

## Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

L'Institut a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- Coloured covers /  
Couverture de couleur
- Covers damaged /  
Couverture endommagée
- Covers restored and/or laminated /  
Couverture restaurée et/ou pelliculée
- Cover title missing /  
Le titre de couverture manque
- Coloured maps /  
Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) /  
Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations /  
Planches et/ou illustrations en couleur
- Bound with other material /  
Relié avec d'autres documents
- Only edition available /  
Seule édition disponible
- Tight binding may cause shadows or distortion  
along interior margin / La reliure serrée peut  
causer de l'ombre ou de la distorsion le long de la  
marge intérieure.
- Additional comments /  
Commentaires supplémentaires: Continuous pagination.  
p.1327-1328 missing.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated /  
Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed/  
Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies /  
Qualité inégale de l'impression
- Includes supplementary materials /  
Comprend du matériel supplémentaire
- Blank leaves added during restorations may  
appear within the text. Whenever possible, these  
have been omitted from scanning / Il se peut que  
certaines pages blanches ajoutées lors d'une  
restauration apparaissent dans le texte, mais,  
lorsque cela était possible, ces pages n'ont pas  
été numérisées.

London Assurance Corporation—FIRE.  
Lloyd's Plate Glass Ins. Co. of New York.  
Risks Accepted at Current Rates.  
EDWARD L. BOND, 30 St. Francois Xavier St.

British & Foreign Marine Ins. Co. } of  
Reliance Marine Ins. Co. } Liverpool  
Open Policies granted to Importers & Exporters.  
EDWARD L. BOND, - General Agent for Canada,  
MONTREAL.

# THE CANADIAN JOURNAL OF COMMERCE

## FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 22.  
NEW SERIES.

MONTREAL, FRIDAY, DECEMBER 27, 1895.

M. S. FOLEY,  
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

**McINTYRE, SON & CO.,**  
MANUFACTURERS' AGENTS  
— AND —  
IMPORTERS

**DRY \* GOODS**

SPECIALTIES:  
LINENS, DRESS GOODS, KID  
GLOVES AND SMALLWARES

**VICTORIA SQUARE,  
MONTREAL.**

**GRANITE \* MILLS,**  
ST. HYACINTHE, P.Q.,

Manufacturers of

Flannels, Etoffes,  
Tweeds & Dress Goods,  
Hosiery & Underwear,  
Lumbermen's  
Knitted Boots.

**MONTREAL FELT HAT WORKS**

1878—PARIS EXHIBITION—1878.

Prize Medal Awarded for our manufacture of Felt Hats.

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

**FUR GOODS** Of Our Own Manufacture

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

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

To Manufacturers.—We have a large stock of Seal Berstan Lamb and other skino Trimmings &c., &c.

**JAMES CORISTINE & CO.**  
Warehouse: 471 to 477 St. Paul St.,  
**MONTREAL.**

Leading Wholesale Houses.

**John \* Macdonald \* & Co.**

TO THE TRADE.

Numbers 1, 2, 3, 15, 20, 25.

Repeat Orders.

We have just received a shipment of our famous....

**STANDARD  
WHITE QUILTS.**

Filling Letter Orders a Specialty.

MONTREAL OFFICE: - - 207 ST. JAMES ST.  
H. PINET, Agent.

**JOHN MACDONALD & CO.**

Wellington and Front Streets East, TORONTO.

X The following Brands  
Manufactured by X

— THE AMERICAN TOBACCO CO. —  
OF CANADA, Limited,

Are sold by all the Leading Wholesale Houses . .

CUT TOBACCOS.

" Old Chum " 1/9s.

" Seal of North Carolina " 1/9s.

" Old Gold " 1/9s.

" Ritchie's Smoking Mixture."

" Old Virginia." X

**H. Shorey & Co.**

MONTREAL.

Wholesale Manufacturers of

Fine and Medium  
READY MADE . . .

**CLOTHING,**

AS SO

Rigby Waterproof

Cloth and Clothing.

Our Travellers will shortly call upon you with our Spring Samples!

Leading Wholesale Houses.

**S. GREENSHIELDS, SON & CO.**

MONTREAL and VANCOUVER, B. C.

We are offering for SPRING DELIVERY the following special lines:

CRUMS' PRINTS,  
TOKIO PONGEES,  
PRIESTLEY'S  
Waterwitch Serges, Cravenettes,  
Coutilles, Lustres and other  
Mohair Effects.  
HARRISON'S BRUSSEL'S  
CARPETS.

Also a very large range of  
Canadian Cotton Goods.

**FALL GOODS.**

Our Stock of . . . Fancy  
Goods, Dolls,  
Toys, &c.

is now complete and is larger and more complete than ever.

**H. A. NELSON & SONS,**  
59 to 63 St. Peter St., MONTREAL.

TORONTO HOUSE:  
56 & 58 Front St. West.

**JOHN FISHER,  
SON & CO'Y,**

Woollens and Tailors' Trimmings,

442 & 444 ST. JAMES STREET,

**MONTREAL.**

ALSO

101 & 103 St. Peter St., QUEBEC.

**JOHN FISHER & SONS,**

HUDDERSFIELD, ENG.  
LONDON, " "  
GLASGOW, SCOTLAND  
BELFAST, IRELAND!

The Chartered Banks.

**BANK OF MONTREAL.**  
(ESTABLISHED 1817.)

Incorporated by Act of Parliament.

Capital all paid up, \$12,000,000.00  
Reserved Fund, - 6,000,000.00  
Undivided Profits, - 815,152.10

HEAD OFFICE, MONTREAL.

BOARD OF DIRECTORS:

SM D. A. SMITH, K.C.M.G., President.  
Hon. Geo. A. Drummond, Vice-President.  
A. T. Paterson, Esq., W. C. McDonald, Esq.,  
Hugh McLennan, Esq., R. B. Angus, Esq.,  
Ed. B. Greenshield, Esq., A. F. Gault, Esq.,  
W. W. Ogilvie, Esq.

E. S. CLOUSTON, General Manager.  
A. Macdier, Chief Inspector and Supt. of Branches.  
A. B. Buchanan, Asst. Supt. of Branches.

Branches in Canada:

MONTREAL, H. V. Meredith, Manager.  
" West End Branch, St. Catherine St.  
" Seigneurs St. Branch.  
Almonte, Ont. London, Ont. Moncton, N. B.  
Belleville, " Ottawa, " St. John, " "  
Brantford, " Perth, " Halifax, N. S.  
Brookville, " Peterboro, " Calgary, Alta.  
Chatham, " Picton, " Regina, Assa.  
Cornwall, " Sarnia, " Winnipeg, Man.  
Deseronto, " Stratford, " Nelson, B. C.  
Ft. William, " St. Marys, " New Westmin-  
Goderich, " Toronto, " ter, B. C.  
Guelph, " Wallaceburg, " Vancouver, B.C.  
Hamilton, " Quebec, Que. " Vernon, "  
Kingston, " Chatham, N.B. " Victoria, "  
Lindsay, "

IN NEWFOUNDLAND:

St. John's, Nfld., Bank of Montreal.  
IN GREAT BRITAIN:  
London, Bank of Montreal, 22 Abchurch Lane, E. C.  
Alex. Lang, Man.

IN THE UNITED STATES:

New York—Walter Watson and R. Y. Hehden,  
Agents, 69 Wall Street.  
Chicago—Bank of Montreal, W. Munro, Manager.

BANKERS IN GREAT BRITAIN:

London—The Bank of England.  
" The Union Bank of London.  
" The London and Westminster Bank.  
" The National Provincial Bank of England.  
Liverpool—The Bank of Liverpool, Ltd.  
Scotland—The British Linen Company Bank and  
Branches.

BANKERS IN THE UNITED STATES:

New York—The Bank of New York, N.B.A.  
" The Third National Bank.  
Boston—The Merchants' National Bank.  
" J. B. Moors & Co.  
Buffalo—Bank of Commerce in Buffalo.  
San Francisco—The Bank of British Columbia.  
" The Anglo-Californian Bank.  
Portland, Oregon—The Bank of British Columbia.  
Montreal June, 1895.

**THE BANK OF TORONTO**  
CANADA.

INCORPORATED 1855.

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

DIRECTORS:

GEORGE GOODERHAM, Esq., President.  
WM. H. BEATTY, Esq., Vice-President.  
Henry Cawthra, Esq., W. G. Gooderham, Esq.,  
Robt. Reford, Esq., Geo. J. Cook, Esq.,  
Charles Stuart, Esq.

DUNCAN COULSON, General Mgr.  
HUGH LEACH, Assistant General Mgr.  
JOSEPH HENDERSON, Inspector.

Toronto—W. R. Wadsworth, Manager  
" King St. Branch, " "  
Montreal—Thos. F. How, " "  
Barrie—J. A. Strathy, " "  
Brookville—T. A. Bird, " "  
Cobourg—M. Atkinson, " "  
Collingwood—W. A. Copeland, " "  
Gananoque—C. V. Ketchum, " "  
London—John Pringle, " "  
Peterboro—W. F. Campbell, " "  
Petrolia—W. F. Cooper, " "  
Port Hope—E. B. Andros, " "  
Point St. Charles (Montreal)—J. G. Bird, " "  
St. Catharines—G. W. Hodgetts, " "

Bankers:

London, Eng.—The City Bank, Limited  
New York—The National Bank of Commerce.

**BANQUE VILLE-MARIE,**  
HEAD OFFICE, MONTREAL.

Capital Authorized, - - - \$500,000  
Capital Subscribed, - - - 500,000  
Rest, - - - 10,000

DIRECTORS—W. Weir, Pres. and Genl. Manager  
E. Lichtouhen, Vice-Pres.; A. S. C. Wurtale, F. W.  
Smith and Godfrey Weir, F. Lemoine, Accountant.  
Branch at Berthier—A. Garlepy, Manager  
Branch at Lachute—Hy. Frost, " "  
Branch at Lachine—C. Langlois, " "  
Branch at Nicolet—L. Belair, " "  
Branch at Ste. Therese—M. Bolavent, " "  
Branch at Pt. St. Charles (city)—W. J. Wall, " "  
Branch at Hochelaga (city)—J. P. Riopel, " "  
Branch at L'Esplanade—J. H. Dussault, " "  
Branch at Portneuf—J. H. Theoret, " "  
Branch at St. Laurent—O. W. Legault, " "  
Branch at Esprit—T. J. Bourdeau, " "

Agents at New York—The National Bank of the  
Republic and Ladoburg, Thalmann & Co. London—  
Bank of Montreal Paris—La Societe Generale,

The Chartered Banks.

**THE BANK OF BRITISH**  
NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.  
Paid-up Capital, - - - £1,000,000 Stg.  
Reserve Fund, - - - 275,000

London Office, 5 Clement's Lane, Lombard St., E. O.

COURT OF DIRECTORS:

J. H. Brodie, Ed. Arthur Hoare.  
John James Cater, H. J. B. Kendall.  
Gaspard Farrer, J. J. Kingsford.  
Henry R. Farrer, Frederick Lubbock.  
Richard H. Glyn, George D. Whatman.

Secretary, A. G. Wallis.

Head Office in Canada—St. James St. Montreal.

H. STIKEMAN, General Manager.

E. STANGER, Inspector.

Branches in Canada:

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

Agents in the United States:

New York, (62 Wall St.) W. Lawson and J.  
C. Welsh.  
SAN FRANCISCO, (124 Sanson Street,) H. M. J.  
McMichael and J. R. Ambrose.

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

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

Issue Circular Notes for Travellers, avail-  
able in all parts of the world.

**THE MOLSONS BANK**

Incorporated by Act of Parliament. 1855.  
HEAD OFFICE: MONTREAL.  
Paid-up Capital, - - - \$2,000,000  
Rest Fund, - - - 1,375,000

BOARD OF DIRECTORS:

JOHN H. R. MOLSON, President.  
S. H. EWING, Vice-President.  
W. M. Ramsay.

Henry Archibald, Sam'l Finley.  
W. M. Macpherson, J. P. Cleghorn.  
F. WOLFFERSTAN THOMAS, Gen. Manager.  
A. D. DURNFORD, Inspector.  
H. LOCKWOOD, Assistant Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P.Q. St. Thomas, Ont.  
St. Catherine St.  
Branch.

Brockville, " Morrisburg, Ont. Toronto, " "  
Calgary, " Norwich, " Toronto Jc. " "  
Clinton, " Ottawa, " Trenton, " "  
Exeter, " Owen Sound, " Waterloo, " "  
Hamilton, " Ridgeway, " Winnipeg, Man.  
London, " Smiths Falls " Woodstock, Ont.  
Meaford, " Sorel, P.Q.

AGENTS IN CANADA:

Quebec—Eastern Townships Bank.  
Ontario—Dominion Bank, Imperial Bank of Can-  
ada, and Canadian Bank of Commerce.  
New Brunswick—Bank of New Brunswick.  
Nova Scotia—Halifax Banking Company.  
Prince Edward Island—Merchants Bank of P.E.I.  
Summerside Bank.

British Columbia—Bank of British Columbia.  
Manitoba—Imperial Bank of Canada.  
Newfoundland—Bank of Nova Scotia, St. John's.

IN EUROPE:

London—Paris Banking Co. and The Alliance  
Bank, (limited); Messrs. Glyn, Mills, Currie & Co.,  
Messrs. Morton, Rose & Co.  
Liverpool—The Bank of Liverpool.  
Cork—Munster and Leinster Bank, Ltd  
Paris, France—Credit Lyonnais  
Berlin—Deutsche Bank  
Antwerp, Belgium—La Banque d'Anvers.  
Hamburg—Hesse, Newman & Co.

UNITED STATES:

New York—Mechanics' National Bank; National  
City Bank; Messrs. W. Watson, R. Y. Hehden,  
Agents Bank of Montreal, Messrs. Morton, Bliss  
& Co. Boston—The State National Bank. Por-  
tland—Casco National Bank. Chicago—First Na-  
tional Bank. Cleveland—Commercial National  
Bank. San Francisco—Bank of British Col-  
umbia. Detroit—Commercial National Bank.  
Buffalo—The City Bank. Milwaukee—Wisconsin  
National Bank. Toledo—Second National Bank.  
Butte, Montana—First National Bank. Great Falls,  
Montana—North-Western National Bank. Minnea-  
polis—First National Bank.

Agents in Canada for the Money Order Depart-  
ments of the Pacific Express Co. and American Ex-  
press Co. of the U. S.

Collections made in all parts of the Dominion and re-  
turns promptly remitted at lowest rates of exchange,  
Commercial Letters of Credit and Travellers Cir-  
cular letters issued available in all parts of the world.

**THE QUEBEC BANK.**

Incorporated by Royal Charter, A. D., 1818.  
PAID-UP CAPITAL - - - \$2,500,000  
HEAD OFFICE - - - QUEBEC.

BOARD OF DIRECTORS:

ROBERT H. SMITH, President.  
WILLIAM WITHERALL, Esq., Vice-President.  
THOMAS McDUGALL, Esq., Gen. Manager.

