only partner), of the Jacques Cartier Hotel, Montreal, has assigned. Total liabilities some \$20,000.

An offer to compromise has again been made by H. L. Wolstein, general dealer, Whitney, Ont. Either too free crediting, or too little collecting is at fault.

—A small grocery agency at Quebec, conducted by E. D. Plante is being held by the assignee until some financial tangles have been adjusted. The business has been running a few years, with little capital at stake.

—The firm of Budden & Perry, manufacturers shoes, Quebec, is reported in difficulties. The firm was composed of H. O. Budden and Geo. A. Perry, who formed a co-partnership in September, '98. The latter died last July, the partnership being dissolved the following month, the former continuing under the same style.

—The Hamilton Hardware Company, Limited, Hamilton, Ont., is in financial trouble, and has offered 40 cents in the dollar, cash, as a settlement. Trade liabilities foot up some \$11,000 with bankers' claims, \$6,000. Other claims of \$15,000 to \$20,000 are shown for money advances. The assets amount to \$33,000, \$30,000 of which is stock. The company was incorporated in March, '94, with an authorized capital of \$75,000. It was an amalgamation of the old retail firm of James Ferres & Co., and Whitman & Swanson, Mr. Ferres was president, but sold out his stock in March, '95, to Wm. Hersee, one of the stockholders. Heavy purchases during the past year, combined with active competition by old established houses who sold close, appear to have been largely responsible for the present trouble.

Ice-Making and Refrigerating Machinery



(P. SCHOU'S PATENT) ON THE AMMONIA COMPRESSION SYSTEM, FOR
COLD STORAGE PURPOSES.

Most Economical in Working.

**OVER 250 PLANTS RUNNING . . .
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 2, Queen Anne's Gate,
WESTMINSTER, S.W., - - LONDON, ENGLAND.

LEGAL RECORD.

WRITS ISSUED—ONTARIO.

September 9.

Brockville—Incorporated Synod of Diocese of Ottawa vs Michael and Charlotte Reid, \$3,710; Guelph—T. Sole vs Robt. Stewart, \$5,000; Guelph Tp.—Jane Smith admrx vs W. T. Haines and Toronto General Trusts Corp., \$3,534; Hamilton—Minnie Karsten vs Ed. Birely, \$5,000; Lowe & Farrell vs Chas. Hardy, \$311; A. C. Atkins vs Uriah and Alice M. M. Leaver, \$2,000; Morrisburg—Brown et al vs Wm. Eager et al, \$2,158; Niagara Falls—R. Thomson & Co. vs F. Nugent, \$302; Ottawa—M. Ladreville vs Canada Atlantic Ry., \$1,000; J. McCann vs Alex. and Margt. Robertson, \$1,061; J. Polhard vs Elizth. T. Welch, et al, \$1,000; Russell Tp.—Molsons Bank vs M. Birdsell, \$303; Smith Tp.—J. D. Tully vs G. L. Scollie, \$700; Stratford—H. Eghotz vs Wm. Mowat, \$2,289; Toronto—Canada Perm. L. & Sav. Co. vs Henry Hawkins, \$2,290; Caroline Johnson vs Merchants Life Association, \$500; Annie P. Broderick vs Toronto Ry. Co., \$5,000; R. Snell vs Toronto Ry. Co., \$1,500;—W. L. Doran vs J. O. Duran, \$2,308;—M. H. and A. E. W. Peterson vs Grand Trunk Ry. Co., \$7,000; Plateville, Ws.—T. Butler vs Jos. and N. H. Dickinson, \$411.

September 12.

Brampton—T. Wilson et al exrs vs J. C. Smith et al, \$1,056; Finch Tp.—York & Barrie vs D. G. McMillan et al, \$491; Hintonburg—Eva G Read vs Margt. Young et al, \$601; London—Hislop & Hunter vs Chas. Abbott, \$1,473; London Tp.—W. J. McLeod vs Henry Percival, 707; Ottawa—Bank of Ottawa vs J. P. Lawless et al, \$359; R. Lester vs Isabel Stewart, \$501; Toronto—M. J. Wilson vs J. W. Garrett, \$492; R. M. English vs Philo Lamb, \$5,000; Townend Tp.—G. Kellum

vs S. S. Appleford, \$984; Liverpool, Eng.—Zoellner & Co. vs Fawke & Co., \$336; New York—Bushnell Co. vs A. Ouderdonk, \$1,154.

JUDGMENTS RENDERED—ONTARIO.

September 9.

Anson—T. Bradburn agt Wm. Ranson and wife, \$738; Burks Falls—J. Johnston & Co. agt Daniels and Tilson, \$1,569; Canadian Mutual L. & Inv. Co. agt W. T. and E. M. Kendrick, \$733; Drumbo—McKay & Bicknell agt Jane and C. J. Daniels, \$725; Markham—C. D. Reesor et al agt Amos Cole, \$1,937; Oakville—Goldwin Smith agt Agnes Ferguson, \$948; Ottawa—G. Deserres agt C. A. & A. A. Lapointe, \$923; Toronto—American Watch Case Co. agt A. C. Anderson & Co., \$2,142; Canada Perm. L. & S. Co. agt Samuel Harris, \$530; Imperial Bank agt J. M. and D. H. Miller, \$313; Winnipeg—J. H. Richardson agt R. D. Richardson, \$31,375; Anaconda, Deerledge, Montana—W. J. Campbell agt J. A. McDonell, \$400; Detroit, Mich.—Lydia Clinton agt Edw. and Mary A. Johnson, \$644; Lewiston, Maine—H. McKay agt J. N. and Victorine Tremblay, \$571.

September 12.

Hamilton—E. Martin agt Lizzie McKeown, \$2,739; Eliza McComb agt W. J. New and wife, \$304; Marlborough Tp.—Ann Johnstone agt J. F. and Charlotte Luckie, \$559; Ottawa—F. M. Clark & Son agt S. J. Dawson, \$171; Toronto—Building and Loan Assn. agt, \$407.

G. T. SPURR,

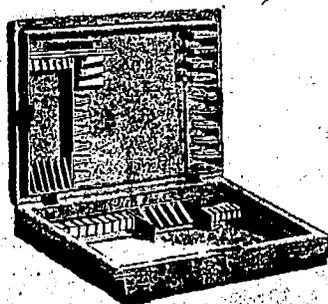
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Bagpipes from 50s. to £50.

Chanters, Reeds, Bags, Ribbons, Cords and Tassels, &c. All Orders receive prompt attention. Price Lists on application to JOURNAL OF COMMERCE.

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Largest Makers in the World.

EVERY TYPE AND GRADE

Head Offices
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Works,
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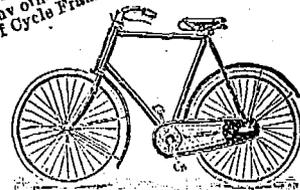
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(Weight for Weight) of any other tube used in the construction of Cycle Frames.

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JUDGMENTS RENDERED—QUEBEC.

September 9.

Montreal—B. Bastien agt J. L. Grant, \$177; J. Price agt Ephrem Lefebvre, \$6,510; St. Paul de Chester—G. Poirier agt Zacharias Faucher, \$371.

September 12.

Montreal—E. Forest et vir agt Ephrem Lefebvre, \$2,619; W. Farrell agt Theotime Lanctot et al, \$192; St. Pierre Becquets—T. Jacques agt Jos. Lavallee, \$300.

JUDGMENTS RENDERED—NEW BRUNSWICK.

September 9

Newburg—Wm. Tedlie, \$4,527.

JUDGMENTS RENDERED—NOVA SCOTIA.

September 9

Leamington—J. W. Hunter, \$399.

EXECUTIONS—QUEBEC.

September 9

Lapraie—Dme. M. Perron agt Louis Bourdeau, \$400; Lon.

gueil—Dme. Z. Comtois agt Hubert Birtz, \$202; Montreal—A. Plant et al agt P. Dagenais et al, \$189; A. E. Gauthier agt Irene Gelinias, et al \$ 202; A. Grenier agt Ernest Lacroix, \$350; D. Phelan agt James Phelan, \$2,538; Springfield—L. J. A. Papineau agt Louis Rheau, \$2,652.

September 12.

Laprairie—Dme. M. Perron agt Louis Bourdeau, \$400; Montreal—A. E. Gauthier agt Irene Gelinias et al, \$302; L. A. Lavallee et al agt Ephrem Lefebvre, \$218.

BILLS OF SALE—ONTARIO.

September 9.

Dawson—George Bruce to Potvin & Little, \$800; Niagara Falls—John Wilson to J. D. Meals, \$2,342.

September 12.

Hespeler—W. A. Cribbs to G. D. Forbes, \$3,400.

BILLS OF SALE—NEW BRUNSWICK.

September 9.

St. John—F. L. Worden, \$1,000.

FINANCIAL.

Montreal, 14th Sept., 1899.

The sudden death of Mr. Cornelius Vanderbilt did not affect the stock market as much as might have been expected. He retired from active railway life three years ago, and had ceased to be an active operator on 'Change. His investments will not be disturbed for some time, and we may be sure there will be no sacrifice sales. Money in New York has tightened mainly through the absorption of funds by business enterprises. The rise in prices all round, notably in iron and steel, calls for more money to carry on business and it is being realized in the States that their banking and currency systems are not favourable to operations in a period like the present when there is a demand for all the money available. There is an impression abroad that the commercial and manufacturing interests of the States have been developing faster than the monetary

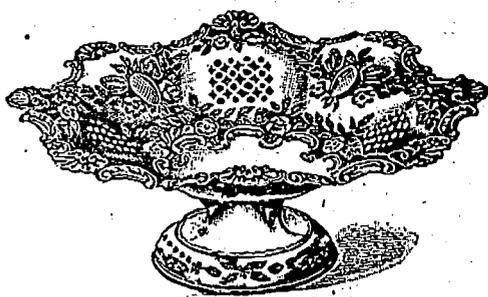
resources of the country, so that the investment market has been drawn upon to find means for the needs of trade. It is almost amusing to read American financial journals declaring that the country is very rich, but has not money enough to do the business which offers owing to currency restrictions. The Transvaal trouble is still seething. Mr. Kruger seems to have sense enough to avoid such an open rupture as would involve war. He will probably find that the result of his pigheadedness will be his being compelled to make a more formal recognition of the sovereignty of Great Britain and probably he will be compelled to pay the expenses to which Great Britain has been put in sending troops to Africa. The local stock business has been very slack, uncertainties as to the Transvaal are sufficient to keep the money market in suspense. Sales have been made: Pacific, 94½ to 94¾; Royal Electric, 190, 191; Bank of Montreal, 262; Union Bank, 115; Quebec, 128¾; Hochelaga, 152; Richelieu & Ont., 113¾. Money rates

remain as last week, with a tendency upwards.

The following is a comparative table of stocks for w.c. Sept. 14th, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average price paid Last Year
Montreal.....	14	262	262	240
Ontario.....	17	181½	131½	.....
Molsons.....	17	210¾	205	202
Merchants.....	16	172	168	173½
Quebec.....	10	128½	128½	123
Union.....	41	114½	114	108
Can. Bk. of Com.	121	152	150	142
Hochelaga.....	6	152	150	154
MISCELLANEOUS.				
Can. Pacific.....	1655	96¾	94	86¼
Duluth S.S. & At. pf.	50	143½	14¼	7
Comm. Cable...	50	182	182	182¾
Mont. & Lon.....	12,000	56	52	.....
Rich. & Ont.....	693	114½	112	101½
M. S. R.....	630	322	318	278½
" new stock.	175	318¾	318½	273
Montreal Gas Co.	309	206	202	194¼
Bell Telephone..	28	190	187½	.....
Royal Electric ..	5346	192¾	185	155¼
Toronto Ry. Co..	1260	116½	115¾	103
Republic.....	18,950	124	120
War Eagle.....	27,700	361	340	291

ALLAN GREEN



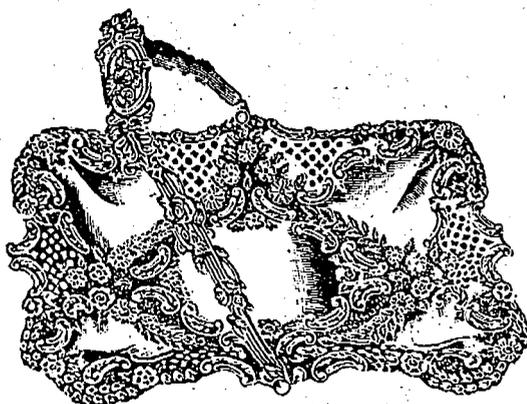
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way Cos.:—Midland, Great Northern,
North Eastern, Gt. Western,
South Eastern, and
Gt. Southern and Western Ry. of Ireland.

Twin City, Pfd.	50	138	138	....
Payne Mining Co.	14000	130	126	....
Bell Tel. Bds.	\$2000	115	115	....
N. Wst. Ln. pref.	100	55 $\frac{1}{4}$	55 $\frac{1}{4}$	54
Can. Col'd Cot.	160	75	75	50
Can. Col'd Co. bds.	4500	100 $\frac{1}{4}$	100	....
Dom. Cotton Mills	25	105	105	96
Dom. Coal Com.	50	54	54	152
Hal. H. & L. Co.	50	24	24	24
Twin City	365	68	62 $\frac{3}{4}$	....

Brazilian exchange for the week ending
Sept. 14th, is as follows:

Sept. 7	.....	7	13-16d
" 8	.....	7	13-16d
" 9	.....	7	13-16d
" 11	.....	7	23-32d
" 12	.....	7	11-16d
" 13	.....	7	11-16d

MONTREAL WHOLESALE
MARKETS.

Montreal, Sept. 14th, 1899.

The decided change to autumn weather which unexpectedly ushered in the present week has caused trade in fall lines of clothing, dry goods, etc., to awaken to new business, which was ex-

pected but not quite so soon. Fall overcoats and heavy jackets have been as conspicuous on the streets of Montreal the past few days as straw hats and shirt waists were a week ago. Wholesale dry goods merchants report brisk movement in the heavier lines with hosiery trade exceptionally good. Hardware shows slight advances in wrought iron pipe, wire nails, sisal and manilla, while coil chain has been reduced. Groceries have undergone a fair movement with sugars unchanged. Leather is held firm with a slight advance in dry hides. Dongolas are scarce

for first qualities. Export demand for sole and black keep up to an extent which prevents any accumulation on this side. Dairy produce has lost the buoyancy shown for some weeks and allows present prices of creamery but-tery to show a drop of about one cent per pound, with cheese showing a decline of fully 1 $\frac{1}{4}$ cents for best grades. Turpentine has taken another drop of 3 cents per gallon in sympathy with lower prices in primary markets. Shipping circles reveal activity all round, while Manitoba is claiming much attention in trade centres owing to the

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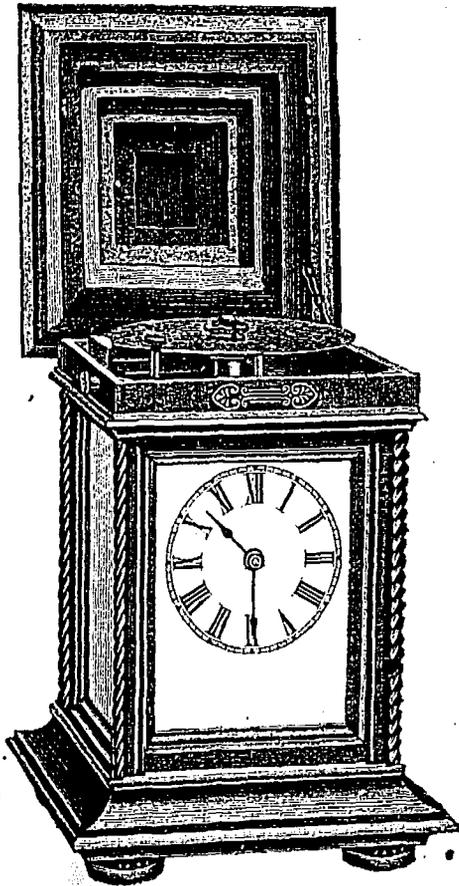
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heavy wheat yield. The farmers out there have finished with the cradle and binder, and some are now throwing their hats in the air regardless of whether they come down again or not.

Brooms.—A reduction has taken place in prices which does not appear in our regular prices current this week. New quotations are: Rose, 4 strings, varnished handles, \$3.25 per doz.; Pansy, 4, do., medium heavy, \$2.95 do.; Thistle, 4, do., medium, \$2.60 do.; Good Luck, No. 1, do., medium heavy, \$2.95 do.; do. No. 2, 4, do., medium, \$2.60 do.; do. No. 3, 3, do., medium light, \$2.20; Maple Leaf, 4 do., extra heavy, \$3.15 do.; Shamrock A, 4 do., heavy, \$2.60 do.; Daisy A., 3 do. medium, \$2.35; Maple Leaf B, stained handles, extra heavy, \$2.65 do., Shamrock B, 4 do., heavy, \$2.30 do.; Daisy B, 3 do., medium, \$2.10 do.; Tulip, No. 1, 3, do. medium light, \$1.85 do.; do. No. 2, 2 do., light, \$1.50 do.; Letter A, 2 do. plain handles, light, \$1.25 doz.

Butter.—The market continues to rule somewhat quiet and dull, business for the past week having been small. The tendency of prices is much in favor of buyers. Choicest creamery in boxes is worth 21 to 21¼ cents. Dairy butter holds its price better, realizing 15 to 16 cents for best grades. Inferior or medium quality is quoted at 13 to 14 cents. U. S. trade journals are commenting freely on the preference given Canadian butter on the English market, where statistics show a rather clear field for the latter as against that of the United States. They urge local makers to greater achievements in

quality in order to restore their losing prestige; but Canada has the right climate to produce the best dairy products as well as apples and other graded supplies, of which foreign countries are but beginning to be made acquainted. This will keep her to the front, aided by the industry which is natural with the North.

Cement.—Receipts of cement from the 29th ult. to the 13th inst., were 360 brls. of English, 300 brls. Belgian, with 50,000 firebricks. There is only a quiet trade passing, at unchanged values. The comparative smallness of receipts of cement from abroad, is indicative of the extent domestic cements have been used this year, and already the total results of the year can be gauged close enough to show a decrease in the receipts of the imported article, variously estimated at 45 to 50 per cent. It is, however, to be borne in mind, that the demand for English and German cements has been exceptionally large this year to fill orders for Japan and China account, which were booked at such relatively high figures, as to make European makers indifferent to compete in Canada.

Coffees and Spices.—The weaker tone of the coffee market is reflected here in easier quotations; but the large crop, and the prospects of a cheap coffee year is diminishing whatever business is open to fill current needs, and where usually roasters would take hold of 10 bags or so, they are contenting themselves with nibbling at single packages. The coffee crop is estimated at 11,000,

000 bags, the increase in August being \$90,000 bags, the largest increase in one month ever known. Spices are in fair request in the city, but orders from outside are small.

Canned Goods.—Sales of canned salmon in a small way is about the sole movement in this market, business in tomatoes, corn and peas having been checked by the inability of packers to contract for any more. On the coast Cohoe salmon is quoted at \$3.30 to \$3.35. Rivers Inlet, \$4.25, and Fraser River at \$4.75 f.o.b.

Eggs.—The situation has not been subject to much change during the past week. Supplies are coming in freely, but so far they have been well taken care of, so that dealers are not confronted with lingering stocks, or the problem of their disposition. Select stock sells at 16 to 17 cents to retailers, with fresh gathered quoted at 14 to 15 cents. No. 2, or inferior, find buyers at 12½ to 13 cents per dozen.

Cheese.—The factories had their innings for some time, and the only regret is that in some localities, the output was decreased owing to the prolonged dry weather. Prices have reacted, but it is now a difficult matter to get makers to view September cheese as worth 1 to 1½ cents per pound less than that obtained for August make. However, prices show a wide margin as between buyer and seller, and this has caused a temporary stoppage of transactions. Finest Western is quoted at 10½ to 11 cents, with Eastern make 10 to 10¼ cents per pound.

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Flour, Feed and Meal.—Prices of flour remain steady at the recent reduction. With the shipping of new wheat now taking place a price is likely to be fixed for flour which will conform to the price of wheat.—At present it is being sold much too low. The demand for flour has been much better during the past week, considerable export sales having been made at prices even better than local quotations. Feed is in active demand, with no heavy supplies visible. The Ontario drought has made heavy inroads on stored winter supplies at country points, which will result in a heavier demand from farmers in the winter. Oatmeal is steady with a little better demand showing. Quotations are: Flour—Winter wheat patents, \$3.65 to \$3.90; straight roller, \$3.30 to \$3.40; and in bags, \$1.60 to \$1.65; Manitoba patents, \$3.80 to \$3.90; strong bakers, \$3.50 to \$3.60. Bran, Manitoba, bulk, \$12.50 to \$13; do. Ontario, \$14 to \$14.50; shorts, \$15 to \$16; mouille, \$19; oatmeal, \$3.65 to \$3.70 and \$1.75 per bag. Baled hay—No. 1, 8.00 to \$8.50; No. 2 extra, \$5.50 to \$6; clover and mixed, \$4.75 to \$5.25.

Iron and Hardware.—The scarcity of iron across the line is becoming acute; old rails are bringing within \$10 of the price of new, and so eager are manufacturers to get hold of any and all sorts of scrap that there is a scramble to obtain it. In the Cleveland district the scarcity of iron threatens to close down some few factories who are out of stock, and do not know where to turn to get it. Locally the market for heavy iron is practically not in the race at all, producers having all they can attend to in filling the business already booked, and quotations when not unobtainable, are too high for consideration. In the sundry metal and hardware trade, travellers find it necessary to keep in close touch with head-

quarters daily, and the long distance telephone is in frequent request to communicate offers which may or may not be acceptable, although based on yesterday's figures; an instance of the sort coming under notice this week when a couple of carloads of bar iron were turned down, the wholesaler clinching the refusal by remarking through the transmitter, "There's no fun in selling at cost."

Green Fruits.—The market keeps well supplied with all varieties, and with an active demand a good trade is kept up. Regular quotations are: Grape fruit, California, per box, \$4 to \$4.25; Messina lemons, extra fancy, 300 or 360 size, old, \$3 to \$3.25; do. new, \$3.75 to \$4.25; Smyrna figs, in 10 lb. boxes, fancy, new, per lb., 15c; do. cooking, 25 lb. mats, per lb., 4½c; Egyptian onions, \$1.50 to \$1.75 per bag; coconuts, \$2.75 to \$3 per bag; cranberries, Cape Cod, bushel crates, \$2 to \$2.25; California evaporated peaches, 25-lb. boxes, per lb., 12c; California peaches, \$1.30 box; do. plums, \$1.30 to \$1.50 box; do. Bartlett pears, \$2.40; bananas, \$1 to \$1.25; eight hand bunches, 90c to \$1; blueberries, 20-quart box, 75c to \$1; apples, in brls., \$2 to \$3.50; do. in baskets, 30c to 40c; pears, do., 30c to 50c; grapes, Delawares, 10 lbs., 35c; Rogers, 10 lbs., 25c; Niagara 10 lbs., 20 to 22½c; blue, 20c to 22½c; plums, baskets, 50c to 65c; pears, baskets, 40c to 60c; do. brls., \$3 to \$5; peaches, fine to fancy, 75c to 90c per basket.

Hides.—While the advancing season shows some increase in arrivals, it is not of a character which allows dealers to speak of the market as denoting much life. Prices are fairly firm at former figures. Dry hides are ¼ cent per lb. higher and considering supplies, another fractional advance is looked for. Lambskins are steady at 50 cents each.

Leather and Shoes.—The situation in the leather market is one of continued firmness. Dry hides have shown an advance during the week of ¼ cent per pound. The export movement in leather continues very good. There is a scarcity of desirable lines of dongolas on this market, while those importing from the United States report a similar situation there. Shoe manufacturers are realizing that leather must go higher and, doubtless, will provide against the results in disposing of spring goods. Retail business from country points is reported rather quiet, but the dry weather is largely responsible for this and is a cause that will be of but short duration.

Paints and Oils.—Following the decline of 2c in turpentine noted in our last, the market locally has again eased off another 3c, the price for single brls. being now 72c, with 71c in 5 brl lots. The unusually high price which has dominated the market for turps lately had proved too tempting to holders, with the result that there has been heavy unloading in order to make a profit while conditions were auspicious. Now that declines have commenced in this article, and stocks are still in shape to permit of further profit-making, it would not come unexpectedly if values continued to sag a few more cents. The demand under this aspect of the market, is small, dealers feeling that values have not got to the bottom. Linseed oil is steady at 57c for raw and 60c for boiled oil. It is expected that when the Lead Association holds its next monthly meeting early in October, that prices of lead will be marked up; the strength of raw products shows no abatement, it has for some time been felt that a rise must occur in local values, which remain at \$6.00 per 100 lbs. for No. 1 pure. Glass is unchanged and there is nothing immediately in

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ing oils are held more firmly, in sympathy with the season.

Provisions.—With the exception of smoked meats the local market wears the same dragging features that have characterized it for some time. There has been but slight demand for meats and arrivals have been accumulating. It is expected, however, that the cool weather will bring some vigor and get supplies moving. Smoked meats still command attention both for local and export account. Small hams are in best request, these readily commanding top prices. The scarcity of feed is likely to affect later shipments as farmers in many points throughout Ontario have had to decrease their stock. 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 Ca-

nadian 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.

Sugars.—Market remains firm at the advance of last week. There are some few American yellow sugars on offer, which were contracted for before the recent advance in New York, and these are selling at under domestic grades, but the quality is not all that could be desired. No American sugars can be brought in under the present circumstances of the market across the line.

Teas.—There is about same amount of business passing, but the bulk of wants run to blacks, London cables the market for some grades of Assams and Ceylons has reacted after the declining tendency noted a week ago, and that values are from ¼d. to ½d. higher. Yokohama cable yesterday stated best grades of tea 1c higher; commoner sorts, plentiful but steady.

Wool.—A firm market but little or no transactions, tells the story of the situation while awaiting the opening of the next series of Colonial sales in London which takes place next Tuesday, 19th. Very few manufacturers are arriving, any transactions being on as small a scale as possible consistent with immediate needs. The advance of 30 to 40 per cent. has been too great for realization in the manufacture of fine goods, but the coming sales will reveal the situation in a general way. The drift of fashion is somewhat in favor of the coarser wools, which it is hoped will prevail to the extent of having the Canadian article given the recognition which it needs in order to have it march upward with other staples. Vancouver, B.C., merchants report a very active market there for the various grades of wool goods. The mining industries call for much additional supplies, and

this is likely to continue for some time at the present rate of activity throughout the West.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Sept. 14th, 1899.

The week's wholesale business in Toronto has been good, with a general steadiness of prices. Buyers in many lines combined business with pleasure during Fair time. Local wholesalers are on the lookout for an advance of cottons by those mills not having already put prices up, the change to come about October 1. German felts are up 10 per cent. and all staples are strong. Metals are little changed, the new wire prices being out. Groceries are quiet and the market without change. Pork products are in good demand. Leather prospects are good, but the market in wools is slow. Money is unchanged. with call loans quoted at 5 per cent. Stocks quiet. Latest sales: Dominion Bank at 268; Traders at 114¼; General Electric pr. at 166¼; C.P.R. at 94½; War Eagle at 348; Dominion Savings at 75; Manitoba Loan at 51.

Butter, &c.—The butter market has not changed perceptibly, the demand for choice grades continuing good. Choice dairy brings 17c to 18c, and inferior, 12c to 14c; creamery, 22c, and 23c for prints. Eggs are in good demand and prices steady at 14 to 15c for new. Cheese has gone off a trifle with the break up the drought, a reduction of 1c all round being effected. Prices locally are 11c to 11½c.

Dressed Hogs.—The market is steady and the demand good at \$6 to \$6.25.

Flour and Grain.—Flour is quiet locally, straight roller in buyers' bags selling to-day for export at \$2.65. Straight roller in barrels for local use,

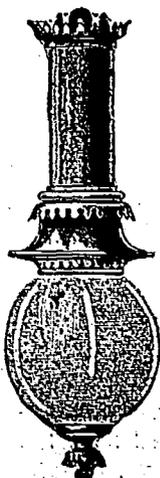
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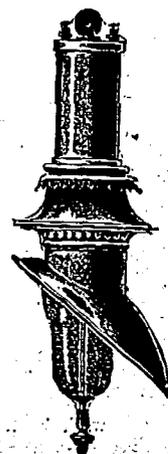


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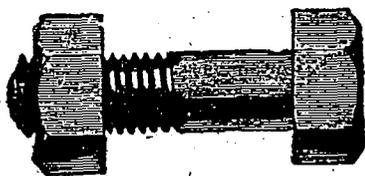
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\$3. Peas are in active demand, with 57 to 59c paid for No. 2, immediate shipment, north and west, and 59c to 60c Midland, October shipments bring 58c. Corn dull, with 40c paid for No. 2 American, track, Toronto. Barley firmer, with quotations for No. 1, local use, 38c to 40c, and feed 34c west, 36c east. No. 2, 38c west, 40c east. Bran is quoted at \$11.50 to \$12, and shorts at \$14.50 to \$15. Wheat is steady and firm locally, old red winter and white selling at 68c north and west. Goose, 67c to 68c, Manitoba No. 1 hard is quoted at 79c to 79½c Toronto and West; Owen Sound and Midland 75c, and 79c to 80c Toronto freights. No. 1 northern, 73c Owen Sound and Midland. Buckwheat, nominal. Oats, white, 24c north and west, and mixed 23c. New white, 25c east. Rye is quoted at 50c west and 52c east.

Groceries.—The grocery trade is little changed, a good all-round business being done. Sugar is quiet, ruling at \$1.70 to \$1.75, and yellows, \$3.85 to \$4.53. Teas firm, and in fair demand. Rio, green coffees, in fair demand, at 8c to 12c; Mocha, 23c to 28c; Java, 25c to 32c. Currants are firm and in good demand. Valencia raisins may see a cent or two increase. Malaga raisins will not arrive this month. Canned goods, tomatoes, 85c to 90c; corn, 95c to \$1.10; salmon, \$1.30 to \$1.60 (sock-eyes).

Hardware.—Trade is good and few new features have appeared. Canadian hammers and axes are dearer. Sleigh bells are up 10 per cent.

Leather.—The outlook is encouraging for full trade, black leathers and French calf being in good demand. Stocks of sole leathers are rather small and the demand is good.

Hides and Skins.—Though the offerings of green skins are larger owing to the increased consumption of beef recently, the demand continues brisk, quotations ranging from 8½c for cows to 9c for steers. Cured are sold by local dealers at 9c to 9½c for cows and at 9½c to 9¾c for steers. Lambskins are in good demand, and are being offered freely. Local dealers pay 50c for fresh skins. Calfskins are dull at 9c for No. 1 and 7c for No. 2. Tallow is quiet at 4¼c.

Live Stock.—Business during the past week has been quite brisk, exporters selling at \$4.50 to \$5 per cwt., for heavy, and \$3.75 to \$4.50 for light. Few

extra choice have been on the market. Butchers have brought steady prices at \$3.75 to \$4.25 per cwt. for choice and \$2.50 to \$3.50 per cwt. for common and medium grades. The market has been steady and the demand good for stockers, prices ranging from \$2.75 to \$3.50; feeders, \$3.50 to \$4. Lambs sell at \$4.25 to \$4.50, and good butchers' sheep at \$3 to \$3.50. Hogs are not bringing as good prices, choice bacon bringing \$4.75 and light, \$4.25. Sows, \$3, and stags, \$2.

Provisions.—The demand continues good for cured meats, especially long clear mess pork. Canada mess sells at \$15; short cut, \$17; clear shoulder, \$12.50. Long clear bacon, ear lots, 7½c, ton and case lots, 8c to 8¼c; breakfast bacon, 12c; hams, small, 12½c; large, 11½c. Lard, in tierces, 6½c; tubs, 7c; pails, 7½c.

Wool.—Trade is dull, holders of the great bulk of the clip waiting for better prices. Little fleece is offering, dealers bidding 14c for new washed, and 9c for unwashed. Pulled wools are in small supply. Quotations are: 16c to 17c for supers; 18c to 19c for extras, and 18c to 19c for clothing.

STEEL WIRE ROPES.

Mr. John Shaw, of the Yorkshire Wire Rope and Fencing Works, Sheffield, England, supplies a special improved wire rope which cannot be surpassed in tensile strength and flexibility. He holds gold and silver medals, granted for the merit of his goods at Adelaide, Melbourne, Cape Town, Liverpool, Glasgow, Paris, Brussels, Sweden, Barcelona, etc. This fact is an

illustration of the enterprise of British manufacturers in challenging competition in foreign markets, as well as of their success in producing goods of superior quality. Mr. Shaw manufactures all kinds of iron and wire fencing, gates, hurdles, &c. His patent Lock Wedge Fencing is the best, cheapest, and most efficient sheep and cattle fencing ever introduced. He has executed extensive contracts for Her Majesty's Government, and the Colonies. His products include solid copper wire rope, copper wire window sash cord, galvanized iron cord, steel clock cord, electro-gilt and silver picture cord. For all goods of this class Mr. Shaw is well known to have a pre-eminent reputation.

THE INNS OF COURT HOTEL.

Every day there are persons crossing the Atlantic who will find their way to London; the Mecca of travellers from all parts of the world. Some of these have their course mapped out, they know where they will stop and at what hotels. Many others take their chance, and it is no infrequent an experience for a traveller to get into a house such as is not agreeable to his tastes. To avoid disappointment we commend The Inns of Court Hotel to all who visit London. This house is situated between the Bank and Regent street, in one of the most convenient and healthy locations in the Metropolis. If this universe has a "Hub" it is the centre of London and in this centre is fixed the Inns of Court Hotel. The house was

ESTABLISHED 1792.

HILL BROTHERS,

(LATE CHARLES HILL).

BURGESS STREET HORN WORKS,

Sheffield, England.

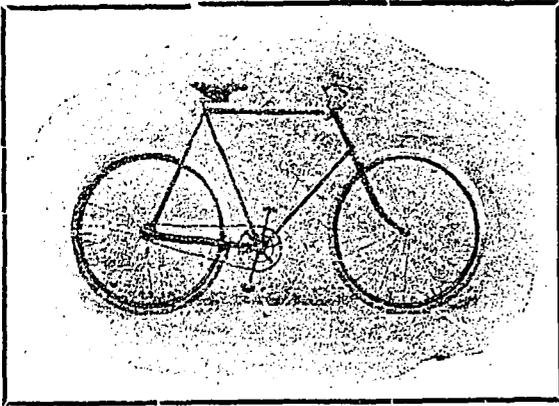
MANUFACTURERS OF EVERY DESCRIPTION OF

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.

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



SPECIALITE Clyburn Spanners.

The Largest Makers in the Country.

Joseph Evans & Sons,

... LIMITED ...

Manufacturers of Engineers' Tools, Hammers, Files, &c.

ALSO ALL KINDS OF

Malleable Castings of the Finest Quality.

Highfield Tool Works, Heeley, Sheffield, Eng.

selected for the dinner given to the Australian eleven who had won such distinction as cricketers this season, and all the reports of that function pay the very highest tribute to the service of the Hotel and its beautiful equipments. The manager, Mr. Frank Blackley, has the spirit of an old-fashioned host, who was always most anxious to make his guests feel as comfortable as at home. Unhappily, the modern hotel is usually conducted in anything but a home-like manner, the guests are treated as parts of a machine, having no idiosyncracies of taste, or specialties of needs. A guest at The Inns of Court Hotel, as far as possible, is made to feel that his individual comfort is cared for, and suggestions to that end are welcomed by the Manager. Travellers will find it add to the pleasure of their trip to decide on staying at The Inns of Court Hotel, when they reach London, as they will enjoy the pleasures of anticipation during the voyage, which will be fully realized on entering this supremely comfortable and most elegant hostelry.