Directors—G. R. Renfrew, S. J. Shaw, J. T.  
Ross, Gaspard Lemoine, W. A. Marsh.

Branches and Agencies in Canada:

Ottawa, Ont. Toronto, Ont. Pembroke, Ont.  
Montreal, Que. Thorold, Ont. Three Rivers, Q.  
Agents in New York: Bank of British North  
America. Agents in London: The Bank of Scotland,

The Chartered Banks.

**THE MERCHANTS BANK**  
OF CANADA.

Capital Paid-up, - - - \$6,000,000  
Rest, - - - 3,000,000

Head office, - - - Montreal,

BOARD OF DIRECTORS:

ANDREW ALLAN, Esq., President.  
HECTOR MACKENZIE, Esq., Vice-President.  
Robert Anderson, Esq., H. Montagu Allan, Esq.  
Jonathan Hodgson, Esq., J. P. Davies, Esq.  
John Cassels, Esq., T. H. Dunn, Esq.  
Sir Joseph Hickson.

GEORGE HAGUE, General Manager.

JOHN GAULT, Asst. Gen. Manager.

BRANCHES IN ONTARIO AND QUEBEC.

Belleville, Kincardine, Preston,  
Berlin, Kingston, Quebec,  
Brampton, London, Renfrew,  
Chatham, Montreal, Sherbrooke, Que.  
Dresden, Mitchell, Stratford,  
Galt, Napanee, St. Johns, Q.,  
Gananoque, Ottawa, St. Thomas,  
Hamilton, Owen Sound, Toronto,  
Hespeler, Perth, Walkerton,  
Ingersoll, Prescott, Windsor.

Montreal West End Branch, No. 2456 Notre Dame St

BRANCHES IN MANITOBA:

Winnipeg, Brandon.

Bankers in Great Britain—London, Glasgow,  
Edinburgh and other points, The Clydesdale Bank  
[Limited], Liverpool, The Bank of Liverpool [Ltd].

Agency in New York—62 William st., Messrs.  
Henry Hague and John B. Harris, Jr., Agents.

Bankers in United States—New York, American  
Exchange National Bank; Boston, Merchants Na-  
tional Bank; Chicago, American Exchange National  
Bank; St. Paul, Min., First National Bank; De-  
troit, First National Bank; Buffalo, Bank of Buffalo;  
San Francisco, Anglo-California Bank.

Newfoundland—The Bank of Nova Scotia.

Nova Scotia and New Brunswick—Bank of Nova  
Scotia and Merchants Bank of Halifax.

British Columbia—Bank of British Columbia.

A general banking business transacted.

Letters of Credit issued, available in China, Japan,  
and other foreign countries.

**ST. STEPHEN'S BANK.**

Incorporated 1836.  
St. Stephen, N. B.

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

F. H. TODD, President.

J. F. GRANT, Cashier.

AGENTS.

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

**THE WESTERN BANK**  
OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

Capital Authorized - - - \$1,000,000  
Capital Subscribed - - - 500,000  
Capital Paid-Up - - - 372,400  
Reserve - - - 100,000

BOARD OF DIRECTORS:

JOHN COWAN, Esq., President.  
REUBEN S. HAWLIN, Esq., Vice-President.  
W. F. Cowan, Esq., W. F. Allan, Esq.  
Robert McIntosh, M.D., J. A. Gibson, Esq.  
Thomas Patterson, Esq.

T. H. McMILLAN, Cashier.

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

**Imperial Bank of Canada.**

Capital Authorized - - - \$2,000,000  
Capital Paid-Up - - - 1,064,525  
Rest - - - 1,152,252

DIRECTORS:

H. S. HOWLAND, President.  
T. R. MERRITT, Vice-President.

Wm. Ramsay, Hugh Ryan,  
Robert Jaffray, T. Sutherland Stayner.

Hon. John Ferguson.

HEAD OFFICE, TORONTO—

D. R. WILKIE, Cashier.

B. JENNINGS, Asst. Cashier. E. HAY, Inspector.

BRANCHES IN ONTARIO:

Niagara Falls, Sault Ste. Marie,  
Fergus, Port Colborne, St. Thomas,  
Galt, Port Colborne, Welland,  
Ingersoll, St. Catharines, Woodstock.

(Cor. Wellington St. and Leader Lane,  
Toronto) Yonge and Queen Sts. Branch.  
Yonge and Bloor Sts. Branch.

BRANCHES IN NORTH WEST:

Brandon, Man. Portage La Prairie, Man.  
Calgary, Alta. Prince Albert, Sask.  
Edmonton, Alta. Winnipeg, Man.

AGENTS—London, Eng., Lloyd's Bank, Ltd. New  
York, Bank of Montreal.

A general banking business transacted, Bonds  
and debentures bought and sold.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO.  
 Paid-up Capital, \$6,000,000  
 Rest, 1,200,000

DIRECTORS:  
 GEO. A. GOX, Esq., President.  
 JOHN I. DAVIDSON, Vice-President.  
 Jas. Crathern, Esq., Robert Kilgour, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., Q. C., LL.D., Matthew Leggat, Esq.  
 B. E. WALKER, General Manager.  
 J. H. PLUMMER, Asst. General Manager.  
 A. H. IRELAND, Inspector.  
 G. de C. O'GRADY, Asst. Insp.

New York—Alex. Laird and Wm. Gray, Agents.  
 BRANCHES:  
 Alisa Craig, Dundas, Ottawa, Strathroy,  
 Ayr, Dunville, Paris, Thorold,  
 Barrie, Galt, Parkhill, Toronto,  
 Belleville, Goderich, Peterborough, Toronto J'n  
 Berlin, Guelph, St. Catharines, Walkerton,  
 Blenheim, Hamilton, Sarnia, Walkerville,  
 Brantford, Jarvis, S. Ste. Marie, Waterford,  
 Cayuga, London, Seaforth, Waterloo,  
 Chatham, Montreal, Simcoe, Windsor,  
 Collingwood, Orangeville, Stratford, Woodstock,  
 Winnipeg.

\*Head Office, 19-25 King St. W. City Branches:  
 712 Queen St. E.; 450 Yonge St., cor. College; 791  
 Yonge St.; 268 College St., cor. Spadina; 546 Queen  
 St. W.; 415 Parliament St. and 128 King St. E.  
 \*Main Office, 157 St. James St. City Branches:  
 19 Chabouille Square and 278 St. Lawrence St.  
 Commercial credits issued for use in Europe, East  
 and West Indies, China, Japan and South America.  
 Sterling and American Exchange bought and sold.  
 Collections made on the most favorable terms.  
 Travellers' letters of credit issued for use in all  
 parts of the world.

Interest allowed on deposits.  
 BANKERS AND CORRESPONDENTS.  
 Great Britain—The Bank of Scotland.  
 India, China and Japan—The Chartered Bk of  
 India, Australia & China: Germany, The Deutsche Bk  
 Australia & New Zealand—The Union Bk of  
 Australia.  
 Paris, France—Crédit Lyonnais, Lazard Freres & Cie  
 Brussels, Belgium—J. Mathieu & Fils.  
 New York—The Am. Ex. National Bk of New York  
 Chicago—The Am. Ex. National Bank of Chicago.  
 San Francisco and British Columbia—The Bank  
 of British Columbia.  
 Hamilton, Bermuda—The Bk. of Bermuda.  
 Kingston, Jamaica—The Bank of Nova Scotia.

THE ONTARIO BANK.

Capital Paid-up \$1,500,000  
 Reserve Fund 40,000

HEAD OFFICE, TORONTO.  
 DIRECTORS:  
 G. R. R. Cockburn, Esq., M.P., President.  
 Donald Mackay, Esq., Vice-President.  
 G. M. Rose, Esq., Hon. J. C. Atkins.  
 A. S. Irving, Esq., H. D. Perry, Esq.  
 D. Uilyot, Esq.  
 C. McGILL, General Manager.  
 E. MORRIS, Inspector.

BRANCHES:  
 Aurora, Lindsay, Port Arthur,  
 Bowmanville, Montreal, Sudbury,  
 Buckingham, Q. Mount Forest, Toronto,  
 Cornwall, Newmarket, 500 Queen St. W.,  
 Kingston, Ottawa, Toronto.  
 Peterboro'.  
 AGENTS:  
 London, Eng.—Parr's Banking Co. and the All-  
 ance Bank [Ltd.].  
 France and Europe—Crédit Lyonnais.  
 New York—The Fourth National Bank and the  
 Agents of the Bank of Montreal.  
 Boston—Tremont National Bank.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.  
 Capital (fully paid up) \$1,500,000  
 Rest, 1,000,000

DIRECTORS:  
 CHARLES MAGEE, President.  
 GEORGE HAY, Esq., Vice-President.  
 Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser,  
 John Mather, David Macdonald, D. Murphy,  
 George Hay, Charles Magee.  
 Branches—Amprior, Carleton Place, Hawkes-  
 bury, Keewatin, Kemptonville, Mattawa, Pembroke,  
 Parry Sound, Portage la Prairie, Rideau Street, Bank  
 Street, Ottawa, Ont., Rat Portage, Winnipeg, Man.  
 GEO. BURN, General Manager.  
 D. M. FINNIE, Local Manager.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.  
 Capital Paid-Up, \$1,200,000

DIRECTORS:  
 R. AUDETTE, Esq., President.  
 A. B. DUPUIS, Esq., Vice-President.  
 Hon. Judge Chauveau, V. Chateaufort, Esq., M.P.P.  
 N. Rioux, Esq., V. Fortier, Esq.  
 J. O. Villeneuve, Esq., M.P.P.  
 GEORGE OREBASSA, General Manager.  
 P. LAFRANCE, Manager, Quebec Office.  
 Inspector.

Branches:  
 P.Q.—Quebec, St. John's Suburb, St. Roch's,  
 Montreal, Sherbrooke, St. Francois, N. E. Beauce,  
 St. Marie, Beauce, Chicoutimi, Roberval,  
 Ottawa, Ont., Winnipeg, Man.

Agents—England—The National Bank of Scot-  
 land, London. France—Crédit Lyonnais, Paris, and  
 Branches, Messrs. Grunbaum, Freres & Co., Paris.  
 United States—The National Bank of the Republic,  
 New York; National Reserve Bank, Boston, Mass.;  
 Prompt attention given to collections.  
 Correspondence respectfully solicited.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid) \$1,250,000  
 RESERVE FUND 675,000

HEAD OFFICE, HAMILTON.  
 Directors:  
 JOHN STUART, President.  
 A. G. RAMSAY, Vice-President.  
 John Proctor, Geo. Roach,  
 Wm. Gibson, M.P., A. T. Wood,  
 A. B. Lee, (Toronto.)  
 J. Turnbull, Cashier.  
 H. S. STEVENS, Assistant Cashier.

BRANCHES:  
 Alliston, Listowel, Owen Sound, Simcoe,  
 Chesley, Inchoy, Orangeville, Toronto,  
 Georgetown, Milton, Port Elgin, Wingham,  
 Hamilton, Mt. Forest, Grimsby, Berlin,  
 Barton Street

Correspondents in United States:—New York—  
 Fourth National Bk and Hanover National Bk. Buf-  
 falo—Marine Bank of Buffalo. Detroit—Detroit Na-  
 tional Bank. Chicago—Union National Bank.  
 Correspondents in Great Britain—National Pro-  
 vincial Bank of England [Ltd].  
 Collections effected at all parts of the Dominion of  
 Canada at lowest rates. Careful attention given and  
 prompt returns made.

THE DOMINION BANK.

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

DIRECTORS:  
 JAS. AUSTIN, President.  
 Sir. FRANK SMITH, Vice-President.  
 Wm. Ince, Edward Leadley, E. B. Osler,  
 James Scott, Wilmot L. Matthews.

HEAD OFFICE, TORONTO.  
 Agencies—Brampton, Belleville, Cobourg, Guelph,  
 Lindsay, Napanee, Oshawa, Orillia, Uxbridge,  
 Whitby, Toronto, Queen St. W., cor. Esther; Dun-  
 das St., cor. Queen; Spadina Ave., No. 386; Sher-  
 bourne St., cor. Queen; Market St., cor. King and  
 George St.  
 Drafts on all parts of the United States, Great  
 Britain and the Continent of Europe bought and  
 sold.  
 Letters of Credit issued available in all parts of  
 Europe, China, Japan and the West Indies.  
 R. D. GAMBLE, Gen. Manager.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-Up, \$1,100,000  
 Reserve Fund 680,000

BOARD OF DIRECTORS:  
 THOS. E. KENNY, M.P., President.  
 THOMAS RITCHIE, Vice-President.  
 M. Dwyer, Wiley Smith,  
 Henry G. Bauld, Hon. H. H. Fuller, M.L.C.

HEAD OFFICE, Halifax, N.S.  
 D. H. DUNCAN, Cashier, W. B. TORRANCE, Asst. Cashier  
 Agencies in Province of Quebec:  
 Montreal, E. L. PEUSE, Manager.  
 " West End, Notre Dame St. West.  
 " Cote St. Antoine, Green Avenue.  
 In Maritime Provinces:  
 Antigonish, N. S. Moncton, N. B.  
 Bathurst, N. B. Newcasttle, N. B.  
 Bridgewater, N. S. Pictou, N. S.  
 Charlottetown, P.E.I. Port Hawkesbury, C. B.  
 Dorchester, N. B. Sackville, N. B.  
 Fredericton, N. B. St. John's Nfld.  
 Guysboro, N. S. Summerside, P.E.I.  
 Kingston, N. B. Sydney, N. S.  
 Londonderry, N. S. Truro, N. S.  
 Lunenburg, N. S. Weymouth, N. S.  
 Matland, N. S. Woodstock, N. B.

Correspondents:  
 Dominion of Canada, Merchants Bank of Canada.  
 New York, Chase National Bank.  
 Boston, the National Hide & Leather Bank.  
 Bermuda, The Bank of Bermuda, Ltd.  
 Chicago, American Exchange National Bank.  
 London, England, Bank of Scotland.  
 Paris, France, Credit Lyonnais.  
 Collections made at lowest rates and promptly re-  
 mitted for.  
 Telegraphic transfers and drafts issued at current  
 rates.

La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL.  
 Capital Paid-up \$500,000  
 Reserve Fund 235,000  
 (Rebate on Discount) 25,000

DIRECTORS:  
 Hon. ALPH. DESMARDINS, M.P., President.  
 A. S. HAMELIN, Esq., Vice-President.  
 DUMONT LAVIOLETTE, J. L. LEDUC,  
 JOEL LEBLANC, A. L. DEMARIGNY,  
 A. L. DEMARIGNY, Managing Director; TANCREDE  
 BRIENVEAU, Assistant Mgr.; E. G. ST. JEAN, Inspec-  
 tor.