LAMPS, HEATING STOVES, &c.

Mr. B. Cars, of London, England, is a manufacturer, wholesale and export only, of petroleum lamps, stoves, burners, and other goods of this class. Dealers in lamps, and oil heating stoves, should place themselves in communication with Mr Cars, as they would then be in contact with the entire range of goods of this character. To a retailer it is of the utmost importance to have a wide field for selection, as otherwise his stock is apt to get stale. Everything made in the way of a lamp, or its fixings, or an oil heating stove can be found in Mr. B. Cars' stock or in his voluminous catalogue. In the latter class of goods he shows some of great elegance, suitable for a boudoir, and others for offices, warehouses, &c. Dealers would find it to their advantage to communicate with Cars.

THE CARTER-CRUME COMPANY.

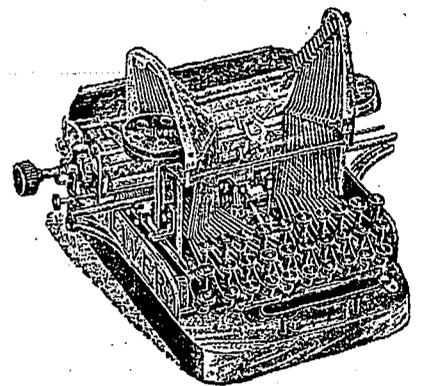
The prospectus of the Carter-Crume Company, Limited, which appears today is one that should gain favor from

investors. The stock offered for subscription amounts to \$550,000, and is issued in Seven Per Cent. Cumulative Preference Shares of \$100 each at par. The profits, which are given for a period of five years, show that the business of the Company has been steadily increasing and that it will have no difficulty in paying full dividends on preferred stock and still have a large balance available for reserve account and dividends on common stock. The reserve account is a feature which deserves attention as indicating the conservative policy of the directors in furnishing additional security to holders of preferred stock. It is provided that each year after dividends have been paid on preferred stock the amount of \$25,000, shall be transferred to reserve before any dividends are given to the Common stock, and as the Preferred stock has a prior lien on all the assets of the business it will readily be seen that the security offered subscribers to the present issue is of a high character. In addition to these features the directorate is composed of experienced and successful business men and the very efficient services of Mr. S. J. Moore, General Manager of the old Company, are to be retained. The subscription books will open at the offices of A. E. Ames & Co., Toronto and Cleveland, on September 20th, at 10 a.m., and close at 4 o'clock the same day.

SCIENTIFIC INSTRUMENTS.

Messrs. F. Darton & Co., Clerkenwell, London, England, have a high reputation as manufacturers of meteorological instruments, clinical and other thermometers, microscopes, and marine glasses, and everything indeed classed as optical goods. Articles of this kind unless accurate and reliable are worse than useless, there is really no second-class scientific instrument, as, if it is defective, it is not scientific. In the mere mounting of such goods there may be considerable differences in cost, but the instrument itself is either perfect or worthless. Messrs. F. Darton & Co. for over sixty years, have been instrument makers. What they don't know about such goods is not worth

knowing, and when their name is on an article that means it is worth having. There are a variety of goods of the thermometer class which are only known to scientists, of these goods Darton & Co. have every class of the utmost excellence. They make a Luminous Lamp, for use wherever a light may be required suddenly for a short time, as a small flame is produced by touching a button. The first cost is trifling and cost of use too small to be stated. Dealers in goods of the above class, and physicians, scientific students, brewers, dairymen, and others will find it advantageous to communicate with Messrs. F. Darton & Co.



YOUR ATTENTION!

THE OLIVER . .

Free Type Bar

Visible Writing



.. TYPE WRITER.

Price in Canada & United States,

→ \$95.00 ←

LINOTYPE COMPANY,

156 St. Antoine Street,

MONTREAL.

Manufacturers for

CANADA AND SOUTH AMERICA.

For best quality of **Coal** and Dry Kindling Wood, go to

L. Cohen & Son

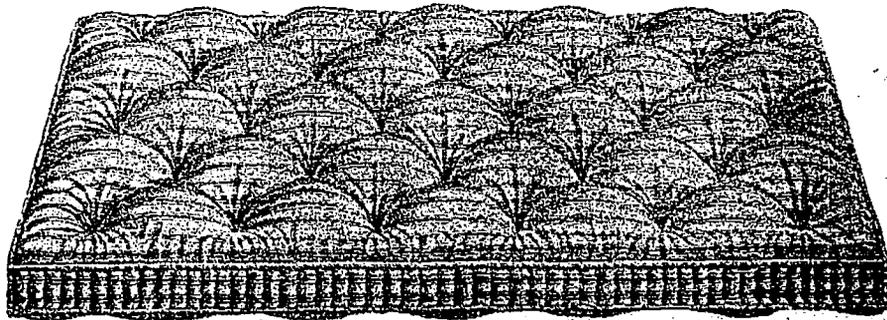
36 Prince Street
Tel. Main 814
MONTREAL.

OSTERMOOR'S PATENT ELASTIC FELT MATTRESS

is the equal in cleanliness, durability and comfort of any \$40.00 Hair Mattress ever made. We know that we make the best Mattress

should be as artistic in its furnishings as a drawing-room, that a colour scheme should prevail, so that on whatever object the eye alighted it would see harmony. Now this taste has become universal, and it has developed the production of a class of goods which are

prising. Visitors to London should make a point of visiting Messrs. Soane Smith's warerooms, those who cannot do so, and who wish to have china, crockery, and glass of the choicest quality should communicate with the firm who will supply tinted drawings



\$15.00

FOR THE

FULL DOUBLE SIZE

4 ft. 6 in. x 6 ft. 3 in.

Smaller Sizes,
Smaller Prices.

in the world, but it is hard for us to convince you individually of it, without a trial. Perhaps you don't need a mattress now. Don't let that keep you from sending for our free book. Patent Elastic Felt is the best material for church cushions and window seats. Write for our book on church cushions. The Alaska Feather and Down Co., Ltd., 298 Guy street, Montreal.

art exhibitions of themselves. A visit to the warerooms of Messrs. Soane & Smith, Oxford-street, London, England, is like a visit to an art gallery. Their goods are exquisite in their ornamentation and form. Their toilet sets bear the mark of having passed through the hands of an artist. Such flower painting is not surpassed in the delicacy of its tints and accuracy of its drawing even in the costliest paintings. Their toilet sets would add a note of distinction to any room, however luxuriantly furnished, and those of a cheaper class, are so artistic as to give no hint of cheapness. The stock of dinner, dessert, and breakfast sets shown by this famous firm is really an exhibit of the highest achievements of art in the sphere of domestic goods. The low prices of these recherche goods are sur-

to enable selections of goods to be made.

THE KINGSLAND CYCLES.

The Kingsland Manufacturing Co., of London, England, claim to be the largest Cycle manufacturers in London, England. They are also makers of a Motor Tricycle, suitable for country gentlemen, business men, commercial travellers, &c. The Gents' Roadster is a cycle of excellent quality at a very low price. The other roadsters of higher quality and finish are all that a bicyclist needs for speed and comfort in riding. The large business acquired by this eminent firm is, of itself, a guarantee that its goods are right as to quality and price.

ART IN TOILET GOODS.

Any one who can remember the style of crockery in use in even luxuriously furnished bedrooms half a century ago knows that toilet sets in those days were very low in quality, very in-artistic in form, and, if not positively



course, were somewhat vulgar in decoration. The idea seemed to be that anything was good enough for bedroom service. Like many other reforms, some of which have never been publicly associated with Her reign, to the Queen is due the honour of having introduced art into several spheres where before Her day it was an unknown influence. This is not the place, but if it were, we could prove that the artistic taster was introduced directly owing to the Queen's taste. The desire to make everything the young Queen saw in her home and wherever she went gratifying to her refined taste, caused the pottery makers to raise the standard of toilet sets in quality, in design, in decoration. A set presented to Her Majesty was a revelation to the trade as the beautiful effects possible in these goods. The old goods were seen to be what they were, shabby and coarse. What the palace required the cottage imitated. The idea developed that a bedroom



"Jardine"

TIRE UPSETTERS WILL UPSET TIRES

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.

It Pays to Sell the Best Tools.

A. B. JARDINE & CO. HESPELER, ONT.

RUSSELL, HORSFIELD, & WHITE,



MANUFACTURERS OF..

SAWS, &c.

CANADA WORKS,

38, CHARLES STREET,

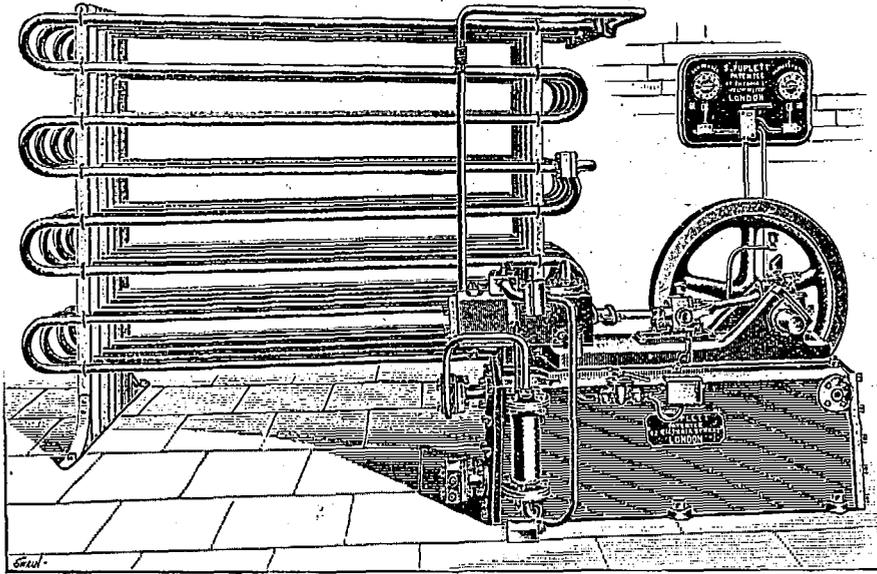
Sheffield,

ICE-MAKING MACHINERY.

The manufacture of ice, and of freezing atmospheric conditions, have become an important industry. Whether the system will ever be so extended as

System and an Ice-Making Apparatus. The latter will produce a hard block of ice 8 inches in thickness, pure and crystal. According to size it will produce from one ton to four tons of ice

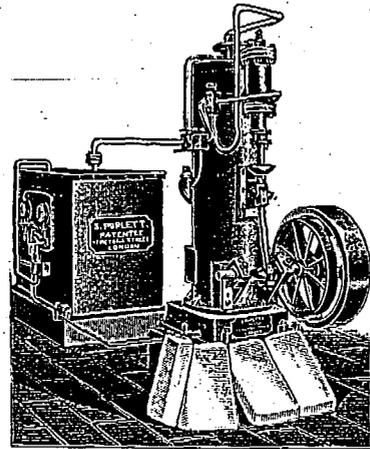
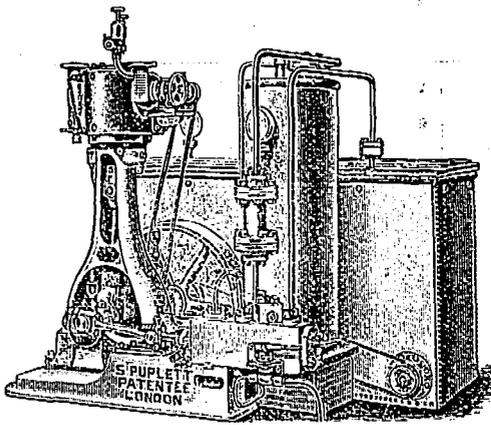
in developing the produce trade of Canada with Great Britain. Meats, dairy goods, eggs, fruits, fish, poultry are now preserved fresh in rooms kept at the right temperature by the Puplett



to keep down the temperature generally within reasonable bounds, which it greatly exceeded in August, we cannot say. But, that the air in large buildings can be reduced to freezing

every twenty-four hours, at a cheaper rate than it can be produced by any other system. The efficiency of the ice-making apparatus is being demonstrated every day in England, India,

apparatus, which not only cools the air in store-rooms but prevents its becoming too moist. The latter feature is exceedingly valuable as an undue saturation of the air in a storage room is



point during the hottest weather is well-known. One of the most successful and efficient machines with attached apparatus, for these purposes is made by Mr. Samuel Puplett, of London, England. He has patents covering an Ammonia Compression

Egypt, China, Japan, and South America, manifesting that it is successful under the most trying climatic conditions. The Puplett system of Refrigeration and Cold Storage has met with signal favour all over the old country and is a most important factor

apt to do serious mischief. One marked advantage of the Puplett system and machinery is that they can be kept in operation without expensive labour, and otherwise are remarkably economical in working. Now that cold storage and ice making are becoming so gen-

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.
CLEAR or INVALID.

Genuine



Turtle Soup.

READY FOR USE.
Half-Pint 2s 3d.
Pint 3s 6d.
RETAIL PRICE

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

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

Obtain your Supplies from the

ONLY DIRECT EXPORTERS FOR CANADA,

G. H. ADAMS & CO, 101 Leadenhall St., London, E.C., Eng.

All Orders by Telegram or otherwise despatched per return. Telegraphic Address - "**ARSENIC**" LONDON

Old Outer Covers

Repaired Equal to New or Bought for Cash.

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

A TRIAL ORDER SOLICITED.

PROMPT DELIVERY.

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

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

Full Particulars of the

IMPERIAL TYRE & RUBBER CO., Ltd.,
 27 BROOKE STREET, HOLBORN, LONDON, E. C., Eng.

eral, it is most important that establishments have the best system and best apparatus. The Puplett patents include and cover the most complete, efficient, and economical methods known. They are worthy of the utmost confidence.

ELECTRO-PLATE GOODS.

Although Sheffield, England, is more especially known as the cutlery city, its fame for which is many centuries old, it holds a prominent place as the



MARK WILLIS, SHEFFIELD, ENG.

seat of other industries. We believe the manufacture of plated silver was first carried on at Sheffield, not electro-plated but silver strips put on like a veneer. A silver rolling mill certainly was operated in Sheffield sixty years ago. The invention of a process of depositing silver on goods placed in a bath did away with the old plan and enabled plated goods to be produced of a much more artistic form and finish, as the silver was equably deposited on the surface, however intricate the moulding. Amongst the firms who have made a great success of electro-plating is that of Mark Willis & Son, Sheffield, who were established in 1874. Their

STOCKS AND BONDS.

NAME.	Par Val'.	Capital Subscribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Sept. 14 (Bid)	Cash value per S
British North Am.....	24s	4,866,666	4,866,666	1,467,000	3 1/2	Apr. O	150	75 00
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June De	11	12 00
Commercial, Windsor..	40	500,000	349,172	90,000	3	.....	287 1/2	193 3/4
Dominion.....	50	1,500,000	1,500,000	1,500,000	3	May	155	77 1/2
Eastern Townships.....	50	1,500,000	1,500,000	800,000	3 1/2	Jan July	158	79 00
Halifax Banking Co.....	20	500,000	500,000	375,000	3 1/2	Feb. Aug	182 1/2	192 1/2
Hamilton.....	100	1,499,700	1,491,520	1,000,000	4	June Dec	162	152 00
Hochelaga.....	100	1,250,000	1,250,000	585,000	3 1/2	June Dec	216	216 00
Imperial.....	100	2,000,000	2,000,000	1,300,000	4 1/2	June Dec	171	171 00
Jacques Cartier.....	25	500,000	500,000	285,000	3	June Dec	180	180 00
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	25	104 00
Merchants' Halifax.....	100	1,957,500	1,692,863	1,394,495	3 1/2	Feb. Aug	255	610 00
Molson.....	50	2,000,000	2,000,000	1,500,000	4 1/2	Oct. Apr	90	27 00
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	216	216 00
Nationale.....	30	1,200,000	1,200,000	150,000	3	May Nov	125 1/2	125 1/2
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	800	300 00
Nova Scotia.....	100	1,697,500	1,613,700	1,350,070	4	Feb. Aug.	216	216 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	131 1/2	131 50
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 1/2	June Dec	197	190 00
People's of N. B.....	150	180,000	180,000	140,000	4	.....	250	375 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	91	191 00
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	240	240 00
Standard.....	50	1,000,000	1,000,000	600,000	4	April	114	114 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	123	61 00
Traders.....	100	700,000	700,000	70,000	3	June Dec	118,000	118,000
Union Halifax.....	50	500,000	500,000	250,000	3	March Sept	118,000	118,000
Union of Can.....	100	2,000,000	2,000,000	450,000	3	June Dec	118,000	118,000
Ville Marie.....	100	500,000	479,820	10,000	3	June Dec	118,000	118,000
Western.....	100	500,000	500,000	887,739	3 1/2	April Oct	118,000	118,000
Agri. Sav. and Loan Co.....	50	630,000	629,544	160,000	3	Jan July	150 1/2	189 50
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan	95	95 00
Brit. Can. Loan & Inv. Co.....	100	1,937,800	398,481	120,000	3 1/2	Jan July	40	10 00
Brit. Mortg. Loan Co.....	100	450,000	316,504	100,000	3	July	70	70 00
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan July	100	100 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	121	60 50
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3	Jan July	121	60 50
Can. Perm. Loan and Sav.....	50	5,000,000	2,800,000	1,200,000	3 1/2	Jan July	119 1/2	182 0
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	Jan July	75	37 50
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	360,000	3	Jan July	180	180 00
Dominion Sav. and Inv. Co.....	50	1,000,000	934,200	10,000	2 1/2	July Dec	180	180 00
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	104	104 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar	88	88 00
Freehold Loan and Sav. Co.....	100	3,221,500	1,319,100	300,000	3	Jan Dec	112	112 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	140	14 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	180	90 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	750,000	4 1/2	Jan July	80	80 00
Imperial Loan and Inv. Co.....	100	840,000	720,847	160,000	3	Jan July	111	111 00
Landed Banking and Loan.....	100	700,000	658,098	150,000	3	Jan July	67 1/2	33 75
London & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	March Sep	109	54 00
London Loan Co.....	50	679,700	661,850	81,000	3	Jan July	85	85 00
London and Ont. Inv. Co.....	100	2,750,000	550,000	160,000	3 1/2	Jan July	50	50 00
Manitoba & North-W. La Co.....	100	1,500,000	375,000	51,000	2	Jan July	170	85 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	201 1/2	80 65
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	5	April Oct	150	150 00
Montreal Street Ry. Co.....	50	1,800,000	1,300,000	.....	2 1/2	Feb. *	130	130 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March	20	20 00
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	114	114 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	March Sep	114	114 00
Ont. Indus. Loan and Inv.....	100	468,800	314,888	150,000	3	Jan July	114	114 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	490,000	3 1/2	Jan July	114	114 00
People's Loan and Dep. Co.....	50	600,000	600,000	40,000	3	Jan July	114	114 00
Real Est. Loan Co.....	40	578,440	373,720	50,000	2	Jan July	114	114 00
Richellen and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	185 1/2	185 1/2
The Royal Electric Co.....	100	1,500,000	1,500,000	232,862	4	Jan *	189 1/2	189 1/2
Toronto Electric Light Co.....	100	600,000	.....	20,000	2	Jan *	116	116 00
Toronto Street Railway.....	50	6,000,000	6,000,000	.....	1	Jan *	30	15 00
Union Loan and Sav. Co.....	50	1,095,400	699,020	200,000	3	Jan July	113 1/2	58 75
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	Jan July	98	49 00
Western Loan & Trust Co.....	50	2,301,200	1,617,721	62,000	3 1/2	June Dec	105	105 00
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	.....	.....

* Paying quarterly dividends.

catalogue shows a very large variety of the classes of goods which are produced in electro-plate, such as tea and coffee services, tea-urns, kettles and stands, of which the firm of Mark Willis & Son make a very choice, and highly artistic variety. Their trays, epergnes, dishes, ewers, cruets, fish knives, and other table articles are most tasteful. The firm also prides itself on the quality of its goods. In this feature electro-plating lends itself to deception so readily that buyers have only the honour of the maker to rely upon to be assured of getting reliable quality. Messrs. Willis & Son in this respect stand *Al*, what they say of the quality of an article may be thoroughly relied upon. Their trade mark, M.W. & S., is a guarantee of reliability. We commend the firm to buyers of silver, and electro-plate goods, as business relations with Mark Willis & Son will prove satisfactory.

CIRCULAR DOUBLE-BLAST BELLOWS.

Messrs. Linley & Bingham, Sheffield, England, are patentees and sole makers of the Circular Double Blast Bellows, which is highly approved by all who use apparatus of this kind. Its advantages over the old-fashioned long-shaped pattern are: 1, the blast is steady and continuous, and a much more powerful blast can be obtained; 2, these Bellows occupy much less room than others; 3, they are entirely self-contained, can be moved about and sat down to work anywhere without the necessity of fixing awkward upright posts and lifting gear. The firm has received most emphatic testimony as to the great superiority of the Circular Double Blast Bellows in every feature of utility. Messrs. Linley & Bingham, being desirous of introducing these goods into Canada, where they would be highly appreciated, invite correspondence.

RALPH HAWLEY,
Butchers' Steel Manufacturer,
POOL WORKS,
Burgess Street, Sheffield, Eng.

Send for Quotations.

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.

SOLE MANUFACTURERS:

SILENT MACHINE CO.

(Late NEWTON'S)

ALBION WORKS, SAVILE STREET,

SHEFFIELD, England.

Inventors and Patentees of the
Finest Improvement of the Age:

"The Enamelled Bowl,"

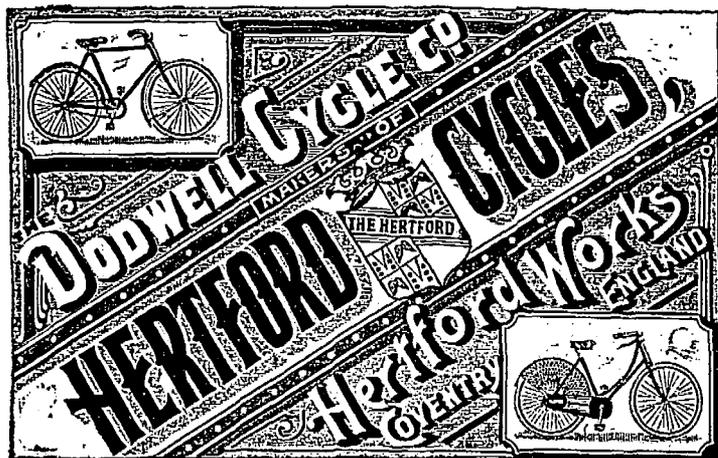
FOR MEAT CUTTING MACHINES.

In ordering state if to have Bright or Enamelled Bowl.

Cheques and P.O.O. to be made payable to Silent Machine & Engineering Co.

Telegraphic Address: "FORWARD, SHEFFIELD."

Telephone 189.



Telegraph and Cable Address—"PEARL, SHEFFIELD."

HARDY & WHITELEY,
MANUFACTURERS OF ALL KINDS OF
Electro-Plated Cutlery,
E.P. PEARL TABLE CUTLERY,
Fruit Knives, Dessert Knives, Fish Eating and
Carving Knives, Butter Knives, &c.,
20 Cambridge Street, SHEFFIELD, Eng.



Telegraphic Address: "SCYTHES."

Established 1872.

Telephone No. 1079.

Please Address in Full.

LINLEY & BINGHAM,

(Formerly S. & R. LINLEY.)

Registered:

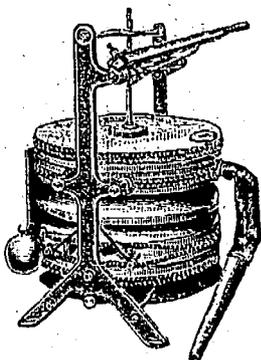
OLD



S. LINLEY,
Trade Mark.

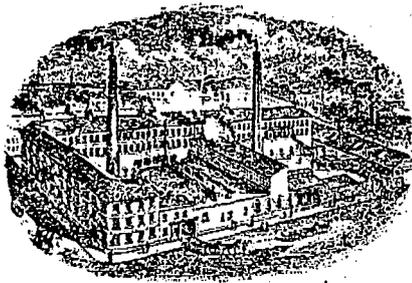
Makers of Smiths' Bellows, Portable Forges, Smiths' Hearths, Anvils, Vices, The Irons, and General Smiths' and Engineers' Tools.

Brazing Bellows and Forges for Silversmiths, Cycle Makers, &c.—Tilt and Forge Hammer Heads, Hursts and Tail Hoops, Grinders' Axles and Plates, &c.—Bellows Repaired, Anvils re-faced or re-ground.



CLOUGH WORKS, SYLVESTER GARDENS, SHEFFIELD,

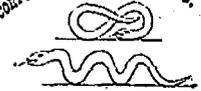
No connection with any other Firm trading under the name of LINLEY. ENG.



S. & I. KITCHIN, CUTLERY MANUFACTURERS,

SOHO CUTLERY WORKS,
sheffield, England.

CORPORATE & TRADE MARKS



→ TABLE CUTLERY ←



PEN AND POCKET KNIVES. RAZORS, SCISSORS, &c., &c., &c.

SHEFFIELD

SPEAR POINT, BUTCHERS, DAGGER AND HUNTING KNIVES.

MARK WILLIS & SON,

.. MANUFACTURERS OF ..

— Silver and
Electro-Plated
Goods —

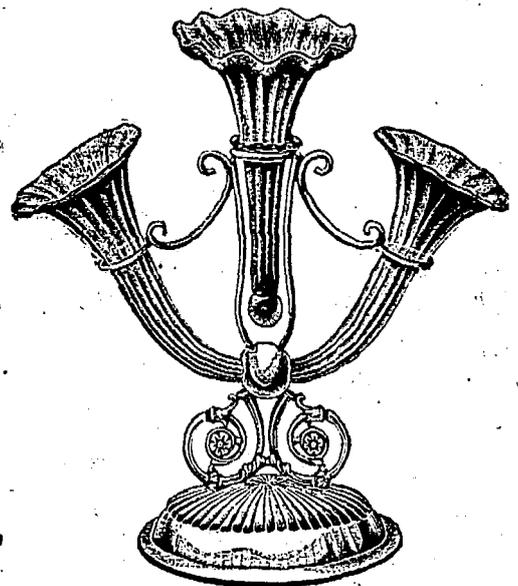
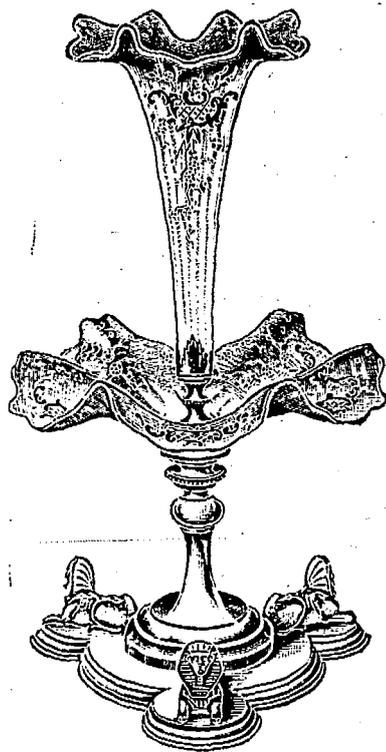
OF EVERY DESCRIPTION.



Exchange-Works,

207 Rockingham Street,

- Sheffield, England. -



DEBENTURE SALE

Tenders addressed to the undersigned marked "Tender," will be received up to and including the 3rd October, 1899, for the following issues of Town of Pembroke Debentures, viz.:

\$12,000 Sewerage Debentures, 4 per cent., payable in their annual instalments from 1st September, 1899, and \$4,000 High School Debentures 4 per cent, payable in twenty annual instalments from the 7th November, 1899.

B. B. BAHNSEN, Pembroke, Ont.,
Chairman of Finance Committee.

Star Iron Metal Co.,
THREE RIVERS.

OFFERED FOR SALE

3 Tons of Soft Wool.

25 " Satinet.

20 " Mixed Cotton.

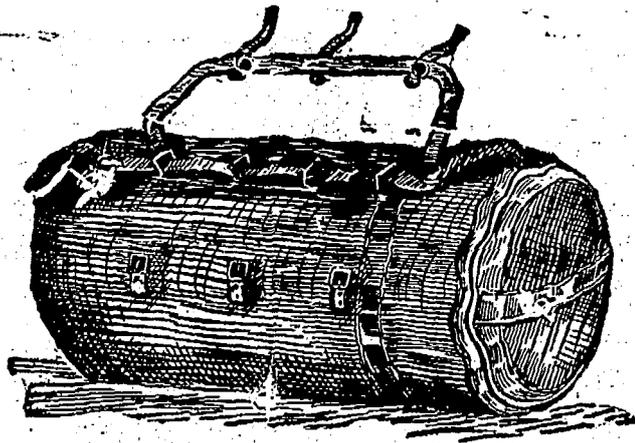
3 " Hard Wool.

1 " Lenay.

S. & H. BORBRIDGE

88 & 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, Beef Skin Oil Tanned and Hair Lined Moccasins, Harness, Mexican, English and all other kinds of Saddles, Trunks, Valises, Bags, Satchels, Horse Clothing, &c., &c.

Electrical Undertakings, Limited,

Miller Street, High Street, Camden Town.

Four-Wheeled Dog-Cart.

Total weight about 2,400 lb. Battery weight about 700 lb. Capacity 20,000 watt hours at 25 ampères discharge, corresponding to twelve miles an hour.

Two Motors working up to 6 h p. each.
making a total of 12 h.p.

Six speeds forward, two speeds back. Zero or Stop put on brakes. Maximum speed thirty miles an hour. Speeds are not materially increased going down hill, as the carriage checks itself automatically and charges back. Seats four, including driver. Controlled entirely by one handle. Distance carriage can travel on a single charge at twelve miles per hour from seventy to one hundred miles on average roads. Good hill-climber.

Price from £400, according to Design.

Extract from "MOTOR-CAR JOURNAL," dated 16th June, 1899.

"10.—ELECTRIC FOUR WHEELED BUGGY.—Built by Electrical Undertakings, Ltd. Two passengers. Fastest car of all up hill—so fast, indeed, that for conformation sake driver was asked to do second trial. Reputed to have performed the journey up the rise twenty seconds faster than any other car."

THE "GODIVA" OIL ENGINE.



Moderate in Price. Small Consumption. Tube Ignition. All Modern Improvements. Easy Starting.
 Quiet when Working. Best Workmanship & Material Throughout. Absolutely Reliable.
 Six Months' Guarantee.

PAYNE & BATES, LIMITED,
ENGINEERS. (Late PAYNE & CO.)

FOLESHILL, near COVENTRY, ENGLAND.

GLEW'S Patent Steel-Shielded RUBBER TYRE SYNDICATE, LIMITED

The Leading Features of this Tyre are:

The Rubber and Shield
CANNOT
Come out of the Tyre.

A Brake can be used.

Great Economy.

Durability.

Adaptability
(to every class of Wheel.)

Freedom from Vibration.

Silent Running.

Save 40 per cent in
Draught, and

50 per cent in

Economy, compared
with present
RUBBER TYRES.

FOR MOTOR CARS & HEAVY VEHICLES, our MR. GLEW has recently taken out a New Patent, which, by the introduction of a Key, avoids all danger of Breakage from defective welding. The heaviest BRAKE POWER can be Safely used.

City Offices: 17 Queen Victoria Street, LONDON, E.C., ENGLAND.

Manufactory: Albion Works, Valmar Road, CAMBERWELL, S.E., LONDON, Eng.

Telegrams:
"AFROCYST, LONDON"

CYCLE & COMPONENT FACTORS.

SOLE MAKERS OF THE

"NEW ERA CYCLES."

SPECIALITIES.

Frames. Hubs. Spokes. Nipples. Pedals. Gear Cases.
Tyres, &c., &c

Agents wanted in Canada. - - - - - Send for our New List.

JAMES S. JONES & CO.,

14, HOLBORN VIADUCT, - LONDON, E.C., ENGLAND.

6d. and 1s.

SAMPLE
BOTTLES,
Post Free,
1s.

Specify
"Club
Black."

SAMPLE
TINS,
Post Free,
1s.

Specify
"Club"
Cycle
Oils.

"Silico" Enamel will protect your bright parts, and make them rainproof and rustproof. Vaseline superseded.

"Club Black" is the oldest and best enamel on the market, and has the largest sale in the world.

It is "SPECIAL HARD DRYING," and wears like Stoving Enamel.

MAKERS OF COLOURED LACQUERS,
BLACK STOVING ENAMEL, &c.

SILICO ENAMEL CO.,

KERRY ROAD, NEW CROSS,
LONDON, E. C., ENG.

Bulk or Bottle.
Ask for "CLUB BLACK."

Highest Grade Cycles
Tribune Scotsman Europe.
RILEY, WARD & BRADFORD, Ltd.
CYCLE MANUFACTURERS.
Branches:
19 Queen St Glasgow
89 Gordon St. " FLEET WORKS,
Charing Cross " COVENTRY,
Kyle Street, Ayr. England.
Castlegate, Lanark.
Mange Road, Dunoon and Fleet Works, Coventry.

R. J. PIKE,
Gold and Silver Watch Case
Manufacturer,
CROMWELL HOUSE,
EARLSDON, COVENTRY, Eng.

W. NEAL,
OXFORD HOUSE, CHAPEL FIELDS,
COVENTRY, ENG.
All kinds of Gold Watch Cases
in 9ct. and 18ct.

6d. and 1s.

BURNING OILS.
LUBRICATING OILS.
DOUBLE PURPOSE OILS

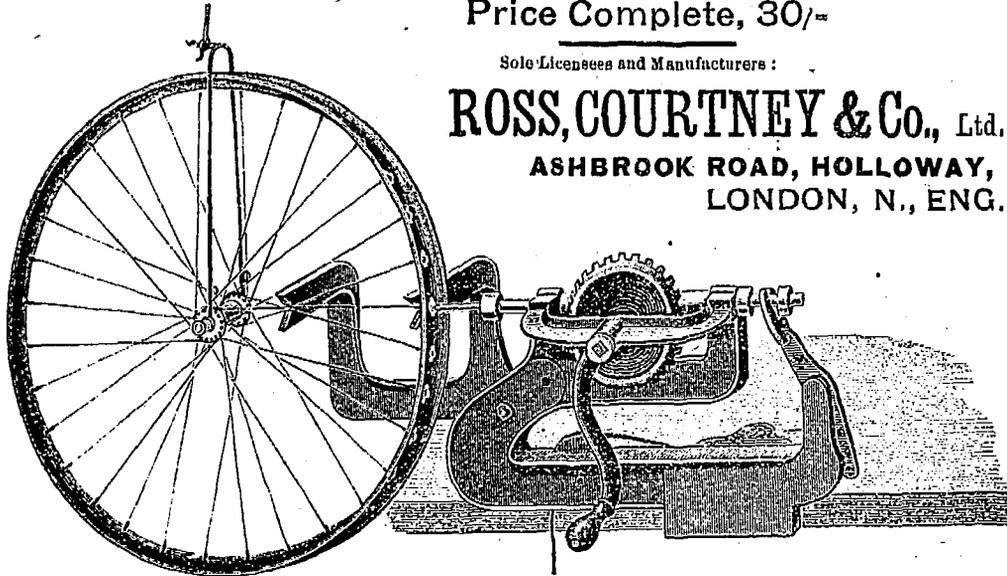
Enquiries for quotation in bulk will be esteemed a favour.

ROSS COURTNEY'S WHEEL-BUILDING MACHINE.

Price Complete, 30/-

Sole Licensees and Manufacturers :

ROSS, COURTNEY & Co., Ltd.
ASHBROOK ROAD, HOLLOWAY,
LONDON, N., ENG.



PATENT.

Simple !
Accurate ! !
Automatic ! ! !