Branches—St. Hyacinthe, A. Clement, Mgr.;  
 Beauharnois, J. Leduc, Mgr.; Hull, P. Q., J. P. de  
 Martigny, Mgr.; St. Sauveur (Quebec), N. Dion,  
 Mgr.; Quebec, Rue St. Jean, C. S. Powell, Mgr.;  
 Fraserville, J. O. Leblanc, Mgr.; Valleyfield, L. de  
 Martigny, Mgr.; Victoriaville, E. Marchand, Mgr.;  
 Ste. Anne de la Pérade, J. A. Roussin, Mgr.; Ed-  
 monton, N.W.T., J. E. Laurencelle, Mgr.  
 Branches in Montreal—St. Jean Baptiste, A. Boyer,  
 Mgr.; Ste. Cunegonde, H. Ronbeau, Mgr.; St.  
 Henri, H. Dorion, Mgr.; Rue Ontario, G. Leclerc,  
 Jr., Mgr.  
 Savings Departments—At Head Office and Bran-  
 ches.  
 Correspondents—London, Eng., Le Crédit Lyon-  
 nais, Le Comptoir National d'escompte de Paris,  
 Paris, France—Le Crédit Lyonnais, Le Comptoir  
 National d'escompte de Paris, New York, National  
 Bank of the Republic, Bank of America, Boston,  
 National Bank of the Commonwealth, National  
 Bank of the Republic, Chicago, Bank of Montreal,  
 Canada, the Merchants Bank of Canada, Bank of  
 British North America.  
 Letters of Credit and Circular Notes for travellers  
 issued available in all parts of the world.

The Chartered Banks.

UNION BANK OF CANADA.

Capital Paid-up, \$1,200,000  
 Rest, 280,000

HEAD OFFICE, QUEBEC.  
 Board of Directors.  
 ANDREW THOMSON, Esq., President.  
 Hon. E. J. PRICE, Vice-President.  
 D. C. THOMSON, Esq., E. J. Hale, Esq.  
 E. Giroux, Esq., James King, Esq., M.P.P.  
 John Breakey, Esq.  
 E. E. Webb, Gen. Manager  
 J. G. Billett, Inspector

Branches:  
 Alexandria, Ont. Ottawa, Ont.  
 Bollesvain, Man. Quebec, Que.  
 Carberry, Man. " " St. Louis  
 Lethbridge, N.W.T. Shelburne, Ont.  
 Merrickville, Ont. Smith's Falls, Ont.  
 Montreal, Que. Souris, Man.  
 Moosomin, N.W.T. Toronto, Ont.  
 Morden, Man. Virden, Man.  
 Neepawa, Man. Warton, Ont.  
 Norwood, Ont. Winchester, Ont.  
 Winnipeg, Man.

Foreign Agents:  
 London, Parr's Banking Co. & Alliance Bank (Ltd.)  
 Liverpool, Parr's Banking Co. & Alliance Bank (Ltd)  
 New York, "National Park Bank  
 Boston, Lincoln National Bank.  
 St. Paul, St. Paul National Bank.  
 Buffalo, Queen City Bank.  
 Chicago, Ill. Globe National Bank  
 Detroit, First National Bank  
 Great Falls, Mont. First National Bank  
 Minneapolis, National Bank of Commerce.

The Standard Bank of Canada

Capital Paid-up, \$1,000,000  
 Reserve Fund 600,000

HEAD OFFICE, TORONTO.  
 DIRECTORS:  
 W. F. COWAN, President.  
 JOHN BURNS, Vice-President.  
 W. F. Allan, Fred. Wild,  
 T. R. Wood, A. J. Somerville  
 Jas. Scott.

AGENCIES:  
 Bowmanville, Cannington, Kingston,  
 Brantford, Chatham, Markham,  
 Bradford, Coborne, Newcasttle,  
 Brighton, Durham, Parkdale, Toronto,  
 Bruesels, Forest, Picton,  
 Campbellford, Harriston, Stouffville.

BANKERS:  
 New York—Importers and Traders National Bank.  
 Montreal—Can. Bank of Commerce.  
 London, England—National Bank of Scotland.  
 All banking business promptly attended to. Cor-  
 respondence solicited.  
 GEO. P. REID, General Manager.

Traders Bank of Canada

(Incorporated by Act of Parliament 1885).  
 Authorized Capital, \$1,000,000  
 Capital Paid-Up, 700,000  
 Reserve Fund, 85,000

Board of Directors:  
 WM. Rell, Esq., of Guelph, President.  
 C. D. Warren, Esq., Vice-President.  
 W. J. GAGE, Esq. JOHN DRYNAM, Esq.  
 J. W. Down, Esq. ROBT. THOMSON, Esq.,  
 of Hamilton.

Head Office, Toronto.  
 H. S. STRATHY, General Manager.  
 J. A. M. ALLEY, Inspector.

BRANCHES:  
 Avimer, Ont., Ingersoll, Ridgetown,  
 Drayton, Leamington, Sarnia,  
 Elmira, Norwich, Strathroy,  
 Glencoe, North Bay, St. Mary's,  
 Guelph, Orillia, Tilsonburg,  
 Hamilton, Port Hope, Windsor.

BANKERS:  
 Great Britain—The National Bank of Scotland.  
 New York—The American Exchange Nat. Bank.  
 Montreal—The Quebec Bank.

HALIFAX BANKING CO.

Incorporated 1872.  
 Capital Paid-Up, \$500,000  
 Reserve Fund, 275,000

HEAD OFFICE, HALIFAX, N.S.  
 DIRECTORS:  
 ROBE UNLACKE, President.  
 L. J. MONROE, Vice-President.  
 F. D. CORNETT, James Thomson, C. W. Anderson  
 H. N. WALLACE, Cashier.  
 A. ALLAN, Inspector.

AGENCIES—Nova Scotia: Halifax, Amherst, An-  
 tigonish, Barrington, Bridgewater, Canaan, Locke-  
 port, Lunenburg, New Glasgow, Parrsboro, Shel-  
 burne, Springhill, Truro, Windsor. New Brun-  
 swick: Sackville, St. John.  
 CORRESPONDENTS—Ontario and Quebec—Molson's  
 Bank and Branches, New York—Fourth National  
 Bank, Boston—Sunflok National Bank, London,  
 England—Parr's Banking Co. and the Alliance  
 Bank, Ltd.

**The Chartered Banks.**

**BANQUE D'HOCHELAGA.**

Capital Paid-Up, \$800,000.  
Reserve Fund, 320,000.

**DIRECTORS.**  
F. X. St. Charles, President.  
Che. Chaput, J. D. Rolland, J. A. Vallancourt  
M. J. A. PIERREDEGAST, .. .. . Manager  
C. A. GIBOUX, .. .. . Assistant Manager  
A. W. BLOUIN, .. .. . Inspector

Head Office, Montreal.

BRANCHES—Three Rivers, P. Q.; Joliette, P. Q.;  
Sorel, P. Q.; Valleyfield, P. Q.; Louiseville, P. Q.;  
Vanclerk Hill, Ont.; Winnipeg, Man.; Montreal,  
1393 St. Catherine St. E., 1755 St. Catherine St. C.,  
2201 Notre Dame St. West.

CORRESPONDENTS—London, Eng.—The Clydesdale Bank (Limited). Paris, France—Credit Lyonnais, Crédit Industriel et Commercial, Comptoir National d'Escompte de Paris, Société Générale. Belgium, Brussels—Crédit Lyonnais. Antwerp—Banque Centrale Anversoise. Berlin, Germany—Dutch Bank. New York—National Park Bank, Importers' and Traders' National Bank and Messrs. Ladenburg, Thalmann & Co. Boston—National Bank of Redemption, Third National Bank. Chicago—National Live Stock Bank. Illinois Trust and Savings Bank.

Collections made throughout Canada at the cheapest rates. Letters of credit issued available in all parts of the world. Interest on Deposits allowed in Savings Department.

**Eastern Townships Bank.**

DIVIDEND No. 72.

Notice is hereby given that a dividend of THREE AND ONE-HALF PER CENT. upon the paid up Capital Stock of this Bank has been declared for the current half-year, and that the same will be payable at the Head Office and Branches on and after

THURSDAY, 2ND DAY OF JANUARY NEXT.

The Transfer Books will be closed from the 15 to 31st December, both days inclusive.

By order of the Board,

WM. FARWELL, General Manager.

Sherbrooke, 4th December, 1895.

—TO—

**Boot & Shoe Manufacturers**

The undersigned have determined to retire from the business of the manufacture of boots and shoes, and are prepared to negotiate on easy terms for the

**Sale of their Entire Plant.**

If desired, arrangements can be made for a continuance of the lease of the present factory.

**Cochrane, Cassils & Co.,**

Cor. Lafour & St. Genevieve Sts.,  
MONTREAL.

Business Founded 1795.

**American Bank Note Company,**

78 to 86 TRINITY PLACE, NEW YORK,  
ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES, BONDS FOR GOVERNMENTS AND CORPORATIONS, DRAFTS, CHECKS, BILLS OF EXCHANGE, STAMPS, &c., in the finest and most artistic style FROM STEEL PLATES.

WITH SPECIAL SAFEGUARDS TO PREVENT COUNTERFEITING. SAFETY COLORS. SAFETY PAPERS.

Work Executed in Fireproof Buildings.

LITHOGRAPHIC AND T. PRINTING.

RAILWAY TICKETS OF ALL COLORED STYLES. Show Cards, Labels, &c.

**Loan Societies.**

**THE CENTRAL CANADA**

Loan and Savings Company of Ont. TORONTO.

Notice is hereby given that a quarterly dividend for the three (3) months ending 31st December, 1895, 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 Offices of the Company, in this City, on and after

THURSDAY, THE SECOND DAY OF JANUARY NEXT.

The transfer books will be closed from the 17th to the 31st of December, 1895, both days inclusive.

By order of the Board,

E. R. WOOD, Secretary.

**The Dominion Savings & Investment Society**

London, .. .. . Canada.

DIVIDEND No. 47.

Notice is hereby given that a Dividend at the rate of five Per Cent. per annum, upon the paid up Capital stock of this Society has been declared for the current half year, and that the same will be payable at the offices of the Society, opposite the City Hall, Richmond Street, London, on and after the

SECOND DAY OF JANUARY, 1896.

The Transfer books will be closed from the 17th instant, to the 2nd of January, 1896 both days inclusive.

N. MILLS,

London, December 18th, 1895. Manager.

**THE HAMILTON**

Provident and Loan Society.

Dividend No. 49.

Notice is hereby given that a dividend of Three and a half per cent. upon the paid up capital stock of the Society, has been declared for the half year ending December 31st, 1895, and that the same will be payable at the Society's Banking House, Hamilton, Ont., on and after THURSDAY, the SECOND DAY OF JANUARY, 1896.

The Transfer Books will be closed from the 16th to 31st December, 1895, both days inclusive.

C. FERRIE,

December 2, 1895. Acting-Treasurer.

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

INCORPORATED BY SPECIAL ACT OF THE LEGISLATURE.

Authorized Capital, - \$2,000,000  
Assets, - - - - - 1,500,000

Office—No. 13 St. Montreal St., MONTREAL, P.O.

Hon. A. W. Ogilvie, President.  
S. H. Ewing, Esq., Vice-President.  
W. Barclay Stephens, Esq., Manager.

This Company acts as assignee, administrator, executor, trustee, receiver, committee of lunatic, guardian, liquidator, etc., also as agent for the above offices.

All manner of trusts accepted; moneys invested; estates managed; rents, income, etc., collected; bonds, debentures, etc. issued and countersigned; municipal securities and debentures bought and sold.

For further particulars address the Manager.

**JAMES BAXTER,**

NOTE BROKER,

Buys and Sells Commercial Paper, &c., &c.

157 1/2 St. James Street,

MONTREAL.

**Oceanic Steamships.**

**ALLAN LINE**

ROYAL MAIL STEAMSHIPS. Liverpool, Halifax and Portland Royal Mail Service.

From Liverpool.	Steamship.	From Portland.	From Halifax.
5 Dec.	Mongolian	26 Dec.	28 Dec.
19 Dec.	Numidian	9 Jan.	11 Jan.
2 Jan.	Laurentian	23 Jan.	25 Jan.

Trains connecting with the steamer leave Montreal, via C.P.R., 8.40 p.m. Thursday, or via G.T.R. 7.55 a.m. Friday.

The Saloons and State-rooms are in the central part where least motion is felt. Electricity is used for lighting the ships throughout, the lights being at the command of the passengers at any hour of the night. Music rooms and smoking room on the promenade deck. The Saloons and State-rooms are heated by steam.

WINTER RATES—Cabin: \$50 and upwards. A reduction of 10 per cent. is made on Round Trip Tickets except on the lowest rates.

Second Cabin—To or from Liverpool, Glasgow, Belfast or Derry, \$30; round trip, 55.

Steerage—To Liverpool, London, Glasgow, Belfast or Londonderry, including every requisite for the voyage, \$31.50, Cape Town, South Africa, \$67.50.

**Glasgow, Londonderry and New York Service.**

From New Pier foot of W. 21st Street, New York.

From Glasgow.	Steamships	From New York.
13 Dec.	State of Nebraska	2 Jan.
27 Dec.	Norwegian	16 Jan.

Rates: First Cabin, \$40 to \$60. Second Cabin, \$25, Steerage to Glasgow, Belfast or Londonderry at lowest rates.

Outfit for Steerage passengers furnished free.

The Steamship State of California and State of Nebraska are not surpassed for their excellent accommodations for all classes of passengers.

\*Steamer marked, thus does not carry passengers.

**Glasgow, Liverpool, St. John's and Halifax and Philadelphia Royal Mail Service.**

From Glasgow, L'pool.	Steamship.	Phila. St. John's
30 Nov.	Carthaginian	23 Dec.
14 Dec.	Assyrian	6 Jan.

Passengers carried from Liverpool to St. John's and Halifax, from Halifax to Philadelphia, and St. John's to Glasgow.

H. & A. ALLAN,

25 Common St., Montreal.

**Clyde Steamship Co.**

NEW YORK, CHARLESTON & FLORIDA LINE.



For CHARLESTON, S. C., the South and Southwest.  
For JACKSONVILLE, FLA., and all Florida Ports.

Appointed sailing days from Pier 29 East River, N.Y. Mondays, Wednesdays and Fridays, at 3 p.m.

The only Line between

**New York and Jacksonville, Fla.**

WITHOUT CHANGE.

Unsurpassed Passenger Accommodations and Cuisine.

The fleet is composed of the following elegant steamers:

**Algonquin, Seminole, Iroquois, Yemassee Cherokee Delaware.**

Through Tickets, Rates, and Bills of Lading for all points South and Southwest via Charleston, and all Florida points via Jacksonville.

ST. JOHN'S RIVER STEAMERS (De Bary Line,) between Jacksonville and Sanford Fla., and intermediate Landings on the St. John's River.

Steamers CITY OF JACKSONVILLE, F. DE BARY, EVERGLADE, WELAKA, Sailing from Jacksonville daily except Saturday, at 3.30 p.m. making close connection with all railroads at Palatka, Astor, Blue Springs and Sanford.