TRY IT.

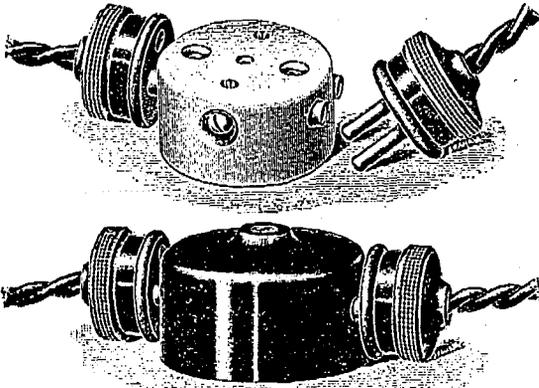
AND YOU CANNOT DO
WITHOUT IT !

Invented by a Wheel-
Maker for Wheelmakers

By the use of this simple and
ingenious little machine, a boy
can in a few minutes, get a
wheel so accurate that only a
touch is required by the wheel-
maker to get it ready for
enamelling.

Time required to finish a
wheel, about 1½ minutes.

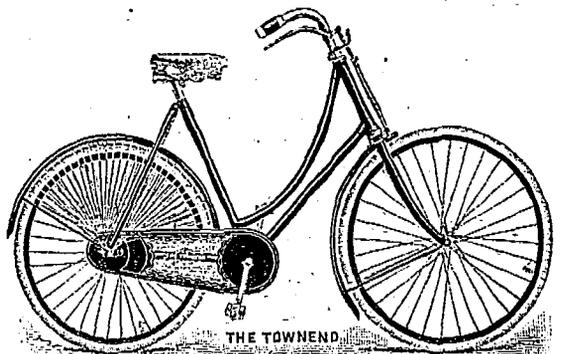
A. P. LUNDBERG,
Bradbury Electrical Works,
Bradbury Street, Kingsland Road,
LONDON, N., ENGLAND.



MANUFACTURERS OF

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.

TOWNEND



CYCLES.

[Send for Terms and Catalogue.

The New Townend Bros., Ltd.
COVENTRY, Eng.

Are you fitting the "LONDON" Patent + +

DISC ADJUSTING HUBS?

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.
The bearing is absolutely and effectively locked, and cannot possibly work loose.
Any child can adjust them, and the locking arrangement consists of two pieces only.
Every Hub is guaranteed turned from bar steel.
Every part guaranteed interchangeable.
Dustproof and Oil Retaining. Made with 1½-in., 1¾-in., 1⅞-in., and 2-in. (for tandem) Chain Line.
And the price—14/6, less 2½% 30 days, 5% cash.
Guaranteed for three years.
Don't procrastinate! Let us hear from you at once.

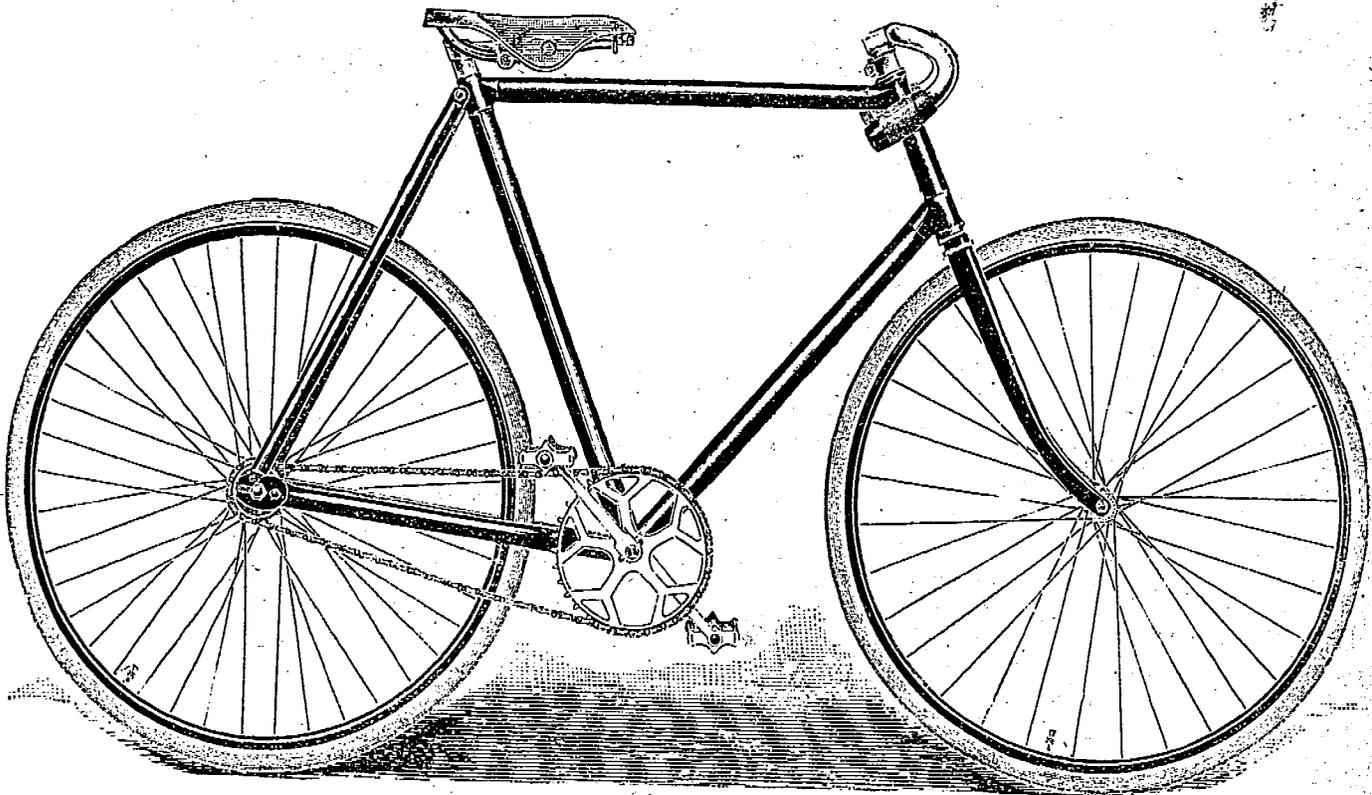
The London Hub Company, Limited.
122 NEW KENT ROAD, LONDON, S.E., ENG.

Marvellous Value.

.. Good English Make ..

Just send for a 1899 List.

SPECIFICATIONS AS BELOW.



EACH MACHINE GUARANTEED TWELVE MONTHS.

TRY a SAMPLE of our CYCLE with Warwick
DOUBLE TUBE TYRE

£6 10 0
Dunlop 10/ extra.

Made with genuine set B.S.A. Fittings, and DUNLOP
Tyres Westwood Hollow Rim

£8 12 6

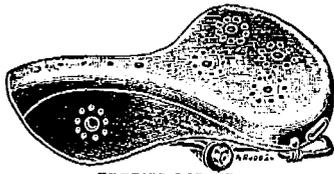
KINGSLAND

Manufacturing

Company,

LIMITED.

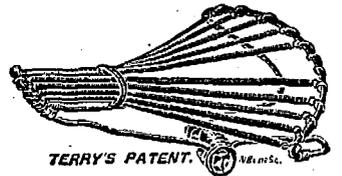
KING HENRY'S WALK, LONDON, N., Eng.



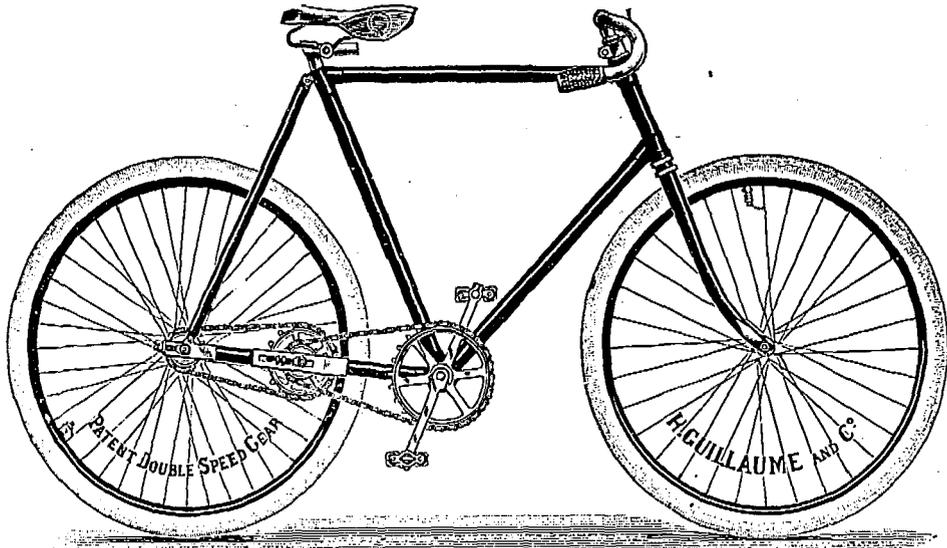
TERRY'S PATENT.
With Detachable Leather Cover.

Telegraphic Address: "GUILLAUME ALVECHURCH."

Sole Manufacturers of the
"TERRY" CYCLE SADDLE.



TERRY'S PATENT.
Without Cover.



Sole Manufacturers of the DOUBLE SPEED GEAR CYCLE.

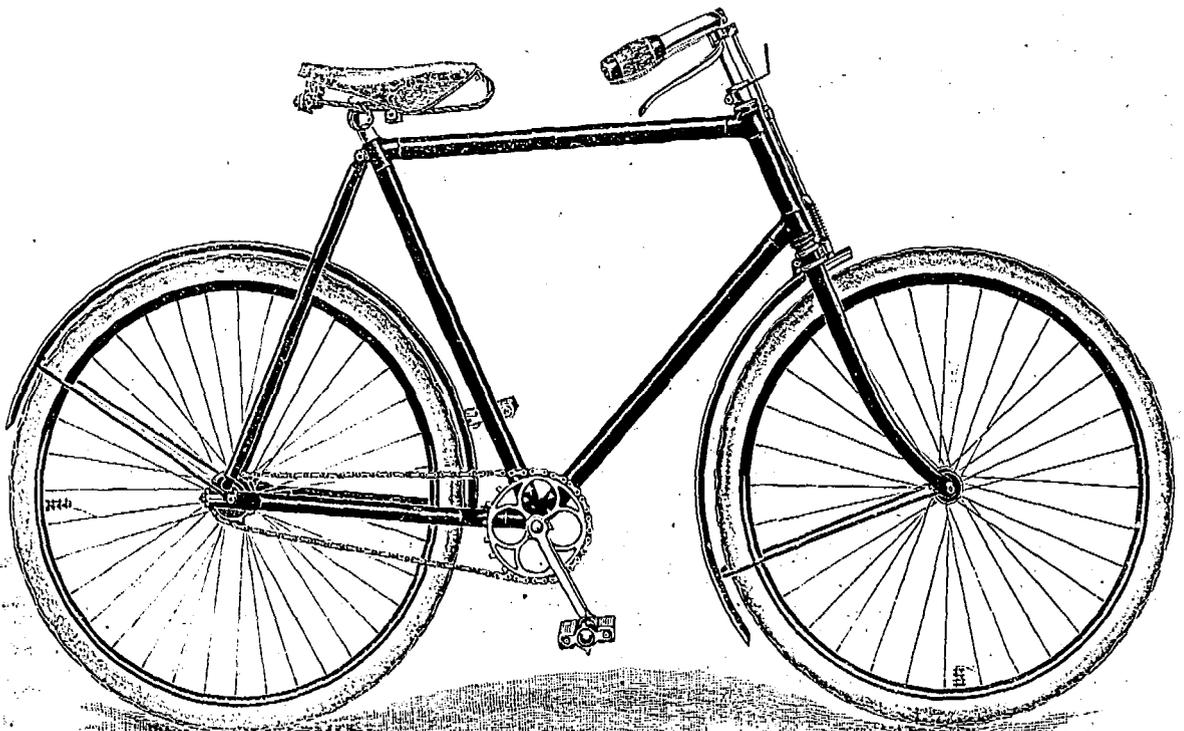
THE RECTORY ENGINEERING WORKS.

H. GUILLAUME & CO.

Cycle & Motor Car Manufacturers,

Rectory Mills, ALVECHURCH, - - Near REDDITCH, ENG.

THE ELK CYCLES.

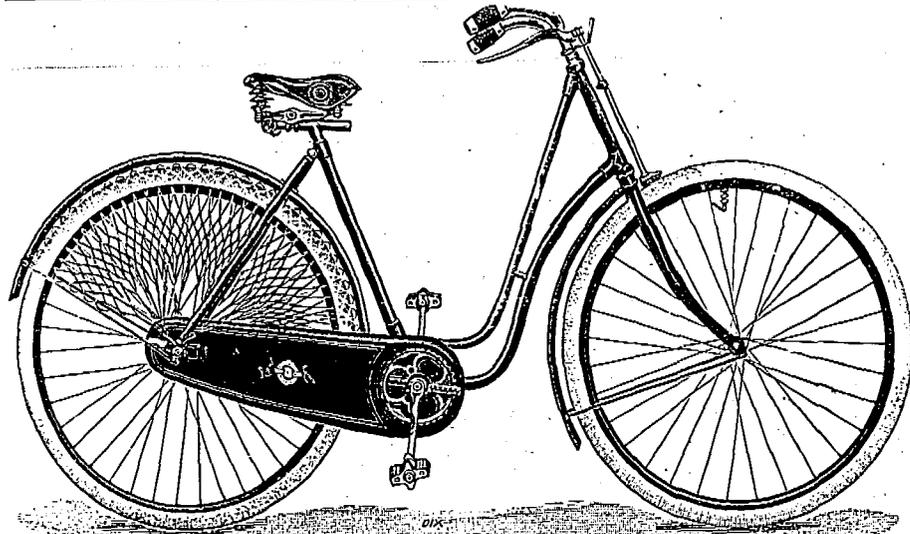


Price and Quality not Equalled in England.

BENNETT, COTTON & CO., Ltd. - - Works: COVENTRY, ENGLAND.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPT. 14, 1899

Name of Article.		Wholesale.			Name of Article.		Wholesale.	Name of Article.		Wholesale.
Boots and Shoes.				Brooms.		Heavy Chemicals.				
Brogans or Cobourgs		Mens.	Boys.	Yonths.	Good Luck 2-4 stg. Var. Han.	3 20	0 00	Bleaching Powder	1 75	2 50
Split Balmorals		0 90	0 85	0 80	Rose 4 varn. hand heavy	3 80	0 00	Blue Vitriol	7 00	8 00
Kip		1 10	1 20	0 95	Pansy 4 " " medium	3 50	0 00	Brimstone	2 00	2 50
Buff		1 20	1 50	1 00	Thistle 4 " " "	3 10	0 00	Ganetic Soda 60	1 60	1 80
or Congress		1 20	1 50	1 00	Map Leaf 4 4 stgs.	3 80	0 00	" 70	1 80	2 00
Split Boots		1 80	1 75	1 10	B 4 " stained	3 20	0 00	Soda Ash	1 2	1 60
Kip		2 10	2 75	1 50	Shamrock 4 4 " varn han	3 10	0 00	Soda Biecarb	2 25	3 35
Grain	\$2.00 to \$3.00, Felt Sox	2 10	2 75	1 50	B 4 " stained	2 85	0 00	Sal. Soda	0 60	0 70
Felt Boots, half fox		\$1 75, \$2 00	full 2 42	2 50	Daley A 3 stgs varn handle	2 80	0 00	" Concentrated	1 50	2 00
Split Batts or Bals		0 75	80	0 65	B 3 " stained	2 45	0 00	Dyestuffs.		
Kip Pebbled or Buff Bals		0 90	1 00	0 80	Tulip No. 1 3 stgs	2 25	0 00	Archil. con	0 27	0 29
Pebbled Button, Machins Sewed		1 00	1 10	0 90	2 2 " " "	1 80	0 00	Cutch	0 08	0 09
Glazed Buff Button		1 00	1 10	0 90	Curling 4	3 60	0 00	Ex. Logwood	0 10	0 15
Polish Calf		1 25	1 60	1 15	Warehouse 4 heavy	3 60	0 00	Chip	2 00	2 50
Dongola Kid 1 quality		1 00	1 10	0 90	Letter A 2 plain	1 60	0 00	Indigo (Bengal)	1 50	1 75
" 2 " "		1 15	1 35	1 00	Drugs & Chemicals			Indigo Madras	0 70	1 00
" 3 " "		1 50	2 00	1 20	Acid Carbolic Cryst med.	0 30	0 40	Gambler	0 04	0 05
Mens' Calf, Bals. Cong or Butt. Goodyear Welt				2 80	Aloe, Caps.	0 18	0 18	Madder	6 10	6 15
" Tan Russia Calf, Bals. Cong or Butt. Goodyear Welt				3 10	Alum	1 40	1 50	Samae	70	75
" French Pat. Calf or Enamel Leather Bals. Butt. and Cong.				3 50	Borax, xtls.	0 06	0 07	Fish.		
Ladies' Glaze Dong. Butt. and Bals. Goodyear Welt				2 10	Brom. Potass	0 70	0 75	Distributors prices.		
" " " " Turns 1 quality				3 00	Camphor. Eng. Ref Rings	0 60	0 65	Cape Bret. Herring,	0 00	0 00
" " " " Turns 2				3 00	" Ref oz. ck	0 65	0 70	Lahrador Herrings	0 03	0 00
					Citric Acid	0 55	0 60	No. 1 Shore Herrings	1 50	0 00
					Citrate Magnesia lb.	0 32	0 45	" Nova Scotia	0 00	4 50
					Cocaine Hyd. (oz)	0 00	5 50	Mackerel No. 1, pails	0 00	1 75
					Copperas, per 100 lbs	0 75	0 80	" 1/2 barrel.	0 00	0 00
					Cream Tartar	0 20	0 25	Green Cod, No. 1	0 00	0 09
					Epsom Salts	1 50	1 75	Green " large	0 00	0 00
					Glycerine	0 16	0 20	Draft	0 00	0 00
					Gum Arabic per lb.	0 25	0 50	No. 2	0 00	0 00
					" Trap	0 50	1 00	Large dry Gasps per qutl.	4 50	0 00
					Insect Powder lb.	0 25	0 40	Salmon No. 1 brls Lab.	14 00	14 00
					do per keg, lb.	0 22	0 30	Salmon, (tercass)	0 00	0 00
					Morphia	1 75	1 95	" Brit. Col brls.	00 00	18 00
					Oil Peppermint lb.	2 00	2 25	Boneless Fish	0 03	0 04
					Oil Lemon	1 60	1 80	" Cod	0 05	0 08
					Oplum	4 25	4 50	Finnan Haddies	0 07	0 07
					Oxalic Acid	0 10	0 12	N. S. Salt Herrings, in half-barrels.	2 50	0 00
					Phosphorus	0 65	0 75	Salt Lake Trout, half-bris	4 25	0 00
					Potash Bichromate	0 09	0 12	Flour.		
					Potash Iodide	3 40	3 75	Winter Wheat patents	3 65	3 90
					Quinine	0 40	0 60	Manitoba patents	3 30	3 90
					Styrchnine	0 75	0 90	Straight roller	3 30	3 40
					Tartaric Acid	0 35	0 40	do bags	1 67	1 65
					Tin Crystals	0 25	0 30	Strong Bakers	3 50	3 60
					Licorice.			Superfine	0 00	0 00
					Stick, 4, 6, 8, 12, & 16			Oatmeal, brl.	3 65	0 00
					to lb., 5 lb. boxes,	2 00	0 00	Corn meal, bag	00 00	00 95
					Acme Licorice Pellets, 5			Bran Manitoba	0 00	13 00
					cans	2 00	0 00	Bran Ontario bulk	0 00	13 00
					Licorice Lozenges, lb.	1 50	0 00	Shorts	00 00	16 00
					5 lb. cans			Monilla	19 00	00 00



* RIDE *
Royal
George
Cycles
 and you ride THE BEST.