Through Tickets and Bills of Lading at lowest rates to all interior points in Florida.

Send to the "Clyde Line" for one of their pamphlets "Facts about Florida."

For further information apply to

M. H. CLYDE, A. T. M., A. J. COLF,  
THEO. G. EGER, T. M., Gen'l Pass. Agt.  
5 Bowling Green, New York.

**WM. P. CLYDE & CO., General Agents,**

5 Bowling Green, 12 S. Delaware Ave.,  
NEW YORK, PHILADELPHIA.

— THE —

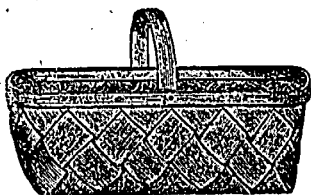
**Oakville Basket Co.**

MANUFACTURERS OF

- 1, 2, 3, bushel, grain and root baskets.
- 1, 2, 3, satchel lunch baskets.
- 1, 2, 3, clothes baskets.
- 1, 2, 3, 4, market baskets.
- Butcher and crockery baskets.
- Fruit packages of all descriptions.

For Sale by all Woodenware Dealers

**OAKVILLE, ONT.**





# La Banque du Peuple.

Public notice is hereby given that application will be made to the Parliament of Canada at its next session, by La Banque du Peuple, having its principal place of business in Montreal, for certain amendments to its charter, amongst others to change the special dispositions thereof incompatible with the "Bank Act," so as to have the Directors elected by the Shareholders, who on their part, shall become responsible to the same degree as shareholders in other Banks; to define the actual value of the capital of the Bank and the reduction to be made in the amount of the shares of each shareholder, to reconstitute the capital of the Bank by means of the issuing of new shares, and generally to bring the said Bank within the scope of the "Bank Act" in the same manner as all other Banks of the Dominion.

**J. GRENIER,**  
President.

Montreal, 30th October, 1895.

## H. S. PHILLIPS & CO.,

162 St. James Street.

Commercial Paper Bought,  
Advances made on  
Warehouse Receipts. **MONTREAL.**

### Legal.

#### Kingston, Ont.

**SMYTHE & SMITH,**  
Barristers, Solicitors, &c.,  
E. H. SMYTHE, LL.D., Q.C. O. FRONTENAC SMITH.

#### London, Ont.

**W. H. BARTRAM,**  
Barrister, Solicitor, Notary, &c.  
OFFICE: 99 DUNDAS STREET WEST.

**GIBBONS, McNAB & MULKERN,**  
Barristers, Attorneys, &c.  
Office: Corner Richmond and Carling Sts.  
GEO. G. GIBBONS, Q.C., GEO. McNAB,  
P. MULKERN, FRED. J. HARPER.

#### Montreal.

**MACMASTER & MACLENNAN,**  
Advocates, Barristers, &c.  
Donald Macmaster, Q.C., D.C.L.  
F. S. Maclellan, B.C.L.  
Rooms 47, 49 & 50 Temple Building,  
185 St. James St.

**McGIBBON, DAVIDSON & HOGLE,**  
ADVOCATES, BARRISTERS, &c.,  
New York Life Building.

Commissioners for State of New York, U.S.A.,  
Provinces of Quebec, Ontario, Manitoba, British  
Columbia, Nova Scotia and New Brunswick.

R. D. McGIBBON, Q. C. PEERS DAVIDSON.  
ARTHUR F. HOGLE.

### Legal.

**DUHAMEL & MERRILL,**  
Advocates.  
ROYAL INSURANCE BUILDING.  
1709 Notre Dame St., City

#### Ottawa, Ont.

**GEO. F. HENDERSON,**  
Solicitor, &c.,  
13 Scottish Ontario Chambers

#### Peterborough, Ont.

**HATTON & WOOD,**  
Barristers, Solicitors, &c.  
G. W. HATTON. R. E. WOOD, B.A.

**W. A. STRATTON, B.A., LL.B.,**  
Barrister, Solicitor, &c.

#### Seaforth, Ont.

**McCAUGHEY & HOLMESTED,**  
Barristers, &c.

#### Simcoe, Ont.

**G. W. WELLS,**  
(Late Killmaster & Wells)  
Barrister, Solicitor, &c.

#### Toronto, Ont.

**JONES BROS. & MACKENZIE,**  
Barristers & Solicitors,  
Canada Permanent Chambers, Toronto.  
CLARKSON JONES, BEVERLY JONES,  
GEO. A. MACKENZIE, G. J. LEONARD.  
English Agent: JONAS AP JONES,  
99 Cannon St., London,  
Commissioner for N. Y., Illinois and other States.

### Legal Directory.

Price of Admission to this Directory is  
\$10 per annum.

#### ONTARIO.

ARTHUR ..... M. M. MacMartin  
AYLMER ..... Miller & Backhouse  
BARRIE ..... Dickinson & McWatt  
BELLEVILLE ..... Mickel & Roberts  
BLENHEIM ..... R. L. Gosnell  
BOWMANVILLE ..... R. Russell Loscombe  
BROCKVILLE AND ATHENS  
Wood & Webster  
BROCKVILLE ..... Brown & Fraser  
CAMPBELLFORD ..... A. L. Colville  
CANNINGTON ..... A. J. Reid  
CARLETON PLACE ..... Colin McIntosh  
COBOURG & COLBORNE,  
Field & McColl  
CORNWALL, McLennan, Liddell & Cline  
DESERONTO ..... Henry R. Bedford  
DURHAM ..... J. P. Telford  
GANANOQUE ..... J. C. Ross  
GODERICH ..... E. N. Lewis  
GRIMSBY ..... E. A. Lancaster  
INGERSOLL ..... Thos. Wells  
IROQUOIS ..... A. E. Overell  
KEMPTVILLE ..... French & Allan  
KINGSTON ..... Britton & Whiting  
LEAMINGTON ..... W. T. Easton  
LINDSAY ..... R. J. McLaughlin  
LISTOWELL ..... S. B. Morphy  
LISTOWELL ..... J. L. Darling  
LONDON ..... Gibbons, McNabb & Mulken  
LONDON ..... W. H. Bartram  
L'ORIGNAL ..... J. Maxwell  
MIDLAND ..... Steers & Ambrose  
MITCHELL ..... Dent & Hodge  
MOUNT FOREST ..... Perry & Perry  
MORRISBURG ..... Johnston & Bradfield  
NIAGARA FALLS ..... Hill & Ingles  
NEWMARKET ..... Thos. J. Robertson  
NORWOOD ..... T. M. Grover  
OAKVILLE ..... R. S. Appleby  
ORANGEVILLE ..... Myers & Robb  
OSHAWA ..... J. F. Grierson

### Legal Directory.

#### ONTARIO—Continued.

OTTAWA ..... Arthur W. Gundry  
OTTAWA ..... Geo. F. Henderson  
OWEN SOUND ..... Creasor Smith & Notter  
PARIS ..... Foley & Dalzell  
PETERBOROUGH ..... J. Williams Bennet  
PETROLEA ..... Dawson & Greenlzen  
PICTON ..... Wright & Walmsley  
PORT ELGIN ..... J. C. Dalrymple  
PORT HOPE ..... Chisholm & Chisholm  
PORT HOPE ..... H. A. Ward  
PRESCOTT AND KEMPTVILLE,  
F. J. French, Q. C.  
SARNIA ..... A. Weir  
SAULT STE MARIE ..... Hearst & McKay  
SHELBURNE ..... John W. Douglas  
SMITH'S FALLS ..... Lovell & Farrell  
ST. MARY'S ..... Armour W. Ford  
ST. THOMAS ..... MacDougall & Robertson  
STRATFORD ..... MacPherson & Davidson  
TRENTON ..... MacLellan & MacLellan  
TEESWATER ..... John J. Stephens  
THORNBURY ..... Wilson & Dyre  
TILSONBURG ..... W. A. Dowler  
TORONTO, Roaf, Curry, Gunther & Green  
TORONTO ..... Jones Bros. & McKenzie  
TORONTO ..... Arch. J. Sinclair  
UXBRIDGE ..... J. A. McGillivray  
VANKLEEK HILL, F. W. Thistlethwaite  
WATFORD ..... Fitzgerald & Fitzgerald  
WELLAND ..... J. Clarke Raymond  
WESTON & TORONTO ..... Joseph Nason  
WINGHAM ..... Myer & Dickinson  
WINDSOR, Patterson, Leggat & Murphy  
WALKERTON ..... A. Collins

#### QUEBEC.

BEDFORD ..... Hobart Butler  
BUCKINGHAM ..... F. A. Baudry  
COWANSVILLE,  
O'Halloran & O'Halloran  
MONTMAGNY ..... Albert J. Bender  
PERCE & NEW CARLISLE ..... Jos. Garon  
RICHMOND ..... Edward J. Bedard  
ROCK ISLAND ..... H. M. Hovey  
STANSTEAD, Hon. M. F. Hackett, M. P. P.  
WATERLOO ..... D. Darby  
WATERLOO ..... C. A. Nutting

#### NOVA SCOTIA.

AMHERST, Townshend, Dickey & Rogers  
ANTIGONISH ..... A. Macgillivray  
BRIDGETOWN ..... T. D. Ruggles & Sons  
BRIDGEWATER ..... Owen & McLean  
HALIFAX ..... Alfred Whitman  
KENTVILLE ..... W. E. Roscoe  
LIVERPOOL ..... J. N. S. Marshall  
LIVERPOOL ..... Jason M. Mack  
LUNENBURG ..... S. A. Chesley  
PORT HOOD ..... S. Macdonald  
SYDNEY ..... Chisholm & Crowe  
WINDSOR ..... H. F. McLatchy  
WINDSOR ..... H. D. Ruggles  
YARMOUTH ..... E. H. Armstrong  
YARMOUTH ..... Sanford H. Pelton

#### NEW BRUNSWICK.

CAMPBELLTON ..... H. F. McLatchy  
CHATHAM ..... Warren C. Winslow  
EDMUNSTON ..... A. Rainsford Balloch  
HAMPTON ..... A. Le B. Tweedie  
NEWCASTLE—See Chatham.  
MONCTON ..... Harvey Atkinson  
SUSSEX ..... White & Allison

#### PRINCE EDWARD ISLAND.

CHARLOTTETOWN, M. & D. C. McLeod  
GEORGETOWN ..... D. A. MacKinnon

#### MANITOBA.

PILOT MOUND ..... W. A. Donald  
RED DEER ..... Geo. W. Greene  
SELKIRK ..... James Heap  
WAWANESA ..... Jos. H. Chambers  
WINNIPEG ..... Patterson & Howard

#### BRITISH COLUMBIA.

VANCOUVER ..... Forin & Forin  
VANCOUVER ..... J. H. Hallet

#### NORTHWEST TERRITORY.

CALGARY ..... Lougheed & McCarter  
CALGARY ..... James Muir  
EDMONTON ..... Brown & Prince

\* **BLACKMAN'S** \*Patent Power Ventilating\* **WHEEL.** \*HEATING.COOLING.DRYING.VENTILATING.

14 Highest Awards Given to the Blackman Air Propellor.

ESTIMATES for Ventilation, Drying and Cooling given on Application. Send for Illustrated Circular.

MILLER BROS. &amp; TOMS, - Agents, - MONTREAL

**E. J. WOOD,**  
**Consulting and Contracting Engineer**  
 243 Broadway, New York.

MANUFACTURER OF:

Power Measuring Machinery,

Reducing Pressure Valves,

Pump Pressure Regulators,

Damper Regulators,

Steam Meters &amp; Hydraulic Gov'rs

*Send for Catalogue.*

RECORDS AMOUNT OF POWER USED.

THE A. H. HART Co., Elm Flax Mills, N. Y., Says: "It pays to use one."  
 C. L. MILLER, M. E., 42 W. 67th St., N. Y., Says: "On a test it was absolutely correct."

**E. J. WOOD,**  
**CONSULTING ENGINEER,**  
**243 BROADWAY, NEW YORK.**

THE CANADIAN  
**JOURNAL OF  
 COMMERCE**  
 FINANCE AND INSURANCE REVIEW

DEVOTED TO

Commerce, Finance, Insurance, Railways,  
 Manufacturing, Mining and Joint  
 Stock Enterprises.

ISSUED EVERY FRIDAY MORNING

SUBSCRIPTION.

Montreal Subscribers, .. .. .	\$8 a year
Mall Subscribers to any other part of Canada, .. .. .	\$2 a year
British Subscribers, .. .. .	12s. Stg.
American, .. .. .	\$4
Single Copies, .. .. .	10c. each

*Editorial and Business Offices:*

Nos. 171 and 173 St. James Street  
 Head of St. John Street,  
**MONTREAL.**

M. S. FOLEY, Editor, Publisher and Proprietor.

We do not undertake to return unused manuscripts.

All payments to be made to headquarters at Montreal

USE  
II**McCOLL'S**LARDINE MACHINE - -  
CYLINDER AND ENGINE

Manufactured by

**OILS.**

McCOLL, BROS. &amp; CO., TORONTO

**FOR SALE**

At less than Half Price,  
— THE —

**TYPE-SETTING  
MACHINES**

Employed during the last two years in the Composing-Room of the "Journal of Commerce."

All in good order.

M. S. FOLEY, Prop.



Cor. Victoria Square and Craig Street,  
MONTREAL, Que.

Is the largest, best equipped and most thorough commercial college in Canada. Nine expert teachers with business experience give their time and attention exclusively to the students of this institution. The course comprises Book-keeping in all its forms, with office training in the Actual Business Department, Arithmetic, Penmanship, Correspondence, Commercial Law, French, English, Typewriting and Short-hand in both languages, Civil Service and other special courses. Students may enter for a full course or a single subject.

The College office will open on Aug. 26th for the registration of students, and studies will be resumed on Sept. 3rd. Write, call or telephone (2890) for the beautiful souvenir prospectus.

Address:

J. D. DAVIS, Principal.

**Mount Bros.**

**Manufacturing  
Electricians,**

**776 CRAIG STREET**

**MONTREAL.**

Manufacturers of Electric Bells, Annunciators, Watchmen's Clocks, Push Buttons, Telephones of all kinds, and Electric Apparatus of every description.

Any of the above, made and fitted up promptly, in a reliable manner, and at moderate cost.

Repairs executed and satisfaction guaranteed.

Bell Tel. 1265.

ESTABLISHED 1873.

**GEO. F. TAYLOR & BRUSH,**  
80 Pine Street, NEW YORK.  
Commission Merchants and Brokers in

**FERTILIZER - CHEMICALS**

And Materials Generally.

Glaes, Bone, Boneblack, Tallow, Etc.

CORRESPONDENCE AND CONSIGNMENTS SOLICITED.

**AGENTS WANTED.**

SOLICITORS—Specialty advertising solicitors, a great money-maker for the merchant, and the cheapest advertising on the market barring none: merchants order on sight Specialty Advertising Department, Stanley Bradley Company, 7 E. 16th St. New York City.