Constructed of
BEST MATERIALS,
WORKMANSHIP
AND FINISH.
 Send for Lists to

BRANSOM, KENT & CO., Ltd., GOSWELL ROAD,
 LONDON, ENGLAND.

EXPORT MANUFACTURERS OF

Cycles, Cycle Fittings and Cycle Accessories of Every Description.

The Canadian Pacific Railway Company.
 Dividends for the half year ended 30th June, 1899, have been declared as follows:
 On the Preference Stock, two per cent.
 On the Common Stock, two per cent.
 Warrants for the Common Stock dividend will be mailed on or about 2nd October to shareholders of record at the closing of the books in New York and London respectively.
 The Preference Stock dividend will be paid on Monday October 2nd, to shareholders of record at the closing of the books, at the Company's London Office 1 Queen Victoria Street London E.C.
 The Common Stock transfer books will close in London at 3 p.m. on Friday, 2th August, and in Montreal and New York on Friday, 8th September. The Preference Stock books will close at 3 p.m. on Friday, 1st September.
 All books will be re-opened on Tuesday, October 3rd.
 By order of the Board,
CHARLES DRINKWATER,
 MONTREAL, 14th August, 1899, Secretary

TELEGRAPHIC ADDRESS
WHEEL'S
 Telephone 1021
FOUNDED
 * 1859 *

A large Stock of Machine Cut Patterns
 from which Castings can be
 Supplied in iron or
 Steel.

WILMOT NORTH
PATTERN MAKER WHEEL & RACK CUTTER,
ST. MARYS ROAD, SHEFFIELD.

WHEEL CUTTING
 & HOBBING IN ALL ITS
 BRANCHES ALL KINDS OF
 MACHINE MOULDED WHEELS SUPPLIED.

PRIVATE WORKSHOPS &c SPECIAL
MACHINERY FOR COMPLETE INVENTIONS
OR EXPERIMENTING PURPOSES.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPT. 14, 1890

Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale	Name of Article.	Wholesale
Farm Products.							
Butter: Choice Or. tubs..	0 20 21	Jute aloof..	0 00 0 20	Molasses (Barbados).....	0 31 0 35	Vermicelli, Canadian.....	0 05 0 06
" " " boxes	0 21 0 21	Barley, malting.....	0 00 0 00	Porto Rico.....	0 00 0 00	Macaroni, ".....	0 05 0 06
" " Good to choice..	0 18 0 19	" feed in store.....	0 03 0 00	Trinidad.....	0 00 0 00	" " Italian.....	0 10 0 13
Dairy.....	0 15 0 18	Peas, per 50 lbs, aloof.....	0 00 0 08	Cuba.....	0 00 0 00	Peel—Citron.....	0 14 0 16
Common.....	0 13 0 14	Rye, aloof.....	0 00 0 08	Antigua.....	0 00 0 00	Orange.....	0 11 0 13
CHEESE:		Corn, Ontario.....	0 00 0 00	Raisins:		Lemon.....	0 10 0 12
New Western col'd.....	0 10 0 11	" duty paid.....	0 00 0 00	Sultanas.....	0 11 0 13	Chocolats	
New white.....	0 10 0 11	Buckwheat.....	0 00 0 00	Loose Musc. California..	0 05 0 08	Vanilla, yel. wrap. 24 x 1/2 lb	0 34 0 36
Quebec.....	0 10 0 10	Groceries.		Layers, London.....	1 50 1 75	do Chamois do do	0 43 0 48
Eggs:		Tea, (Hf. Chest & Cad.)..	0 15 0 18	Con. Cluster.....	2 20 2 30	do Pink do do	0 60 0 68
Select new.....	0 16 0 17	Japan, com. to med. B..	0 17 0 19	Extra Dessert.....	2 75 0 00	do Blue do do	0 58 0 66
straight candled.....	0 14 0 15	" good med. to fine..	0 22 0 25	Royal Bucking'm.....	3 50 0 00	1 1/2 lb. Van. Green do do	0 50 0 55
" No. 2.....	0 12 0 13	" fancy.....	0 25 0 25	Valencia.....	0 04 0 05	do do Lilac do do	0 58 0 66
Hops:		" dust.....	0 08 0 08	" Selected.....	0 00 0 05	do do Bronze do do	0 65 0 74
per lb.....	0 14 0 18	Y. Hyson, com. to good..	0 14 0 20	" Layers.....	0 00 0 00	do do White do do	0 73 0 82
" Old.....	0 01 0 03	" fine to finest, B	0 30 0 45	Currants, Provincials	0 04 0 05	Unsweet'd blue prem do	0 38 0 43
Hog Products:		Gunpowder, Moyne.....	0 22 0 25	Filiatras.....	0 04 0 06	Starch:	
Bacon, smoked, per lb....	0 11 0 12	" good.....	0 25 0 25	Patras.....	0 04 0 08	Can. Laundry.....	0 04 0 00
Hams, city cured, ".....	0 12 0 13	" fancy.....	0 25 0 25	Vostizzas.....	0 06 0 07	Silver Gloss.....	0 00 0 07
do mess.....	0 00 0 00	" med. to good.....	0 14 0 15	Prunes.....	0 06 0 10	Benson's Prep. Corn.....	0 00 0 06
" Canvassed.....	0 00 0 00	" fine to finest.....	0 19 0 22	Figs in bags.....	0 05 0 10	" Sat. Chr. Label.....	0 07 0 00
Fork Ca. s.c. per bbl.....	15 00 16 50	Coolong.....	0 28 0 42	" new layers.....	0 15 0 25	Can. Pure Corn.....	0 00 0 05
do mess.....	15 00 15 50	Congou, common.....	0 15 0 16	Dates.....	0 05 0 05	No. 1 Wh. blue 48 lb.....	0 05 0 00
Lard, per lb Can pure.....	0 07 0 07	" good common.....	0 15 0 16	Sh. Almonds, bxs.....	0 19 0 25	Vinegar: lees 10 p.c. dis.	
" Com. Refined.....	0 04 0 05	" med. to good.....	0 22 0 27	S. S. Tarragona.....	0 09 0 10	Imp Trip.....	0 33 0 00
SEEDS:		" fine to finest.....	0 32 0 37	Walnuts.....	0 10 0 14	Cote D'or.....	0 23 0 00
Clover, red, per lb.....	0 07 0 10	Indian.....	0 17 0 23	" Grenoble.....	0 12 0 00	Crystal Pickling.....	0 25 0 00
Alsike, per lb.....	0 07 0 09	Darjeelings.....	0 35 0 45	Filberts.....	0 09 0 10	W. W. XXX.....	0 20 0 00
Timothy, (Can'n) per beh.	2 00 2 50	Ceylon.....	0 13 0 25	Spices: Cassia..... mats	0 09 0 12	W. W. XX.....	0 20 0 00
" " Western.....	1 50 2 10	Coffees, Mocha (green).....	0 25 0 35	" Macs..... chests	0 90 1 20	W. W. X.....	0 17 0 00
Flax 55 lbs.....	0 65 1 00	Java.....	0 22 0 25	Cloves.....	0 15 0 16	Pure Malt.....	0 45 0 00
Fall Rye.....	0 75 0 90	Maracalbo.....	0 17 0 18	Nutmegs.....	0 50 1 00	Cider X.....	0 17 0 00
Millet.....	0 75 0 90	Jamaica.....	0 17 0 18	Jamaica ginger, lb.....	0 07 0 15	" XXX.....	0 27 0 00
Hungarian.....	0 75 0 90	Rio.....	0 10 0 15	" unbl.....	0 08 0 10	Soap: Best Laundry.....	0 05 0 05
SUNDRIES:		Plantation Ceylon.....	0 27 0 29	Pimento.....	0 15 0 20	" Common.....	0 02 0 04
Potatoes, New " brl.....	0 75 0 90	Chicory.....	0 06 0 11	Pepper, Black.....	0 15 0 16	Matches: Telegraph.....	3 15 3 35
Honey, Comb, 1 lb.....	0 07 0 10	Canadian do.....	0 00 0 06	Pepper, White.....	0 22 0 26	" Telephone.....	2 95 3 15
" Extracted.....	0 04 0 05	Sugars: Factory.		Mustard, 4 lb Jar, Eng.....	0 72 0 75	" Parlor.....	0 10 1 40
Beeswax.....	0 20 0 25	Ex Granulated, bris.....	0 00 0 05	" 1 lb " Jar, Eng.....	0 22 0 25	" Tiger.....	2 85 3 05
Beans: white ordinary bns	0 85 1 00	German gran'd.....	0 00 0 00	" 4 lb jars, Cana.....	0 65 0 70	Sovereign.....	0 00 2 55
Maple Sugar.....	0 07 0 09	Ex Ground, in bris.....	5 20 5 20	" 1 lb " ".....	0 22 0 25	Washboards:	
Maple Syrup in wood.....	0 06 0 07	" in bxs.....	5 45 5 55	Rice, C. C.....	0 00 0 15	Royal Lily.....	1 60 0 00
Maple Syrup in tins.....	0 80 1 00	Powdered, in bris.....	4 95 5 0	" standard B.....	0 00 0 25	do Rose.....	1 65 0 00
Grain.		boxes.....	5 20 5 25	" Patna..... 100 lb.	4 25 4 75	Globe.....	1 65 0 00
Hard Man, No. 1 Ft. Will	0 00 0 65	Paris Lumpa, in bris.....	5 60 5 75	" Burma.....	4 00 4 25	Improved Globe.....	1 50 0 00
" No. 2.....	0 00 0 65	" half bris.....	5 70 5 75	" Crystal Japan.....	5 00 5 25	Hardware.	
No. 1 Northern.....	0 05 0 00	" 100-lb bxs.....	5 70 5 75	" Carolina..... 100 lb	6 75 7 75	Antimony.....	0 10 0 11
" 2.....	0 01 0 00	" 50-lb bxs.....	0 00 0 50	Tapioca, Pearl.....	0 03 0 04	Tin, Block, L & F, 1/2 lb.....	0 00 0 35
		Branded Yellows.....	3 75 4 40	Gelatine, 1 qt pk.....	0 08 0 04	" Straits.....	0 00 0 00
				" 1 qt pk.....	1 75 0 00	Copper: Ingot.....	0 19 0 00
				" 2 qt pks.....	2 30 0 00		

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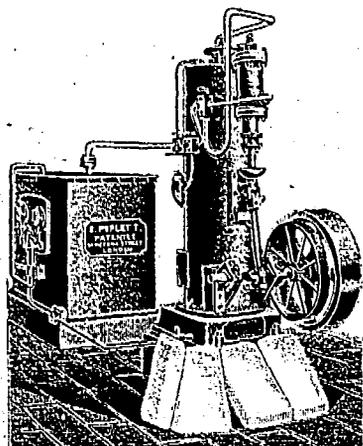
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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, cake.	
CUT NAIL SCHEDULE.		100 lb. box	8 80 0 00	No. 1 Wrought Iron	16 50	" barrel (refined)	0 00 0 05
Base Price, per Keg	2 25 0 00	Bright	8 20 0 00	No. 1 Machinery	16 00	Ordinary	0 04 0 04 1/2
Extra—Over and above 30d.	less 5c keg rebate.	Galvanized Iron:		Stove	10 50	Leather	
40d, 50d, 60d and 70d Nails.		Queen's Head,		Malleable Iron	6 00	No. 1 B. A. Sole	0 24 0 25
Cut and Fence Nails—		or equal, } gauge 28	4 55 4 50	Hard Steel	6 50	No. 2 B. A. Sole	0 23 0 24
18 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common.		(per long ton 2240 lbs.)		No. 3 B. A. Spanish Sole	0 20 0 23
10 and 12d " "	0 10 0 00	Bar Iron, per 100 lbs.	2 10 base	Lead solid	0 03 1/2	Slaughter, No. 1	0 27 0 28
8 and 9d " "	0 15 0 00	Car lots	0 00 2 05	" tea	0 03	light medium & heavy	0 27 0 28
6 and 7d " "	0 40 0 00	Ord. Crown, base	0 00 0 00	Light Brass	0 08 1/2	Harness	0 25 0 26
4 and 5d " "	0 30 0 00	Best Refined	0 00 0 00	Copper Bottoms	0 13	Upper, heavy	0 24 0 24
3d " "	0 85 0 00	Norway	3 41 0 00	Heavy Copper	0 1 1/2	Upper, light	0 23 0 23
2d " "	1 00 0 00	Am. Sheet Steel, 6 3/4 14	3 10 0 00	Red Brass	0 13	Grained Upper	0 23 0 23
Cut spikes 10c, per Keg advance.		" " " 17	3 00 0 00	Heavy Yellow Brass	0 10 1/2	Scotch Grain	0 25 0 26
Fine blued nails—		" " " 18 & 20	3 10 0 00	Yellow Metal Sheathing	0 09 1/2	English	0 25 0 26
2d per 100 lbs	1 00 0 00	" " " 22 & 24	3 20 0 00	Wire:		Canada Kip	0 45 0 55
3d " "	1 50 0 00	" " " 26	3 20 0 00	Bright and Annealed		Hemlock Calf	0 50 0 70
Casing Box, Tobacco Box and Flooring Nails—		" " " 28	3 30 0 00	No. 2 to 5 base	3 00 0 00	Light	0 50 0 60
20 to 30d per 100 lbs	0 55 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	Net, extra for other sizes.		French Calf	0 81 1 10
10 to 16d " "	0 60 0 00	Boiler Heads, steel.	0 00 0 03 1/2	Coppered base Net, extra for other sizes.	3 00 0 00	Split, light and medium	0 22 0 25
8 and 9d " "	0 85 0 00	Hoop Iron, base for 2 in. and larger.	0 00 3 25	Barbed Wire—	3 00 f.o.b. Montreal.	heavy	0 17 0 20
6 and 7d " "	0 70 0 00	Band Canadian, 1 to 6 in. 30c; over base of ordinary, smaller size Extras as adopted July 7th.		2 and 4 barbs.		Leather Board, Canada.	0 08 0 10
4 to 5d " "	0 95 0 00	Canada Plates:		Plain Twist 2 and 3 wrs. Staples.		Embossed Cow, per ft.	0 16 0 12
3d " "	1 20 0 00	Good Brands	2 50	Spring Wire per 100, 55c net extra.		Glove Grain	0 11 0 13
Fishing nails—		Full Polished	4 25	Rope.		B. Calf	0 12 0 13
3 inch and longer per 100 lbs	0 60 0 00	Galvanized	0 00 4 25	Steel, base	0 12 1/2	Brush (Cow) Kid	0 15 0 20
2 1/2 and 2 3/4 inch	0 65 0 00	Wro't Iron pipe, 1/2 in 1 in.		" 7-16 and up	0 12 1/2	Buff	0 11 0 13
2 and 2 1/4 " "	0 70 0 00	1/2 in	3 35	" 5-16	0 13 1/2	Russetta, light	0 35 0 40
1 1/2 and 1 1/4 " "	0 95 0 00	3/4 in	3 50	" 3/8	0 13 1/2	heavy	0 25 0 30
1 1/4 " "	1 20 0 00	1 in	5 60	No. 2	0 14	Saddlers' doz	7 50 9 00
1 " "	1 50 0 00	1 1/4 in	7 35	Manilla, base	0 15	Imt. French Calf	0 65 0 75
Slating nails—		1 1/2 in	9 35	" 5/16	0 16	English Oak lb	0 30 0 35
1 1/2 and 1 1/4 inch per 100 lbs.	0 95 0 00	2 in	12 25	" 3/8	0 16	Rough	0 10 0 00
1 1/4 " "	1 20 0 00	per 100 ft. nett.		" 3-16	0 16	Dongola, extra	0 38 0 42
1 " "	1 50 0 00	Steel, cast per lb.	0 09 base	Lath yarn	0 11	No. 1	0 20 0 22
Common barrel nails—		Spring, 100 lbs	2 75 0 00	Wire Nails.		ordinary	0 12 0 15
1 1/2 inch per 100 lbs	1 00 0 00	" Fire	2 15 base	Base Price carload	3 00	Colored Pebbles	0 13 0 16
1 " "	1 00 0 00	" Sleigh shoe, 100 lbs.	2 10 base	Less than	2 95	Calf	0 16 0 24
3/4 " "	1 25 0 00	" Toe Calk	2 90	2d extra	1 00	Oils	
3/8 " "	1 50 0 00	" Machinery	3 25 base	2d f	1 00	Cod Oil	0 35 0 40
Clinch nails—		Tin Plates:		3d	1 00	S. R. Pale Seal	0 40 0 42 1/2
3 inch and longer per 100 lbs	0 60 0 00	10 Coke, 14 x 20	4 60	4d and 5d	0 65	Straw Seal	0 35 0 37 1/2
2 1/2 and 2 3/4 inch	0 65 0 00	10 Charcoal, 4 x 20	4 25	6d and 7d	0 80	Cod Liver Oil, Nfd. Norw	
2 and 2 1/4 inch	0 70 0 00	10 Charcoal		8d and 9d	0 15	" Process	0 70 0 80
1 1/2 and 1 1/4 inch	0 95 0 00	LXX	Usual	10d and 12d	0 10	" Norwegian	1 60 1 10
1 1/4 " "	1 20 0 00	DX	Trade	16d and 20d	0 05	Castor Oil	0 07 0 09 1/2
1 " "	1 50 0 00	DX	Extras	30d to 60d	Base	Castor Oil brls.	0 07 0 08 1/2
Sharp and flat pressed nails		Terne Plate 10, 20x28	7 25	Hides and Tallow		Lard Oil, Extra	0 55 0 65
3 inch and longer per 100 lbs.	1 35 0 00	Russ. Sheet Iron	0 10 1/2 0 10	Montreal Green Hides		No. 1	0 45 0 55
2 1/2 and 2 1/4 inch	1 50 0 00	Lion & Crown tin'd sh'ts		No. 1	0 00 0 09	boiled, nett	0 00 0 57
2 and 2 1/4 " "	1 65 0 00	22 and 24 gauge case lots	6 75 7 00	No. 2	0 00 0 08	Olives, pure	0 90 1 10
1 1/2 and 1 1/4 " "	1 85 0 00	26 gauge	7 50 8 00	No. 3	0 00 0 07	Extra, qt., per case.	8 00 3 70
1 1/4 " "	2 50 0 00	Lead: Pig, per 100 lbs;	4 25 4 00	Fanners pay \$1 extra for sorted, cured & inspected		Turpentine, nett	0 72 0 73
1 " "	3 00 0 00	Sheet	4 00 4 25	Sheepskins	0 00 0 50	Petroleum:	
Coll Chain—No. 6	0 11 0 00	Shot, per 100 lbs.	6 00 6 50	Clips	0 00 0 00	Gasoline 76 gravity	0 60 0 19
" 5	0 04 0 00	Lead Pipe, per 100 lbs.	7 09 0 00	Lambskins	0 50 0 00	Stove Gasoline	0 01 0 18
" 4	0 08 0 00	Zinc:	less 20 p.c.	Calfskins	0 11 0 00	Bonazine	0 00 0 10 1/2
" 3	0 07 0 00	Spelter, V.M., per 100 lbs	7 00 0 00	No. 1	0 09 0 00	Car Lots Store, [2% p.c. off]	0 15 0 16
" 2	0 06 0 00	" S.S. "	0 00 7 00	No. 2	0 09 0 00	Crown Acme	0 17 0 07
" 1 1/2	0 05 0 00			Horsehides west, No. 1	0 00 2 00	American P.W.	0 17 0 18
" 1 1/4	0 04 0 00			" City No. 2.	0 00 1 50	do W.W.	0 18 0 19
" 1	0 03 0 00					Astral	0 19 0 20 1/2

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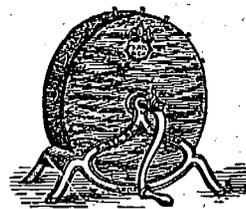
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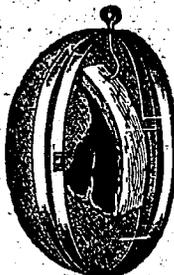
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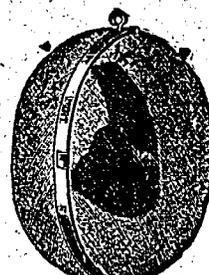
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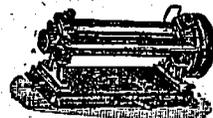
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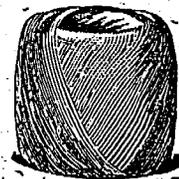
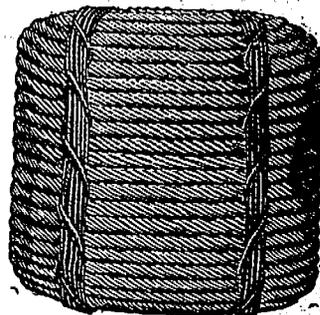
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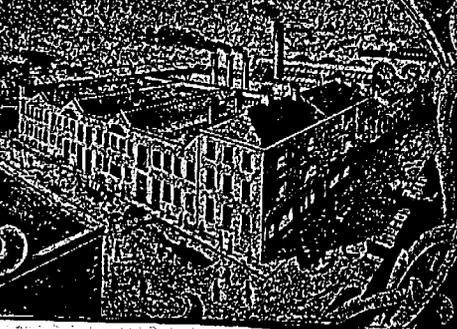
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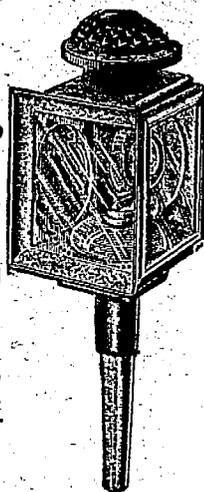
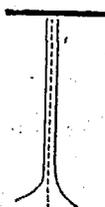
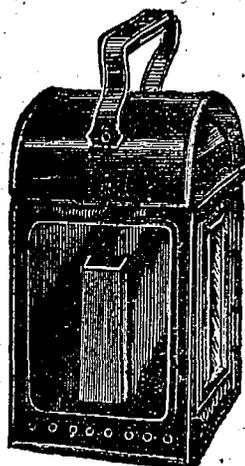
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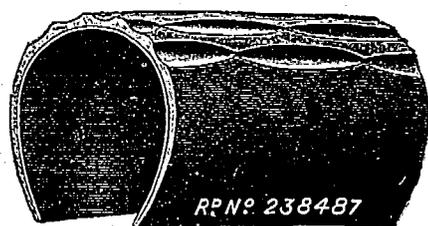
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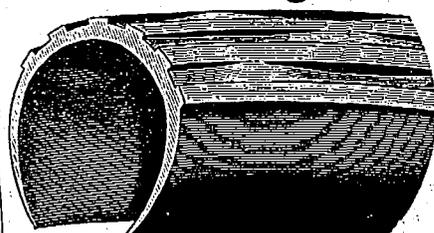
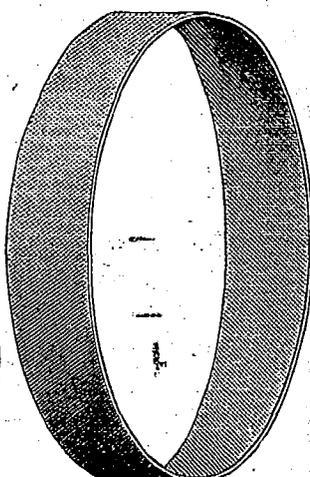
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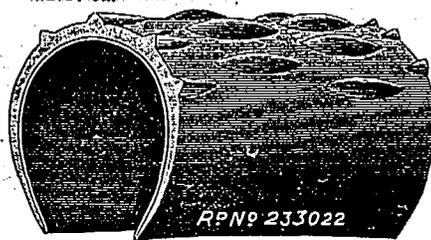
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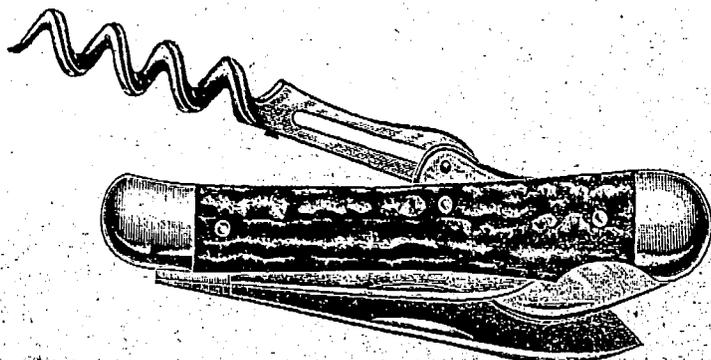
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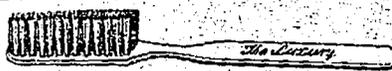


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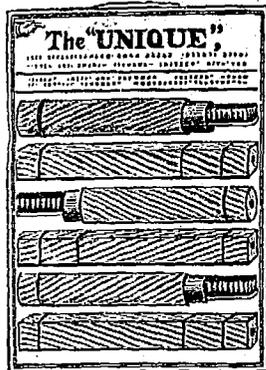


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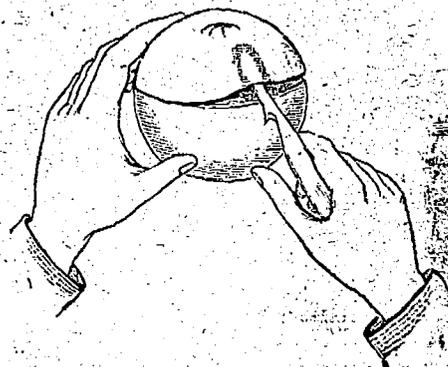
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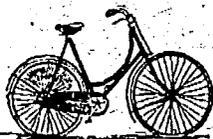
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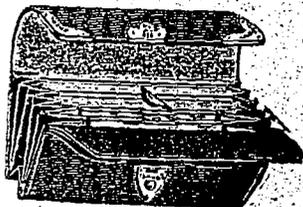
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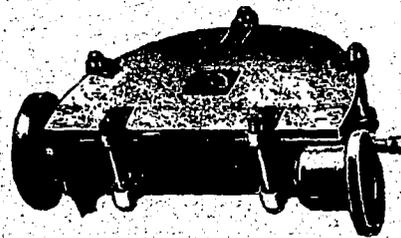


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British American Fire and Marine....	10,000	1 1/4-6mos.	350	\$50	123
Canada Life.....	2,500	5-6mos.	400	50	600
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Western Assurance.....	25,000	5-6mos.	40	20
Guarante. Co. of North America.....	13,372	6	50	50

BRITISH AND FOREIGN.—Quotations on the London Market, Sept. 12, 1899, Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	10	10 1/2
Atlas.....	24,000	2 1/2 p.s.	50	6	£29	£20
British and Foreign Marine.....	67,000	25	20	4	22	23
Caledonian.....	21,500	12s. p.s.	25	5	5	3 1/2 7-16
Commercial U. Fire, Life and Marin.....	50,000	2 1/2	50	5	42 1/2	43 1/2
Guardian Fire and Life.....	200,000	9	10	5	10 1/2	11 1/2
Imperial Fire.....	60,000	25	20	5	26 1/2	27 1/2
Lancashire Fire.....	138,483	5	20	2	3 1/2	4 1/2
Lion Fire.....	100,000	8	8 1/2	1 1/2	5 1/2	7 1/2
London and Lancashire Fire.....	85,100	22	25	2 1/2	16 1/2	17
London Assurance Corporation.....	35,862	20	25	12 1/2	55 1/2	56 1/2
London & Lancashire Life.....	10,000	10	10	2	7 1/2	8
Liv. Lon. & Globe Fire and Life.....	391,762	90	8 1/2	2	48 1/2	49 1/2
Northern Fire and Life.....	80,000	*22 1/2	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6 1/2	39	40
Norwich Union Fire.....	11,000	*33 1/2	100	12	121	124
Phoenix Fire.....	53,776	35	50	5	£40 1/2	£41 1/2
Royal Insurance Fire and Life.....	125,234	58 1/2	20	6	60	51 1/2
Sun Fire.....	240,000	8s 6d p.s.	10	10	10 1/2	11 1/2
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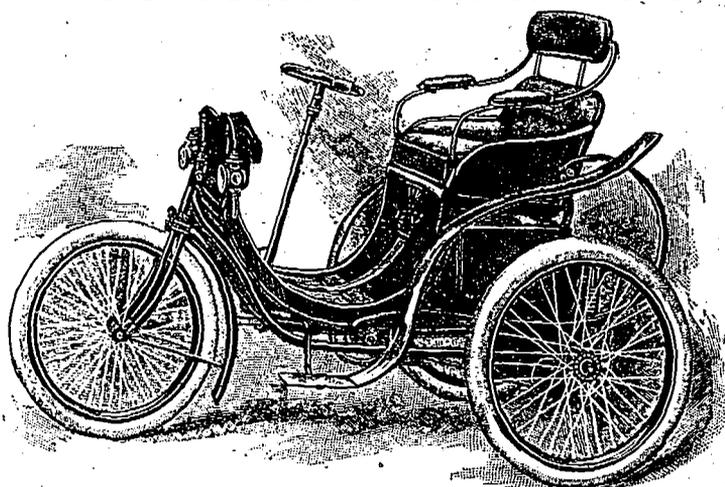
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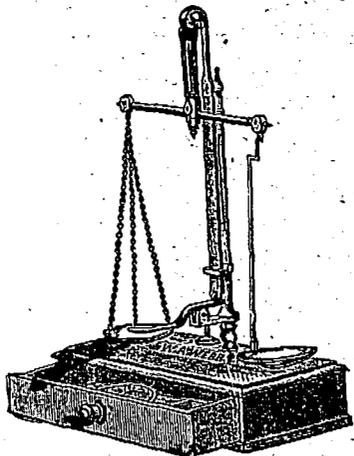
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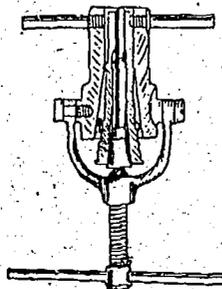
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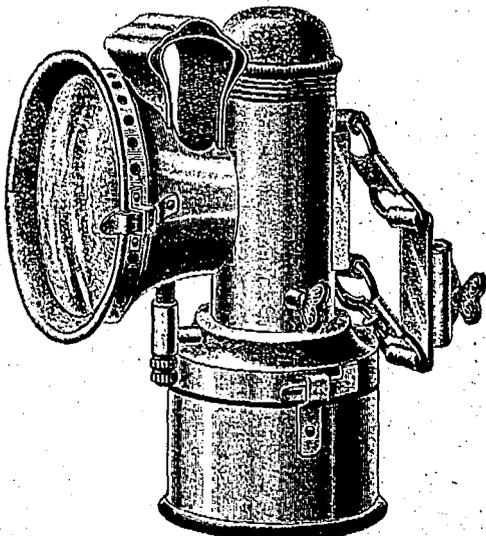
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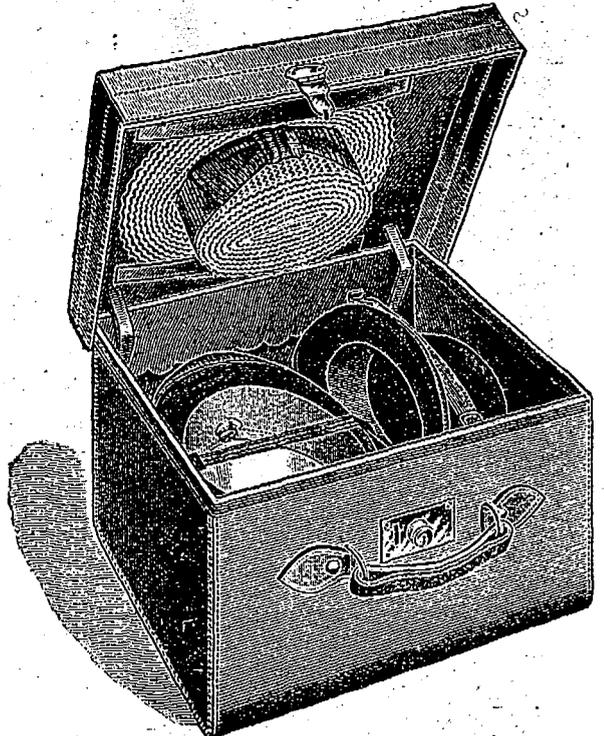
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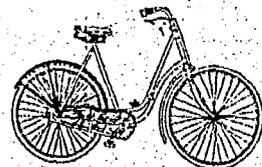
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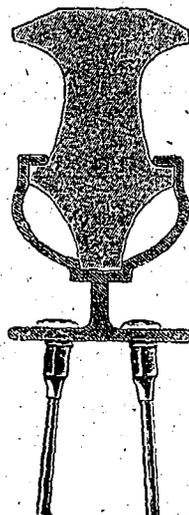
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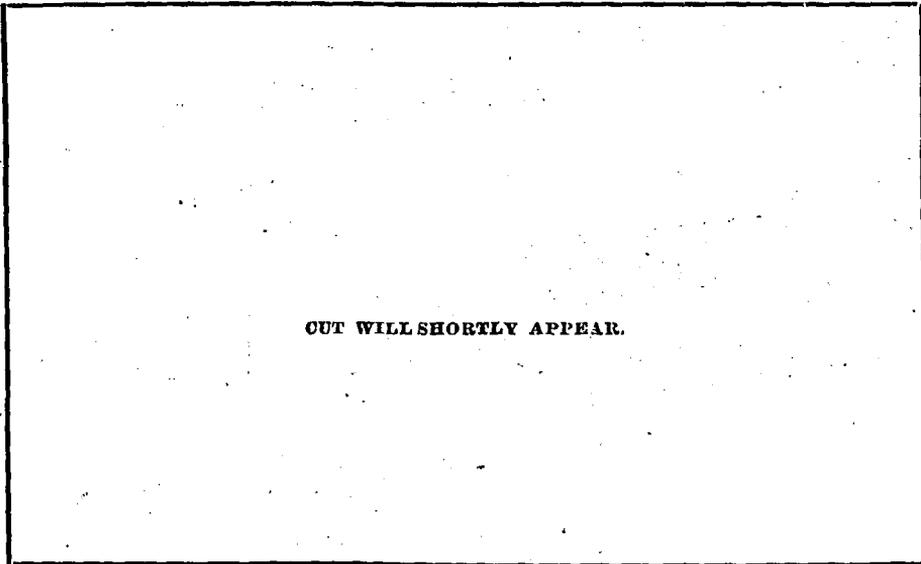
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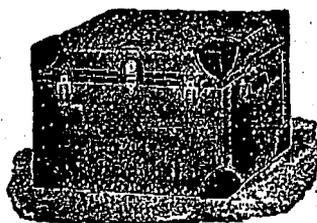
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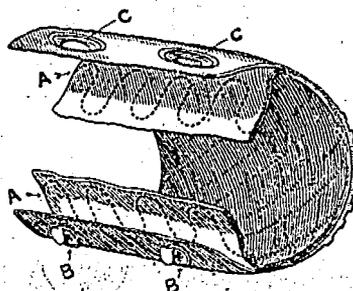
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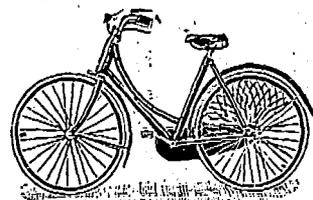
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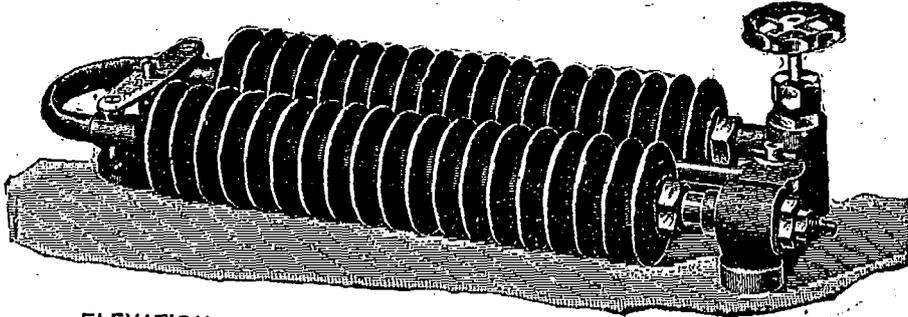