**Caverhill, Learmont & Co.,**

WHOLESALE SHELF HARDWARE MERCHANTS,

Caverhill's Buildings, St. Peter St.,

**MONTREAL.**

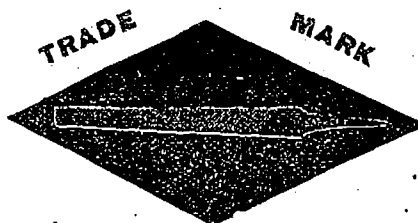
Largest and most complete stock of SHELF HARDWARE in the Dominion.

**BLACK DIAMOND FILE WORKS.**

Great American Cross Cut Saw Files.

... Double Ended Taper Saw Files.

Lightning Saw Files.  
Band Saw Files.  
Gin Saw Files.  
Circular Gin Saw Files.  
Square Gulleting Saw Files.



Single Stave Saw Files.  
Double Stave Saw Files.  
Gulleting Saw Files  
Machine Band Saw Files.  
Climax Saw Files.

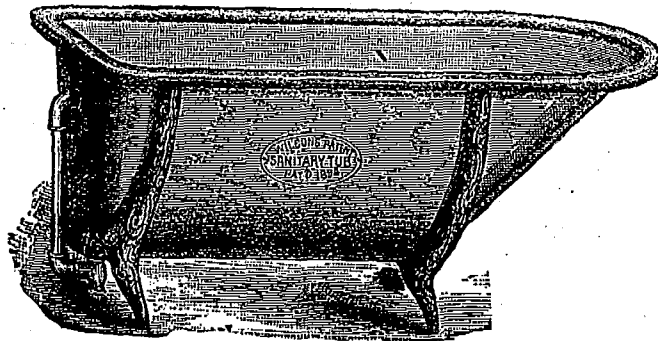
Machinists' Files of every Description.

**G. & H. BARNETT COMPANY,**

PHILADELPHIA, Pa., U. S. A.

R. M. WILSON'S

**Solid Copper Bath Tub.**



Success assured to all who handle the Wilson Patent Sanitary Bath Tub. The only Solid Copper Bath Tub on the market. No iron or steel to rust. No enamel to chip. There is no ground for the statement that the Solid Copper Tub will accumulate Verdigris, the Copper being protected by a special preparation, it being a well-known fact that Copper which is protected cannot accumulate Verdigris.

... MANUFACTURED BY ...

**R. M. WILSON** - Rome, N. Y.

New York Office: 92 Walker Street.

Also Manufacturer of Copper Range Boilers, Closet Seats & Tanks & Brass Work.

WRITE FOR CATALOGUE.

**"JARDINE"**



**Hub Boring Machines.**

Bechtel Patent.

The best for either light or heavy work and the only satisfactory hand machine for boring heavy wheels.

**A. B. JARDINE & CO.,**

**HESPELER, ONT.**

DELORME BROS., Montreal,

Agents for Quebec & Maritime Provinces.



## Leading Manufacturers &amp;c.

**D. MORRICE, SONS & CO.**  
MONTREAL and TORONTO.  
Manufacturers' Agents  
and General Merchants

The Dominion Cotton Mills Co., Montreal

MILLS AT  
Hochelaga, Contrecoque, Chambly, Brantford, Kingston, Halifax, Moncton, Windsor, N. S., Magog. (Print Works).  
Grey Cottons, Bleached, Shirtings, Bleached and Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Regattas, Printed Ducks, Gretones, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.The Canadian Colored Cotton Mills Co., Ltd.,  
Montreal, Mills at

Milltown, Cornwall, Hamilton, Merriton, Dundas, also A. Gibson &amp; Sons, Marysville, N. B., and Hamilton Cotton Co., Hamilton.

Shirtings, Ginghams, Oxfords, Flannelettes, Tickings, Awnings, Sheetings, Yarns, Cottonades, etc., also

Tweeds—Fine, Medium and Coarse; Etoffes Blankets, Horse Blankets, Saddle-felt, Glove Linings.

Flannels—Grey and Fancy, in all Wool and Union; Ladies' Dress Flannels.

Serges, Yarns.

Knitted Underwear—Socks and Hosiery, in Men's, Ladies' and Children's.

Cardigan Jackets—Mitts and Gloves.

Braids—Fine Mohair for Tailoring, Dress Braids and Linens, Corset Laces.

Carpet Rugs.

The Wholesale Trade Only Supplied

**W. & F. P. CURRIE & CO.**100 Grey Nun St., MONTREAL,  
MANUFACTURERS OFSofa, Chair and Bed Springs,  
A Large Stock always on Hand.Roman Cement, Portland Cement,  
Water-Lime.Drain Pipes, Vent Linings,  
Fire Covers, Fire Bricks, Fire Clay  
Whiting, Plaster of Paris,  
Borax, China, Clay, etc.

THE

**Ward Commercial Agency**

Mercantile Reports. Collections.

Personal Attention. Prompt Returns

ROOM 10, BARRON BLOCK,

162 St. James Street, MONTREAL  
Attention Given to Special Reporting.

## Leading Manufacturers, &amp;c.

**Jas. A. Cantlie & Co.**  
Montreal & Toronto.  
General Merchants & Manufacturers' AgentsCanadian Tweeds, Flannels,  
Dress Goods,  
Knitted Underwear  
Blankets, Etc., Etc.

REPRESENTING IN CANADA,

**F. P. SAVERY & CO.,**  
Huddersfield & Bradford, Eng.

—ALSO—

**ALOYS. KNOPS,**  
Aachen, Germany.**I. CÜPPER SOHN,**  
Burtscheid, Germany,  
WHOLESALE TRADE ONLY SUPPLIED.

## Pocket and Office Diaries

FOR 1896

**CANADIAN  
COLLINS'  
EXCELSIOR.**Over one hundred and  
thirty different kinds.

\* MORTON, PHILLIPS &amp; CO., \*

Blank Book Makers, Stationers and  
Printers,  
1755 & 1757 Notre Dame St., Montreal.**WANTED** a man of high attainments  
good presence and energy to earn not  
less than \$2,000 a year. No cheap man  
need apply.

Address giving particulars.—

**Economist,**

P. O. Box 576, MONTREAL

**W. C. Johnson, M. Am. Soc. C. E.,**Civil and Hydraulic  
Engineer.

NIAGARA FALLS, N. Y.

Water Power Development  
a Specialty.

## Leading Manufacturers, &amp;c.

**AUSTIN & ROBERTSON,**  
Wholesale \* Stationers,  
MONTREAL.All kinds of Printing and Writing Papers and  
Book-Binders' Supplies.  
Get our Samples and Quotations.

— THE —

**Dominion Cotton Mills  
Company.**

MAGOG PRINTS.

A Full Range of Pure INDIGO PRINTS is now  
being shown to the trade.

Ask Wholesale Houses for Samples.

All goods GUARANTEED and stamped  
"WARRANTED INDIGO BLUE."**D. MORRICE, SONS & CO.,**  
MONTREAL & TORONTO.

Selling Agents.

**The Lovejoy Co.**444 & 446 Pearl Street,  
NEW YORK, U. S. A.**Electrotypers AND  
Stereotypers.**Manufacturers of  
Electrotype Machinery.

Steel and Copperplate Engravings Duplicated.

**Hamilton Cotton Co'y**

HAMILTON, ONT.

Manufacturers of

Cottonades, Derilms,  
Warps and Yarns, Lamp Wicks,  
Twines, Webblings, &c.

STEAM and POWER

FOR ALL DUTIES.

**Pumps**  
& HYDRAULIC  
MACHINERY**NORTHEY CO.**  
LIMITED.

TORONTO,

... ONT.

Agents for the Province of Quebec,

**THE LAURIE ENGINE CO.,**

St. Catherine Street, MONTREAL.

**The Canadian Colored Cotton Mills Co.**

**FALL 1895.**

GINGHAMS, ZEPHYRS, FLANNELLES, DRESS GOODS, SKIRTINGS, OXFORDS, COTTONADES, AWNINGS, TICKINGS, ETC.—NOW READY.

See Samples in Wholesale Houses.

**D. MORRICE, SONS & CO.,**  
AGENTS.

**Montreal & Toronto.**

F. P. BUCK, President. R. H. POPE, Gen. Manager.  
F. THOMPSON, Sec'y & Treas.

**Royal Paper Mills Co.**

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

STORE, 15 Victoria Square, MONTREAL  
Works and Head Office, EAST ANGEUS, P.Q.

**Dominion Blanket & Fibre Co., Ltd.**

MANUFACTURERS,  
Horse Clothing, Blankets, Woolens, Rugs, &c.

7 St. Helen St., - Montreal, Que.

**J. J. MILLOY,**

Merchant Tailor,

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

**MONTREAL.**

Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes.

*Commercial Summary.*

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

—To each and all of the many thousands of readers of the JOURNAL OF COMMERCE throughout the Dominion, the editor sends Holiday Greetings, and best wishes for a Happy and Prosperous New Year.

—THE climate of California appears to be well suited for the culture of olives. It is said that over 800,000 trees were planted this year and that a million more will be set out next year.

—APPLICATION for letters patent is being made by the Canadian Hammock Mfg. Co. (Ltd.) The capital is placed at \$6,000, with headquarters at Paris, Ont. The purposes for which incorporation is sought are the manufacture and sale of hammocks and other woven fabrics.

—THE Dominion Woollen Manufacturing Co. (Ltd.) with headquarters at Montreal, and a capital of \$300,000, are applying for letters patent. The chief object of the company is to manufacture blankets, woollens and jute and cotton cloths, clothing, footwear and any other textile fabrics. Edward A. Small, Wm. C. McIntyre, Duncan McIntyre, C. H. Dobbin and E. A. Robert are the names of the applicants.

—THE Quebec Cold Storage and Warehouse Co. are applying for letters patent with an authorized capital of \$50,000 and head office in Quebec. R. R. Dobell, Hon. John Sharples, John T. Ross, Edson Fitch, T. H. Dunn, Victor Chateaufort, Hon. P. Garneau, V. Boswell and Wm. Shaw are the applicants.

**E. A. SMALL & CO.**

MONTREAL.

→ Manufacturers of Clothing ←

SPRING TRADE 1896.

OUR TRAVELLERS ARE NOW ON THE ROAD.

→ Samples FOR Spring ←

Are now being shown by our travellers.

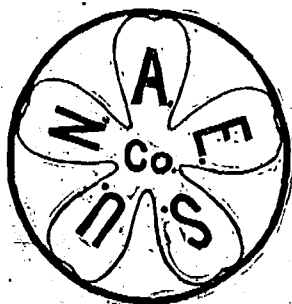
**FOR STYLE, FIT and FINISH,** we are fast getting to the front.

We fit every man who wears Clothing and guarantee satisfaction.

**McMARTIN, CAMPBELL & CO.,**

WHOLESALE CLOTHIERS,

256 St. James Street, - - MONTREAL.



TRADE MARK.

**North American Electric Seal Unhairing Co.**

241 to 249 CENTRE STREET,  
NEW YORK.

Best Method for Removing the Hair from Seal, Otter, Conies, Etc.

All Skins unhaird by electric process unless stamped with our trade mark are not genuine.

For the accommodation of European and Canadian trade, this Company has established a branch at 9 Rue de L'Épinière, St. Mandé, (Seine) France.

ALL ORDERS PROMPTLY ATTENDED TO.

REID'S PATENT.

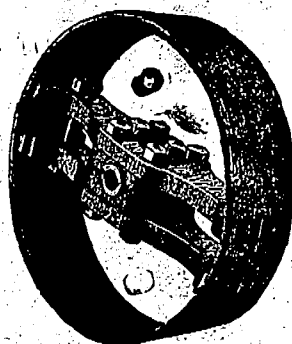
**Bent Rim Wood Split Pulleys.**

No Glue in Rim like Segment Rim Pulleys, to be affected by Steam, Dampness or Moist Temperature.

THE REID BROS. MFG. CO., LTD.,  
106 Adelaide St., West,

TORONTO, Ont.

**R. H. BUCHANAN,**  
Agent, - MONTREAL.



**To the Trade**

Just Purchased.

**60 Barrels  
Cod Liver Oil,**

**10 Tons  
\* Glycerine \***

And can offer special quotations for present and forward delivery.

**EVANS & SONS, [Limited]**  
Wholesale Druggists, etc., Montreal & Toronto.

# STORAGE BATTERIES,

The "AMERICAN" received the HIGHEST AWARD at the World's Columbian Exposition, Chicago, 1893, for : : :

**DURABILITY and EFFICIENCY.**

No other Storage Battery Made in this Country Received any Mention Whatsoever.

The "AMERICAN" BATTERY

Contains no "Active Material" Artificially Applied.

We have over 1,500 Cells in Successful Train Lighting Alone

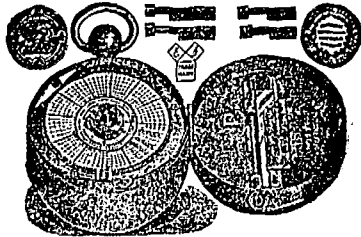
Send for new "LIGHT AND POWER" Catalogue.

For further information write to

**AMERICAN BATTERY CO., 25 So. Canal St., Chicago, Ill.**

## Watchman's Improved Time Detector,

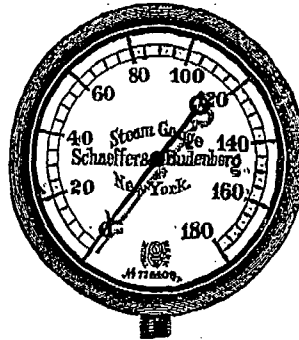
12 and 24 Different Keys with Safety Lock Attachments.



U. S. Patents: Nov. 30, 1876; Jan. 25, 1876; Dec. 5, 1876; June 20, 1877; Reissued Sept. 25, 1880; Trade Marks, Aug. 30, 1881; March 18, '82.

This Watchman's Time Detector contains all latest improvements. The only perfect instrument in the market. It cannot be tampered with successfully. Warranted in every way. Send for Circular.

**E. IMHAUSER,**  
206 B'way, NEW YORK, U.S.A.



## Schaffer & Budenberg,

Manufacturers of

Pressure Gauges for all purposes, Injectors and Ejectors, Thermometers and Pyrometers, Tachometers and Speed Indicators, Burk's Control Watches, etc.

Works & General Offices:

**BROOKLYN, N. Y.**

Offices & Salesrooms:

No. 66 John St., No. 23 W. Lake St.,  
NEW YORK. CHICAGO.

—THE present parliament of the Quebec Legislature held its last session on Saturday last, after passing 95 bills to which Lt Governor Hon. J. A. Chapleau gave the Royal assent.

—GEORGE J. BABCOCK, a small grocer of St. John, N.B., has assigned. He started in the summer of '94 as Short & Babcock, but dissolved in August last with Babcock continuing. He shows liabilities of \$1,500, and assets of \$900.