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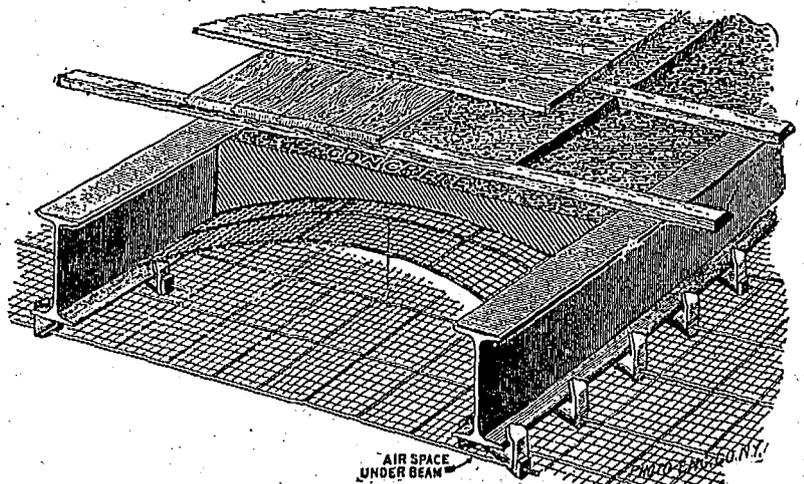
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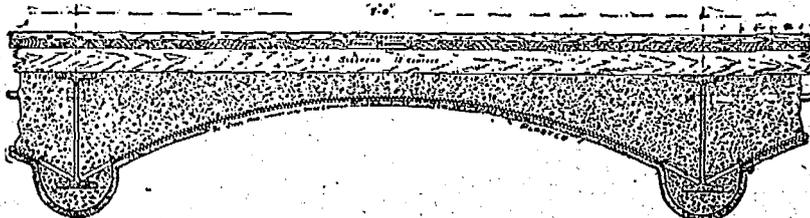
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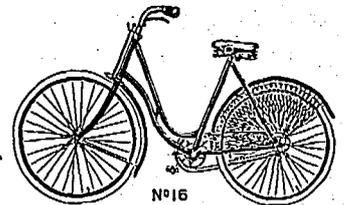
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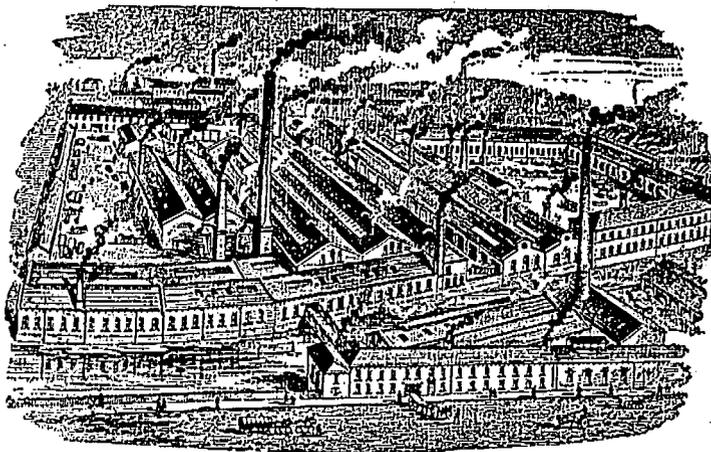
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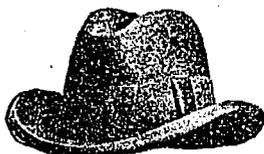
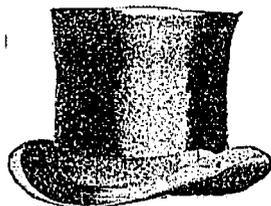


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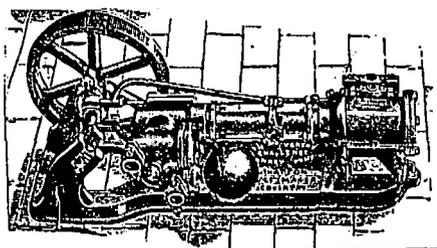
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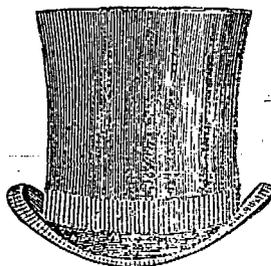
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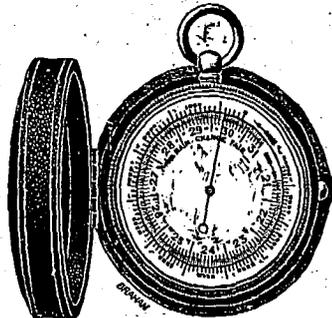
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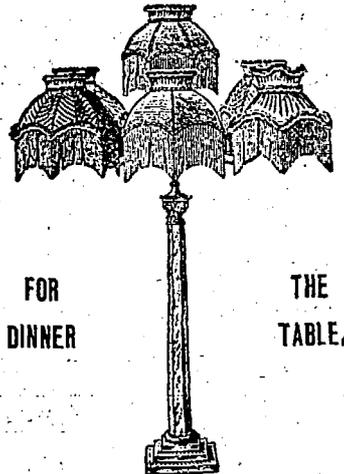
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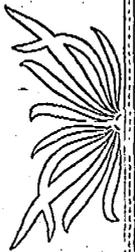
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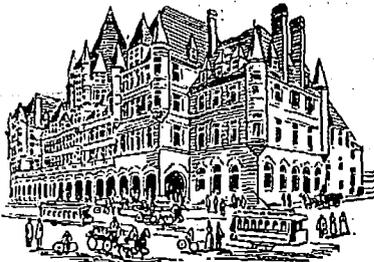


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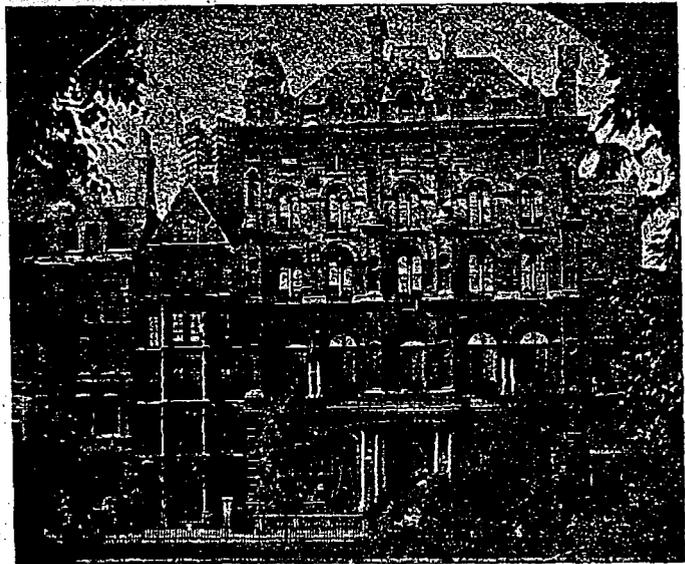
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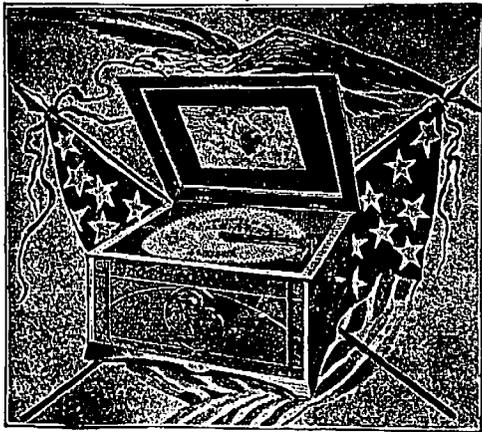
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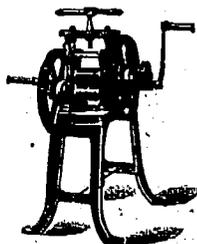
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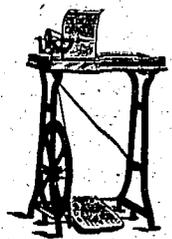
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PROSPECTUS OF CARTER-CRUME CO., Limited.—Continued from Page 702.

BUSINESS.

The proceeds of this issue will be availed of to acquire all the property of the vendors used in their manufacturing business, including the real estate, premises, the fixed plant and machinery; also the good-will of the business and the manufacturing assets of every sort (including accounts receivable and bills receivable) trade-marks, and patents, the business being taken over as of October 1st, 1899. Messrs. Clarkson & Cross, Chartered Accountants, Toronto, have examined the books of the Company, and write as follows:—

ACCOUNTANTS' STATEMENT.

Toronto, August 28, 1899.

Messrs. A. E. Ames & Co., Toronto:

Gentlemen,—We have examined the books and accounts of the Sales' Book and Autographic Register business of the Carter-Crume Company, of Niagara Falls, N.Y., and Toronto, Ont., for a period of five years from August 1st, 1894, to July 31st, 1899, and beg to inform you that, after charging against the profits all operating expenses, including remuneration of officials, we find the annual profits have been as follows:—

Year ending 31st July, 1895.....	\$109,538.14
“ “ “ “ 1896.....	108,668.87
“ “ “ “ 1897.....	128,830.27
“ “ “ “ 1898.....	141,687.69
“ “ “ “ 1899.....	151,819.51
Total for five years.....	\$638,489.48

All expenditures in connection with the maintenance and repairs of the property have been charged against the profits, and we are of the opinion that a proper amount has been annually written off for depreciation and that the works have been kept in good condition. The losses from bad debts have averaged less than one-half of one percent. during the past five years.

Yours truly,

CLARKSON & CROSS.

PREFERRED STOCK.

The Preferred Stock now offered is entitled to Preferential Cumulative Dividends of 7 per cent. per annum, accruing from October 1st, 1899. The amount required to pay 7 per cent. on the Preference Stock being only \$52,500, it is considered that such dividends are amply assured, and it is provided that, if in any one year dividends amounting to 7 per cent. are not paid on such stock, the deficiency shall be a charge upon the net earnings of the Company and shall be paid subsequently, before any dividend shall be paid upon or set apart for the Common Stock. In case of liquidation or dissolution of the Company the holders of Preferred Stock shall have prior right on the assets of the Company before any amounts shall be payable to holders of the Common Stock.

Dividends will be payable quarterly on the first days of January, April, July, and October.

The Charter of the Company will provide that after payment of 7 per cent. in dividends on the Preference Stock, and before the payment of any dividend whatever upon the Common Stock, the sum of \$25,000 shall be annually transferred to a **RESERVE ACCOUNT** in the Books of the Company (to be used in the business of the Company), the better to secure to the Preferred Shareholders payment of the dividends on their preferred shares, and such annual transfers shall be continued until the amount of said account reaches \$250,000, at which sum it is to be maintained, and if it is at any time drawn upon it is to be in like manner restored and maintained.

Application will be made in due course to have the stock of the Company listed upon the Toronto Stock Exchange.

SUBSCRIPTION BOOKS will be opened at the Toronto and Cleveland offices of the undersigned on **WEDNESDAY** morning, the 20th of September next, at 10 o'clock, and close at 4 o'clock the same day. The Directors reserve the right to allot only such subscriptions and for such amounts as they may approve, giving preference, however, as far as possible, to subscriptions for small amounts.

5,500 Shares of \$100 each, at par \$550,000.

Payable in full on October 1st, 1899.

Subscription forms may be had on application.

A. E. AMES & CO., 10 King St. West, Toronto, Ont.
Cuyahoga Bldg., Cleveland, Ohio.

A. E. AMES & CO.Offer for Subscription **AT PAR****\$550,000 of 7 p c. Cumulative Preference Stock**

...OF THE...

Carter-Crume Company, LIMITED.

To be incorporated under the Ontario Companies' Act, with

SHARE CAPITAL, - - \$2,000,000,

DIVIDED INTO 20,000 SHARES OF \$100 EACH, AS FOLLOWS:

Preference Stock \$750,000.

Ordinary Stock \$1,250,000.

Of which \$200,000 Preference Stock has been Subscribed for by the Directors.

DIRECTORS:

ROBERT KILGOUR, PRESIDENT (Vice-President Canadian Bank of Commerce).

J. W. FLAVELLE, VICE-PRESIDENT (President National Trust Co., Limited).

W. E. H. MASSEY, (President Massey-Harris Co., Limited).

HON. W. CARYL ELY (President International Traction Co., Buffalo).

A. E. AMES, (of A. E. Ames & Co.)

JAMES L. MORRISON, Esq., Toronto.

S. J. MOORE (General Manager Carter-Crume Co., Limited).

REGISTRAR OF STOCK
AND TRANSFER AGENT,**THE NATIONAL TRUST CO., TORONTO.**

COUNSEL—MESSRS. BLAKE, LASH & CASSELS, TORONTO.

BANKERS—THE CANADIAN BANK OF COMMERCE.

HEAD OFFICE..... Toronto, Ont.
FACTORIES..... Niagara Falls, N.Y., and Toronto, Ont.

The Carter-Crume Company, Limited, has been formed for the purpose of acquiring and carrying on, in the United States and Canada, the business of manufacturing **DUPLICATING AND TRIPLICATING MERCHANTS SALES' BOOKS** and **AUTOGRAPHIC REGISTERS** and supplies therefor, heretofore conducted by the Carter-Crume Co., of Niagara Falls, N.Y., and Toronto, Ont. It is intended to continue the business under the existing staff management, and the present General Manager agrees to remain in charge at the same remuneration he has been receiving in the past, which remuneration is allowed for in the statement of profits certified by the accountants. Following is an extract from a letter from the General Manager, Mr. S. J. Moore:—

"The business now carried on by the Carter-Crume Co. was commenced in Toronto, Ontario, in 1882, and at Niagara Falls, N.Y., in 1884, and factories utilizing the same patents and processes have since been established and very successfully operated in London, England; Berlin, Germany, and Melbourne, Australia, in which, however, the Carter-Crume Company retains no interest. In addition to these a factory is operated at Oakland, Cal., by a company which pays a minimum annual royalty of \$6,000 to the Carter-Crume Company for the privilege of supplying territory west of and including Denver, Col. The business has grown steadily from its commencement until the Company now supplies nearly **90 per cent.** of all the duplicating and tripling sales' books used in the United States, and has on its books over 25,000 regular customers. On August 1st, 1899, there

"The letters patent of the Company protect the most valuable books manufactured by it, and, also, important features in the machinery used in the factories. While these patents are of great value, the prosperity of the Company is also due largely to the fact that it has reduced the cost of production to a minimum, and that the product, owing to modern commercial necessities, is a staple article."

Following is a letter from Mark W. Dewey, Patent Attorney, of Syracuse, N.Y., countersigned by Arthur Stem, Counsel, of Cincinnati, O.:

Syracuse, September 1st, 1899.

ROBERT KILGOUR, ESQ., President, Toronto.

DEAR SIR,—We are familiar with the patents owned and controlled by the Carter-Crume Company. They are of three classes. Class one includes those issued for improvements in machinery, and they cover some radical and important inventions, the most important of which are covered by patents having over nine years to run.

Class two embraces patents upon check books of a primary character. The most important of these is U. S. Patent No. 406,845. This patent covers broadly and fully the style of check book known as the "Continuous." It is dated July 9th, 1889, and will expire July 9th, 1906. It is a patent which has been respected by the public, there not having been a known case of infringement in more than eight years. We believe it to be a valid patent, and that the manufacture and sale of similar books in the United States can be restrained thereunder.

Class three includes numerous patents taken out as improvements upon the primary ones. Some of these have over ten years to run, others have over fifteen years to run, and still others inventions of this class are the subject of applications upon which patents have not yet been issued.

ARTHUR STEM, Counsel.

Yours truly,

MARK W. DEWEY, Attorney.

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