—WE are indebted to Mr. J. J. Kenny of the Western and British America Companies for a copy (by request) of his crushing rejoinder to a recent would-be critic.

—AMONG the substantial Holiday Greetings at our sanctum is that sent us by Messrs. S. Davis & Sons, a box of El Padre "Needles," cigars that now may vie with choice Havanas and indeed are superior to them in some important essentials.

—JOHN T. WILFORD, quite recently succeeded his father in the hotel business at Crosshill, Ont., but he has apparently been unable to make it pay as his assignment is now noted with small liabilities.

—H. DORAIS, originally at St. Valentine as a small general dealer removed to St. Philomene in spring of '94. He has apparently not made a success of it, as he now assigns with liabilities of \$2,000 and nominal assets of \$1,800.

—W. B. MALCOLM, dealer in plumber's supplies, Toronto, is offering 30c in the dollar cash or 35c on time. He has been in business since 1870 and was always supposed to be in good shape. His liabilities foot up \$34,866, with nominal assets over \$40,000 but mostly of weak character.

—MURDOCH McLENNAN & Co, general dealers, Port Flinlay, Algoma District have assigned. The company was nominal and

## F. H. C. Mey Chain Belting Engineering Works,

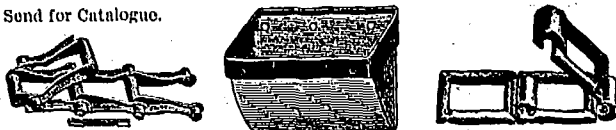
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

Builder of Dryers for Grain and Malt, and Manufacturer of Elevator Buckets.

64 to 68 Columbia Street, BUFFALO, N. Y.

Send for Catalogue.



## ALWAYS THE BEST

Softer and Cleaner Battling.

**NORTH STAR,  
CRESCENT,  
PEARL,  
PATENT ROLL COT-  
TON BATTING.**

marked improvement  
in the quality of

Will make these goods sell  
unusually well in 1895-96.

Baled or Cased in 4, 6, 8, 12 or 16 oz. Rolls.

## William A. Rosenbaum,

**ELECTRICAL EXPERT and  
PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.

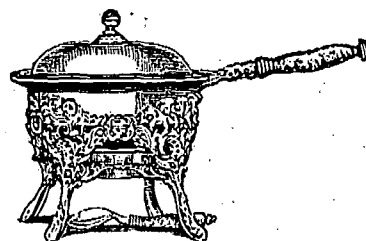
the business a long established one. They had a large trade at one time in pulp wood but latterly have been running behind and it was deemed advisable to close the business up.

—HUGH STEVENS, of St. John, N.B., who has been in business there for some years, has assigned. He owes \$6,000, and shows assets of \$2,000. Has offered 25 cents in the dollar which creditors were disposed to accept but he was unable to have this secured and it fell through.

—THE assignment of John Ryan an old and well-known auctioneer of Three Rivers is announced. He was originally of Ryan & Panneton but alone for many years. At one time was supposed to have moderate means but latterly has been very hard pressed and several suits were entered against him.

—DAVID WALLACE joined his brother in 1883 as successors to their father in the tailoring line at Orillia. They continued the business until June '94, when a dissolution took place, one brother going to Newmarket and David continuing in the old stand. He has been unable to make it pay, and now assigns with liabilities of several thousand dollars.

—A final dividend of nearly 47c in the dollar has been declared by the assignee, Mr. John Fennell, in the case of A. C. Oberholtzer of Berlin, Ont. This was based on claims of \$6,690. The sale of estate realized \$4,400; the merchandise and ledger



TELEPHONE 4241.

**F. H. Barr,**  
IMPORTER AND  
DEALER IN

Ranges, Stoves,  
House Furnishing  
Goods.

Plumbing, Heating, Gas-  
Fitting, & Tin-Smithing.  
Stove repairs a specialty.

2373-2375 St. Catherine St.

MONTREAL.

What about your stock of Fish and Canned Goods during the Advents?

SEE OUR LIST:

**SALMON** in barrels and half-barrels. **HERRINGS** in barrels and half-barrels.  
**LAKE & SALMON TROUT.**

CANNED GOODS of every description and of best known brands on the market. We have the greatest assortment ever offered on the market. See our prices.

**LAPORTE, MARTIN & CIE,**

72, 74, 76 & 78 St. Peter St.,

Wholesale Grocers, MONTREAL.

**THIBAUDEAU BROTHERS & CO.**  
 IMPORTERS OF  
 QUEBEC, THIBAUDEAU FRÈRES & C<sup>IE</sup> LONDON, & THIBAUDEAU BROS. & C<sup>OS</sup>  
 FRENCH AMERICAN & GERMAN GOODS  
 332 St. Paul St. MONTREAL.

THE  
**Woodburn**  
 IMPROVED  
 Pulverizer.

for Sugars, Starch, Cream of Tartar, Spices, etc., is used by many of the leading bakers and confectioners in England, the United States and Canada.  
 Makes XXX and XXXX sugar without sifting or bolting. Send for Circular to

**E. S. STEPHENSON & CO.,**  
 Engineers and Machinists, - ST. JOHN, N.B.

THE "O. K." Patent Adjustable Can Opener.

Best in the market, sells at eight.  
 Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one ending fifty cents gets four samples and the exclusive agency for one city. Agents wanted in every city. Will pay large commission. Address  
**PHILIP KRON,**  
 Beehive Building, ROCHESTER, N. Y.

accounts, &c., realized \$877, nearly all of which latter was expended in labor, merchandise and expenses to carry on business.

—Frequent complaints are heard from persons whose avocations oblige them to visit Bonsecour Market in this city, of the want of sanitary precautions thereabout. This is especially the case in such soft, mild weather as that of the last week. It is high time some attention were given the matter by the authorities.

—The index to the "Report of the Royal Commission on the Liquor Traffic in Canada" is a blue book of 172 pages. We wonder if anybody will ever wade through these thick volumes—except the proof-readers. However it is doubtless for the good of trade, the paper, press ink and type manufacturers and the men employed to use them.

—Mrs. MINNIE JACOBS, general store, Sudbury, Ont., has assigned. She is the wife of D. Jacobs who failed at Cartier, Ont., in 1891 with liabilities of \$5,400, and assets of \$1,012. The latter were sold at 30 cents in the dollar and creditors realized 4 per cent. on their claims. Since then Jacobs has used his wife's name as a cover and has been looked upon as a weak mark.

—The Germaine Chemical Co. of Toronto, of which Julius McIntyre was the sole proprietor, has assigned. He was a druggist by profession, and only in business since April last, when he bought out C. D. D. Daniels Co. paying them \$1,000 cash on the stock, and notes for \$888 covering the balance and secured by a chattel mortgage. He had no capital of his own, but got assistance to the extent of \$1,000 from his mother to start with

—The assignment of George Howell, boots and shoes, Toronto, is announced. He was originally with Cooper & Smith, starting for himself in the summer of 1892 with a cash capital of nearly \$2,000. Worked up a fair trade but grew ambitious, and for a time ran two stores. In March '95, he bought the bankrupt stock of W. West & Co. at 75c in the dollar and consolidated his business in their old store. The stand did not prove a good one and he has been losing money for some time.

—The public examination recently of the members of an insolvent firm in an English bankrupt court elicited some strange facts. The firm in question were coal merchants in Liverpool, and being rather pressed for ready money replied to an advertisement which appeared in a local paper. As a result they

# PURE OAK BELTING

The J. C. McLaren Belting Co.,  
 Montreal and Toronto

Tel. No. 363.

Tel. No. 475

## ROBERT LINTON & CO.

IMPORTERS OF

### British and Foreign Dry Goods

Woollens and Tailors' Trimmings a Specialty  
 Canadian Woollens and Cottons  
 from all the different mills.

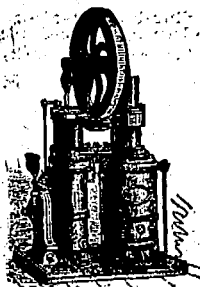
No. 2 St. Helen St., MONTREAL

Do You Use Water  
 Do You Want it Every Day?

Only the best pump will meet this want.  
 The best ones are the

### Rider and Ericsson Hot-Air Pumps

Is a record of twenty years proof enough? They are not "the cheapest." The best of anything is never cheapest in first cost. But you do not buy pumps every day, and in the "long run" the lowest priced things are not always the cheapest. Any boy can run our engines, and under all circumstances they are absolutely safe. If interested, send for catalogue "J" and state conditions under which your pump will have to work.



Rider  
 Engine Co.

86 Lake Street, CHICAGO  
 37 Dey Street, NEW YORK

### PUBLIC NOTICE.

Is hereby given that the Dominion Oil Cloth Company, having its chief office in the city of Montreal, will apply to the Parliament of Canada, at its next session for an act bringing it within the scope of the companies clauses Act of the Dominion Parliament, with power to increase its capital, to do business and hold real estate anywhere in the Dominion of Canada, and to withdraw the Company from the operation of the joint stock Companies' Incorporation Act of the Province of Quebec, and for other purposes.

Montreal, November 6th, 1895.

DORION & ALLAN,  
 Solicitors for Applicant.

FALL 1895.

## SPECIALS

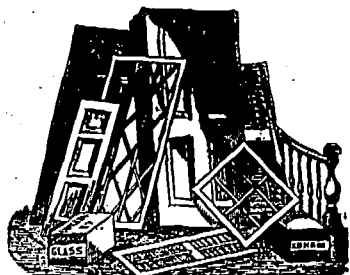
Dress Goods, Ribbons, Gloves,  
Hosiery, Linens, Cashmeres,  
Novelties, Smallwares.

Lonsdale, Reid &amp; Co.,

DRY GOODS IMPORTERS,  
MONTREAL.

Agents for Crompton's Corsets.

RHODES, CURRY &amp; CO.



All kinds of Building Materials, Fittings for  
Banks, Stores, etc., a Specialty.

AMHERST, N. S.

## McArthur, Corneille &amp; Co.

Importers and Dealers in

## WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star  
and Double Diamond Star Brands.  
English 18, 21 and 28 oz. Sheet.  
Rolled Rough and Polished Plate Glass.  
Colored Plain and Stained Enamelled Sheet Glass.  
Painters' and Artists' Materials.  
Chemicals, Dye &c. &c.  
Naval Stores, &c., &c., &c.

Offices and Warehouses:

310, 312, 314 &amp; 316 St. Paul Street

AND

147, 149 &amp; 151 Commissioners St.

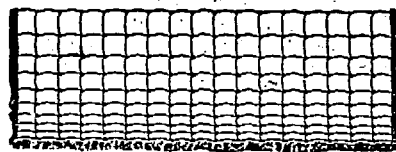
MONTREAL.

## Curtain Stretchers!!

WHOLESALE &amp; RETAIL.

L. J. A. SURVEYER, 6 St. Lawrence St.

MONTREAL, CANADA.



## THAT FARM OF YOURS

needs a good fence and the neatest and best fence  
is the PAGE. Used by all the leading railroads  
and by farmers everywhere. Send for circulars and  
our illustrated monthly paper.

The Page Wire Fence Co. of Ontario Ltd.  
WALKERVILLE, Ont.

Job Printing of  
all kinds done at  
this office.

were put in communication with a firm in London, who, for a  
fee of £25 for each introduction, placed them in correspondence  
with a number of firms in different parts of the country. Within  
the space of 18 months, 240 accommodation bills had been ex-  
changed, representing a total of £60,000, and since then many of  
the firms interested have passed into bankruptcy or liquidation.  
The liabilities of the Liverpool house were returned at £12,063  
and assets of £275.

—WILKINS Co., hardware dealers Toronto, evidently have a  
penchant for even numbers as they are seeking financial relief  
by offering creditors 16c in the dollar. The nominal owner of  
the business is Mrs. M. Wilkins, but it has been managed by her  
two sons, F. S. & A. Wilkins, and generally understood to be for  
their benefit. The latter started as Wilkins Bros. in same line  
in '81 with a capital of \$2,000; and did fairly for a time, but went  
in for real estate and this in a great measure accounted for their  
failure 10 years later. Since then they have not made much  
headway and have found it no doubt uphill work. Not long  
since they claimed a surplus in the business of \$7,000 to \$8,000,  
and real estate holdings valued at \$160,000 but mortgaged for  
\$75,000. Their stock was recently sold at auction for 40c in the  
dollar, and with the proceeds of this they are now trying to ar-  
range a composition.

—ALEXANDER & Co., drygoods, Montreal, have responded to  
the call for an assignment, to which reference was made last  
issue. Liabilities foot up the respectable sum of \$84,679, over  
\$50,000 of which are due Hugo Block of Toronto, their friend and  
backer. The only partner in the concern was Wm. Alexander  
who made his first start in Oshawa, Ont., removing from there  
to Winnipeg in '81 where he joined one Bryce as Bryce & Alex-  
ander. They worked up a good trade and made money during  
the boom, but subsequently lost it. Alexander then tried the  
Western States, where he also did fairly, but returned and re-  
started in dry goods again in Winnipeg in '88 but did not meet  
with much success, and for a time after this again was a dealer  
in bankrupt stocks. In November '93 started in Montreal, buy-  
ing out the bankrupt stock of W. Godbee Brown & Co., and re-  
moved shortly after from St. James street to what was known as  
the Glass Block on St. Catherine street. Although an energetic  
and well posted dry goods man his prospects here were never  
considered very bright and he was handicapped from start in  
many ways.

—W. H. STEEF, a hardware dealer of Winnipeg is coming in  
for rather unfavorable comments from creditors and evidently  
not without cause. Originally a clerk with W. D. Pettigrew in

## LENOX SCOTCH CAP CO.,

MANUFACTURERS OF

## FINE SCOTCH CAPS.

Scotch Yachting, and of the Celebrated  
Tam O'Shanters, Seamless Knit Caps and Toques  
a Specialty.

—UTICA, N. Y.—

**TUBULAR DRIVING LAMP.**  
"The only perfect lamp made."

It gives a clear, white  
light, and  
Will  
Not  
Blow  
Nor  
Jar  
Out.  
It throws all the light  
straight ahead.

If you mention this Journal when writ-  
ing, a special discount will be given.

R. E. DIETZ CO., 60 Laight St., New York.

"Dietz"  
Driving Lamp.

DEALERS AND AGENTS—  
We want dealers and agents all through  
Canada to handle this lamp.  
If you want to sell an article of easy sale,  
with a fair profit in it, write to us.

AGENCY DEPT.

R. E. DIETZ CO., 60 Laight St.,  
New York.

## STORAGE

(FREE OR IN HAND)

## FINLAYSON &amp; GRANT,

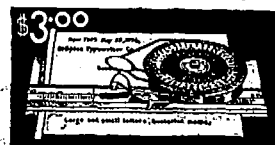
CUSTOMS BROKERS,

413 to 417 St. Paul Street, Montreal.

Bell Telephone 5057.

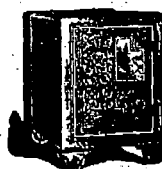
P. O. Box 684.

## The Improved Simplex Typewriter,



Having 84 har-  
acters, rapid  
and easy to  
operate, and  
quality of work  
equal to the best.  
Sent by mail or  
express prepaid  
on receipt of  
\$3.95. In hand-

some hardwood cases, 50 cents extra. Address  
SIMPLEX TYPEWRITER CO.,  
24 & 26 East 13th St., NEW YORK.



## E. D. COLLERET,

522½ Craig St.,

MONTREAL.

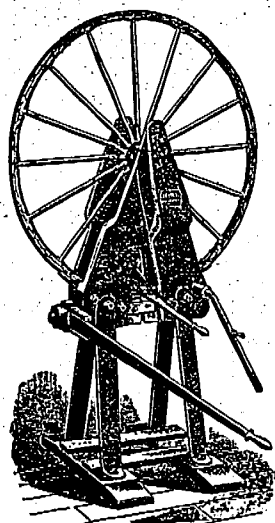
Asbestos

Lined Safes

for homes, offices, etc.

etc., from \$15.00 upwards.  
Catalogues and all information furnished upon  
application.

## West's Hand Tire Setter.

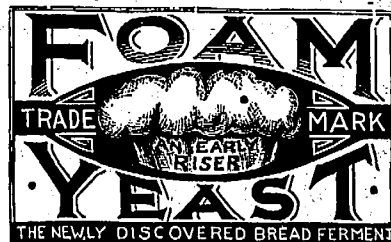


A truly wonderful and efficient machine for setting tires "cold BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season. Sets all light tires up to 1 1/2 x 3/4, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine. If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty five years' experience in the business of setting them cold. If you have heavier tires to set, get on of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish. Mail address, 105 Meigs Street.

**J. B. WEST,**  
Factory, Eagle Foundry,  
Brown's Race, Rochester, N.Y

## THE BEST IN THE MARKET.

Ask your Wholesale Grocer  
for it



The Foam Yeast Co., Ltd.,

TORONTO, Ont.

79 Esplanade.

same line at Winnipeg, he started for himself in the fall of '92 with a fair capital, and ran along without interruption until a few weeks ago when he rather surprised his creditors by asking for a composition. This they were not prepared to grant off hand and sent out an accountant to investigate. In January last according to his own statement, he had a surplus of over \$10,000 but this is now considerably reversed, and he shows liabilities of \$17,110, with assets of \$9,865.76 including \$2,400 of book debts, or a discrepancy of over \$7,000. A portion of this he accounts for by having paid a brother \$3,500 of borrowed money, and the withdrawal of \$2,000 more to build a house, which it is needless to say stands in his wife's name. What has become of the balance however is the question that is puzzling anxious creditors.

—Among the Calendars calling for acknowledgment are two from the Western Assurance Co., one for desk and one for wall, both attractive; one from the Provident Savings Assurance Co. with four children representing the seasons; Laporte, Martin & Co., wholesale grocers, a stage Irishman sampling their "Richard" Cognac; the J. W. Mann Mfg. Co., Brockville, photo-vignettes of the six directors who look as if they must be successful; O. J. Maigne, press-rollers, New York; Robt. Poole & Son Co., power machinery, Baltimore, Md.; from Mr. Wm. M. Ramsay, manager of the Standard Life, a handsome desk Blotting-Book and Diary, also a pocket Diary and Memorandum Book, besides a Wall Calendar, containing on back of cover the Company's Rates, &c.; to the Copp, Clark Co., Toronto, for a copy of the Canadian Almanac in its 49th year, a work now swollen to 325 pages and replete with useful information; from Mr. R. A. Thompson of Lynden, Ont., miller &c., one on which Deiker's celebrated painting, "Off Duty," is reproduced on

the card, in a manner worthy of being framed after the New Year has passed and gone; and from the Mercantile Fire Ins. Co. of Waterloo, Ont., the usual legible map-roll calendar.

—THANKS are due to those of our correspondents who have responded regularly to our recent reminders.

—THE Mooretown Salt Company (Limited) has been incorporated with a capital of \$10,000, and headquarters at Mooretown Ont.

—THE statement of Edmond Julien, shoe manufacturer of Hedleyville, Que., and whose failure has already been referred to, shows 43 unsecured creditors with aggregate liabilities of \$8,430.13 ranging in amounts from \$150 to \$1,367; 3 creditors who hold mortgages representing \$3,370, and 7 privileged claims representing \$1,255.58.

—A CITY grocer, A. B. Vallquette by name, is offering 60c in the dollar, cash. He was originally a farmer but in business since the early spring of '91. He owes \$2,470 and has nominal assets of \$1,884.

—NEW YORK capitalists are boring for petroleum near Verona in County of Frontenac, Ont. The indications of oil are said to be good and the work is being prosecuted with vigor.

—THE firm of McTavish & Co., furniture manufacturers, Wingham, Ont., made an assignment on the 24th inst., in trust for creditors to Alfred E. Smith private banker of that town. A meeting of creditors is called for January 7th at 2 p.m. at the office of E. L. Dickinson, solicitor, Wingham. No statement of assets and liabilities has yet been given. The parties are hard working men, but undertook more than their capital and executive capacity would enable them to carry on successfully.

## M. & L. Samuel, Benjamin & Co

26, 28 and 30 Front St. West,  
TORONTO,

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL  
AMERICAN AND CANADIAN

### SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,  
Tinsmiths' Plumbers' & Steam Fitters' Supplies  
Gas Fixtures,  
LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

**SAMUEL, SONS & BENJAMIN,**  
164 Fenchurch St., London, E. C.

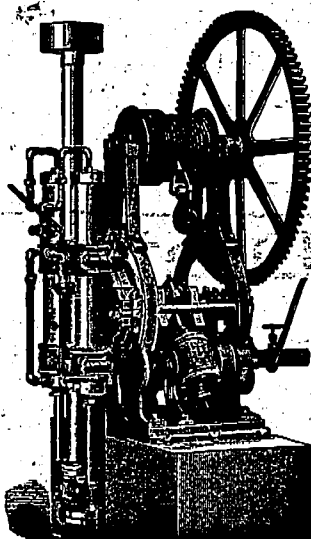
Shipping Office: 1 Rumford Place Liverpool, Eng.



## MENEELY BELL CO'Y.,

Troy, N.Y. & New York City.  
Manufacture Superior

Church, Chime and Peal Bells.



## Diamond Pointed Core Drills

For Prospecting for Minerals, Well Boring, Shaffing, Tunneling, Sounding for Foundations for Buildings, Submarine Soundings, Blasting. Furnish a complete record by taking out a Solid Core of Strata Penetrated.

A Large Stock Of Machines and Supplies **ALL** constantly on hand.

Diamonds, Carbon & Bort a Specialty.

**LEWIS F. BOSTELMANN,**  
Room 44, 39 Cortlandt St.,  
NEW YORK.



# LYMAN'S FLUID COFFEE

It is fragrant, delicious, and can be prepared in a moment.

It is Economical because there is no waste, as no more need be prepared at a time than is used. 2nd. It requires less sweetening than other coffee, as the bitter part is extracted during process of manufacture. 3rd. One cupful gives more satisfaction than two of any ordinary coffee.

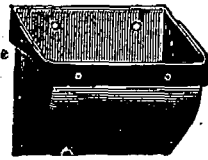
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1866.

**CHAPUT FRERES,  
COMMERCIAL \* AGENCY,**  
10 Place d'Armes,  
MONTREAL.

The best and most reliable information that can be obtained is supplied to the patrons of this Agency.

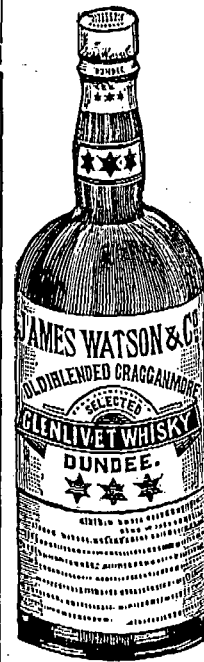


## ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by  
**John Radigan & Co., - 46 Kelley St.,  
HAMILTON, Ontario.**

Get your Catalogues  
printed at the . . .

**Journal of Commerce.**



**Chas. W.  
Murphy & Co.,**

(Successors to  
Jas. Guest & Co.)

**Commission  
Merchants,**  
27 & 29  
St. Francis Street,  
MONTREAL.

General Agents for  
Canada of the Superior  
and Popular Brand of

## Scotch Whiskey

indicated in the engraving herewith, and of other first-class brands of liquors.

Wines, Ale, Beer,  
Bitters, Mineral  
Waters, etc.

### THE ERASTUS WIMAN CASE.

Many of his old acquaintances in Canada will be much pleased to learn of Mr. Wiman's exoneration from the serious charges made against him by his late business associates in New York. However appearances may have told against him, or warranted the steps taken by R. G. Dun & Co., he has hosts of friends on both sides of the political line who, however they may differ with his international notions, steadfastly refused to believe Erastus Wiman could be guilty of such conduct.

### GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Dec. 21, 1895 :

	1895.	1894.
Passenger Train Earnings.....	112,275	123,721
Freight do. do. ....	243,793	225,751
Total do. do. ....	\$356,068	\$349,472
Increase 1895. \$6,596.		

### AGRICULTURAL RETURNS FROM THE NORTH-WEST.

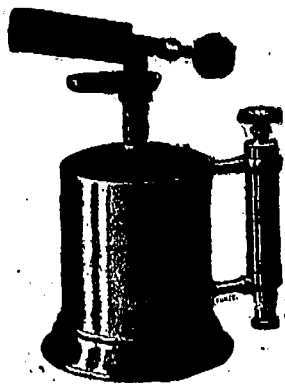
Under date December 10th the last official bulletin was issued for the year, which gives results even better than anticipated. The total wheat yield is placed at 31,775,038 bushels, on an acreage of 1,140,276, or an average of 27 bushels per acre. The oat crop was also an abundant one, with an acreage of 423,653, and a yield of 22,555,733 bushels, being an average of nearly 47 bushels to the acre. 153,330 acres were under barley, resulting in 5,645,036 bushels, or an average of over 36 bushels per acre. That the

country is also well adapted for growing flax is evident, for 1,281,354 bushels are reported. This fact is worthy of attention, and we will take the opportunity of referring to it in a future issue. Comparatively few peas were grown, only 28,229 bushels, and 81,082 bushels of rye. The yield of potatoes was also good, over four millions of bushels reported from an acreage of 10,716, or an average of over 24 bushels per acre.

Coming to dairy products, we find that 52 cheese factories and 19 creameries were in operation, producing 1,553,192 pounds of cheese and 529,812 pounds of butter. In addition to this, the estimated production of butter by private dairies is placed at 1,233,440 pounds. In the raising of live stock considerable progress has been made, and the returns from the clerks of the various municipalities place the number of horses in the Province at 91,914, cattle 192,525, sheep 35,766, and hogs 59,457.

Poultry is also receiving attention, but the quantity is not yet sufficient for home consumption. The loss by prairie fires is put down at \$188,840, and an item of \$792,640 appears as an estimated expenditure for new buildings.

Five thousand temporary farm laborers assisted at the harvest, and received about \$400,000 in wages, or an average of over \$22 per month. The situation is certainly encouraging for the province as a whole, and it is stated that while farmers have sold enough wheat to pay off their pressing liabilities, a great portion is being held for an anticipated advance, the wisdom of which remains to be seen. No. 1 hard is quoted to-day in Winnipeg at only 39 to 40c per bushel.



## "Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

A complete tool for Soldering, Brazing, Burning Paint, Melting Metals, Heating Soldering Coppers, Frozen Pipes, Heavy Soldered Joints, etc., etc.

Everyone Warranted and Tested to 30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

White Manufacturing Co.,

40-42 State St., Chicago, Ill.

WE OFFER A LARGE LOT OF  
FRESHLY CUT . . . . .

## Figured Walnut Veneers

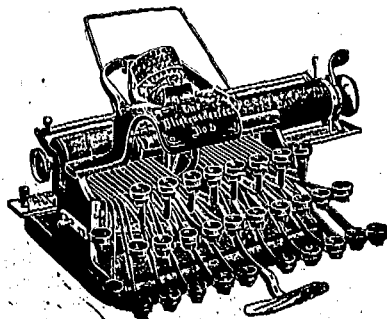
Correspondence invited.

**WM. E. UPTEGROVE & BRO.**

Veneer and Lumber Merchants.

FOOT EAST 10th ST.,

New York.



## Blickensderfer

→ No. 5 ←

Wonderful Typewriter.

4 Letters and Characters. Weight, Six Pounds.

PRICE, \$25.00. FULL KEYBOARD.

Equal to any of the high-priced Machines in Capacity and Quality of work and excels them all in convenience.

**GREELMAN BROS., Agents,  
Georgetown, Ont., Canada.**

## HENRY PORTER,

Tanner and Manufacturer of

**Leather Belting, Fire Engine  
Hose, Harness**

Moccasin, Lace, Russet and

**Oak - Sole - Leather**

Office and Manufactory :

**436 Visitation St., - MONTREAL**

**SPECIALTY IN  
Men's Goods**

Neckwear and Ties, Silk, Linen and Cotton Handkerchiefs, Shirts, Collars and Cuffs, Negliges and Working Shirts, Underwear and Half Hose Sweaters and Sporting Goods, Tennis Costumes and White Vests, Rubber Coats and Umbrellas, Braces and Belts, White and Colored Kid Gloves.

Representatives in all Provinces.

**Glover & Brals**  
184 MCGILL STREET,  
Montreal, Canada

Established in 1877.

**Sanitary Soap Vase**



Prevents . . . . . disease, waste, pilfering of soap, clogging of waste pipes, stain of marble, uncleanly soap dish.

Affords . . . . . each user fresh, dry pure soap. The only Clean, Sanitary, and Safe way to use soap. Agents Wanted.

**SANITARY SOAP VASE CO.,**

Aqueduct Bldg.. ROCHESTER, N.Y.

**To Architects,  
Builders and Owners.**

Attention is called to Fire-Proof and Vermin-Proof

**Mineral Wool,**

As a Lining in Walls and Floors for preventing the ESCAPE OF WARMTH AND THE DEADENING OF SOUND.

Sample & Circulars Free.

U.S. Mineral Wool Co., 2 Cortlandt St., N. Y. Western Mineral Wool Co., Cleveland, O. & Chicago.

**THE NEW SKATE.**

The new aluminium skates are no longer a curiosity in the city. Skaters who look to speed rather than to the exhilarating exercise of the "poetry of motion" are buying them up as fast as they appear in the shops. They weigh only six ounces each, but their length from 12 to 18 inches, gives them an awkward appearance. The steel blade is very thin, about a sixteenth of an inch, and having no roll require a broad sweep in turning corners. A skate somewhat similar, but going a step further, is described by the New York papers as being introduced there. Besides the above features, the aluminium support of the thin steel blade is topped by a slight strip of mahogany which adds much to its appearance.

**DISCONTENTED DRUMMERS.**

The extra charge for fires in hotel bedrooms has been a burning question with commercial travellers for years. The *Inter-Ocean* in appropriate diction describes the feeling now existent: "The Knights of the grip are on the warpath. They are after gore and are out looking for trouble and scalps, and they propose carry their merry war into the various cities of the country. The cause of all this belligerency on the part of the usually docile travellingman is the actions of certain hotels charging them extra for fires. It is a cold day when the average travelling-salesman does not find some pretext to kick and find fault with the hotels and about their accommodations, but the National Travelling Men's Protective Association is not often called upon

to take a hand in behalf of these knights of the grip. In the present instance it is probable that the grievance of these travellers who carry a waggon-load of trunks and samples, will be aired in the national convention in the Travelling Men's Protective Association, and that organization asked to take a stand and insist upon what these men term their rights. The trouble has all grown out of the improvement in heating the modern hotel buildings. Formerly, in the days of stoves and open grates, it was the custom of hotel proprietors to charge extra to the guests for the privilege of sitting in his own room and toasting his feet by an unpretentious coal fire. The advent of the system of heating the modern hotel buildings by steam, has done away with the old grate fire, but there still exists many hotels in which the steam has not been adopted throughout the buildings, and there are others where, in case a fire or heat is desired in the rooms, a bill for extra fire is made out and added to the account of the guest when he settles. The newer and more modern hotels, in order to win patronage from these old established houses, have made a uniform rate and include heat in the regular rates. This is what has disturbed the knights of the grip. A few days ago a circular letter was sent out by the secretary of the Travellers' Protective Association, urging a general movement to force the hotels of the country now charging extra for fires, and also charging for the use of sample rooms at what is termed the "European plan" rates, to concede the same terms now given by other modern hotels. They propose a general boycott of these hotels unless these concessions are made. The matter will come up at the next meeting of the Travellers' Protective Association of America.

China Vases, Tea Sets, Metal, Bronze, Piano and Table Lamps, Cutlery, Plated Goods.

**JOHN L. CASSIDY & CO.,**

IMPORTERS OF

**China, Crockery and Glassware.**

ALWAYS IN STOCK

\* Street Lamps, Lanterns, Station Lamps, Headlights, &c. \*

Of the Celebrated C. T. HAM MFG. CO., Rochester, N. Y.

Offices and Sample Rooms, 330 and 341 ST. PAUL STREET, MONTREAL

BRANCHES: Princess St. Winnipeg, Man. Government St., Victoria, B. C.

IMPORT ORDERS A SPECIALTY.

**THE CANADA ACCIDENT INSURANCE CO'Y**

Head Office: 20 ST. ALEXIS ST., MONTREAL.

REINSURERS OF

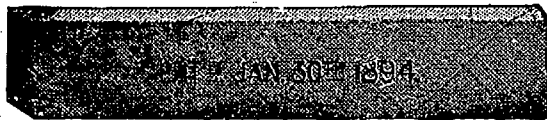
The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)

The Citizens Insurance Company of Canada, Accident Branch, and The Sun Life Assurance Company, Accident Branch.

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents nd get good contracts.

**LYNN T. LEET**  
Manager for Canada.



**THE Fleming Woven Wire  
Dynamo Brush. \***

Send for Descriptive Circular.

**WILFRID H. FLEMING,**

Patentee and Sole Manufacturer.

No. 393 Pearl Street, NEW YORK.

One of the largest Electrical Supply Houses writes as follows:—  
Your brushes have given the best of satisfaction."

D. A. McCaskill. James S. N. Dougal

**McCASKILL, DOUGALL & CO.**

(Successors to D. A. McCaskill & Co.)

Manufacturers of Fine

**Varnishes, \* Japans and Colors**

MONTREAL.

Suppliers to every Railroad Company and Car Shop in the Dominion.

**BERMUDA ADVERTISEMENT.**

**W. T. JAMES,**

General Merchant and Ship Agent,

41 & 42 FRONT STREET,  
HAMILTON, - BERMUDA.

Agent for Ickford & Black's "Canadian and Wes Indian" Steamship Lines, Henry Langridge & Co's "Direct" London & Bermuda Line. Representative of The Board of Underwriters of New York; The Board of Marine Underwriters of Boston.

It Leads all Home Companies

**IT LEADS**

In Age  
In Size  
In Popularity  
In Actual Results

**CANADA LIFE ASSURANCE CO.**

HAMILTON, Ont.

A. G. RAMSAY, - - - - - President.  
R. HILLS, - - - - - Secretary.  
W. T. RAMSAY, - - - - - Superintendent.

**J. W. MARLING,**  
Manager, Prov. Que., Montreal.

**THE STANDARD ASSURANCE CO.** ESTABLISHED 1825.  
OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$40,000,000  
Investments in Canada, - - - - - 12,000,000

[WORLD WIDE POLICIES.]

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

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

**UNION ASSURANCE SOCIETY**  
OF LONDON, G. B.

Established A. D. 1714.

Capital and Assets, nearly - - - - - \$15,000,000  
One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion.

T. L. MORRISEY, Resident Manager.



**LANCASHIRE**

INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - - Head Office, Toronto.

J. C. THOMPSON, Manager.

**WHOLESALE MEN**

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

**JOURNAL OF COMMERCE,**

171 and 173 St. James Street, MONTREAL.

**THE MANCHESTER FIRE ASSURANCE COMPANY.**

Established 1824.

CAPITAL, - - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.  
JAS. BOOMER, Manager.

JNO. W. MOLSON, Resident Manager, MONTREAL.

NOTE.—This Company having absorbed the Albion Fire Insurance Association, assumes all its liabilities as from 12th December, 1893.

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,

General Insurance Agents and Brokers

ESTABLISHED 1865.

\* 11 HOSPITAL STREET, \*

MONTREAL.

Telephone 1277.

P. O. Box 2081.

Insurance.

**PHENIX**

FIRE INSURANCE CO'Y.

LONDON.

Established in 1782. Canadian Branch  
Established in 1801.

No. 35 St. Francois Xavier St.

MONTREAL, P. Q.

**PATERSON & SON**

Agents for the Dominion.

RAYMOND & MONDOU,  
Agents French Department.

**FOR SALE in FLORIDA.**

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1 1/2 miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north east; show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to M. S. FOLEY,

"Journal of Commerce," Montreal.

Municipal Debentures Government & Railway  
Bonds, Investment Securities,  
BOUGHT and SOLD.

Insurance Companies requiring securities suitable for deposit with Dominion Government or other purposes can have their wants supplied by applying to

R. WILSON SMITH,  
British Empire Building, MONTREAL.

ASSESSMENT SYSTEM.

**THE COLONIAL**

Mutual Life Association.

HEAD OFFICE: Savings Bank Chambers,  
180 St. James Street, - - - MONTREAL.

Incorporated by Special Act of the Dominion Parliament.  
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, - - - \$100,000.

LT. COL. CHARLES KING, President. F. P. BUCK, Esq., 1st Vice-President.  
HON. P. GARNEAU, 2nd Vice-President.  
THOMAS T. TURNBULL, Comptroller. J. F. MATHIESON, General Manager.  
E. A. BAYNES, B.C.L., Secretary. I. H. STEARNS, Treasurer.  
J. T. FINNIE, M.D., Medical Supt.

Compare our Rates with those of other Associations and old line Companies.

Active Agents Wanted.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, DECEMBER 27TH, 1895.

THE NOVEMBER BANK STATEMENT.

The November bank returns reflect the cessation of activity created by the crop movement which culminates in October. It is one of the most marked of the "between seasons" months. Winter stocks are all in and distributed amongst the retailers, but their re-dis-

DECEMBER.						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	..	..	..	..

tribution amongst individual customers has not proceeded far enough to manifest itself to any marked extent, and wholesalers are preparing to lay in the goods for Spring trade, no small portion of the funds for which are provided by the sales of those of the Fall and Winter. As a rule the decline in circulation in November is considerable, at times reaching over two millions.

The expansion from the minimum in May to the maximum in October has been seven millions; last year it was about six millions; this year the increase was \$6,242,000. The years of extreme expansion usually show a larger decline immediately succeeding the date when the highest point has been reached, than when a more moderate increase has accrued between May and October. This year however we have had a large expansion up to the close of the Fall, followed by a merely nominal decline in circulation. In May last the note issues dropped to \$28,429,000, in October they reached \$34,671,028, and in November they stood at \$34,362,746, a decline of only \$308,282. Last year the figures for corresponding months were, \$28,467,000, and \$34,516,000, an increase of 6 millions, very nearly equal to the enlargement of 1895, but the drop from October to November was \$1,440,000. It is not well to press the comparison too far. It seems however to be a fair inference that the increase in the circulation this year was partly caused by an increased demand for currency owing to a revival in trade generally, as, if it had been wholly caused by the grain movement, the usual falling away in the amount of the note issues would have occurred. We trust this is the correct interpretation, as if so, the extra \$1,290,000 of notes in the hands of the public over the sum held last year will have a very decided effect in increasing the receipts of retailers for winter and holiday goods. The deposits on demand continue to show a more active demand for money, they declined \$239,000 in November, and fell \$1,791,000 below the figures of same month, 1894. Deposits payable after notice, on the other hand, increased \$1,412,000, and are now \$6,400,000 more than last year. This expansion of deposits payable after notice is the more noticeable as the movement from January to June was downwards, a less amount being held at midsummer than in midwinter. A reference to our comparative table will show that since 1885 these deposits have increased \$70,419,000, being now 20 millions more than double the amount held that year.

How far this evidences increasing poverty of the people of Canada could be best decided by those who have increased their deposits in the last ten years. It would, we believe, be a difficult task to convince them

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

## Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

Home Office, cor. Broadway and Duane St., New York.

**40 MILLION DOLLARS . . . 40**  
**SAVED IN PREMIUMS . . .**

The total cost for the past 14 years for \$10,000 insurance in the Mutual Reserve amounts to less than Old System Companies charge for \$4,500 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

### 1881. THE ELOQUENCE OF RESULTS, 1895.

No. of Policies in Force, over	100,000
Interest Income, annually, exceeds	\$ 135,000
Bi-Monthly Income exceeds	800,000
Reserve Emergency Fund, exceeds	3,633,000
Death Claims Paid, over	23,000,000
New Business received in 1894, over	81,000,000
Insurance in Force exceeds	300,000,000

F. A. BURNHAM, President.

D. Z. BESSETTE, General Manager, Prov. Quebec.  
12 PLACE D'ARMES, - - - MONTREAL, Que  
AGENTS WANTED.

that they have been getting poorer every year by laying by their surplus earnings, as some contend is the case. The whole of this enormous increase in deposits from \$49,845,000 in 1885 to \$120,264,000 in 1895, has gone into the channels of trade, for discounts have increased by a corresponding sum, or \$77,000,000. It is difficult then to accept the theory that, the business of Canada has been declining while one class has been able to store up this large sum, which another class has utilized in sustaining its mercantile operations. Since last year the current loans have increased \$6,200,000, which now stand higher than in January by \$8,400,000. Last year, between January to November there was a falling off in current loans of \$2,200,000. The change this year is too great to be accounted for by anything less than greater activity in trade. Subjoined is the usual comparative table; the detailed statements will be found on other pages:—

#### BANK STATEMENTS.

	Nov. 1895.	Oct. 1895.	Nov. 1894.	Nov. 1885.
Capital authorized	\$73,458,655	\$ 73,458,655	73,458,655	74,179,999
Capital subscribed	63,011,362	63,011,362	63,600,152	70,720,300
Capital paid up	62,094,573	61,905,095	61,959,355	61,703,149
Amount of Res.	27,233,799	27,153,799	27,237,520	17,863,768

#### LIABILITIES.

Notes in Circulation	34,362,746	34,671,028	39,076,863	39,702,934
Balance due Dominion Govt.	5,523,005	3,837,894	3,504,027	5,039,180
Bal. due to Provincial Govts.	2,062,001	3,130,792	2,630,550	1,923,951
Deposits on demand	67,573,433	67,812,833	60,361,650	50,826,389
after notice	120,264,326	113,558,400	113,842,322	49,846,515
Loans from banks in Can. sec.	28,240	28,293	37,830	
Dep. on demand, in Can. banks	2,676,302	3,764,351	2,947,416	1,587,622
Bal. due Can. banks dly exch.	115,580	173,651	168,087	
Bal. due agencies, &c. abroad	220,085	210,533	156,752	170,034
Bal. due agencies, &c. in U.K.	3,704,022	4,839,891	3,689,477	3,341,165
Other liabilities	1,172,322	602,476	799,520	619,580
Total liabilities	238,316,844	237,370,106	225,697,876	145,782,377

#### ASSETS.

Specie	7,319,768	7,407,504	7,958,432	6,760,471
Dominion notes	16,031,512	16,231,325	14,790,407	12,895,308
Deposits securing circulation	1,914,624	1,814,624	1,870,736	
Notes & cheques on other banks	7,164,592	7,606,814	7,313,825	6,629,555
Loans to other banks in Can. sec.	23,200	23,293	27,820	162,192
Dep. on demand in Can. banks	3,735,426	4,724,511	3,769,942	3,549,008
Bal. due from b'ks dly exchgs.	127,009	304,873	146,324	
Bala's. due from for'n banks, &c.	27,773,910	26,063,225	25,274,625	15,619,066
Bal. due from banks &c. in U.K.	5,418,787	4,599,070	4,401,819	4,066,274
Dominion Govt. Deb. Stocks.	2,830,276	2,823,236	3,124,844	4,117,250
Can. Municipal & public secs. (not Dominion)	9,600,216	9,591,879	9,968,195	
Can., Brit. & other R.R. secs.	10,761,154	10,548,851	8,540,293	
Call loans on bonds & stocks	17,164,427	17,197,537	17,722,505	11,682,556
Current Loans & Discounts	202,090,122	201,763,216	195,823,973	124,057,446
Loans to the Govt. of Canada				1,425,080
to Provincial Govts.	627,559	470,416	1,296,720	1,360,807
Overdue debts	4,334,353	4,267,898	3,457,178	3,785,132
R. E. besides bank premises	1,329,819	1,237,749	893,260	1,439,974
Mortgages on real estate	679,475	601,035	603,895	651,822
Bank premises	5,659,893	5,663,043	5,459,813	3,810,814
Other assets	2,070,413	1,857,815	1,741,257	4,018,618
Total Assets	326,226,143	325,048,499	311,176,123	226,937,858
L'ns to directors & their firms	5,401,123	3,717,896	7,978,669	7,369,980
Average specie for month	7,432,092	7,492,321	7,745,839	6,810,946
Avg's Dominion notes for mo.	15,957,927	15,516,272	15,164,016	12,695,848
Gr't circulation during mo.	36,197,769	35,393,876	35,640,491	

## FIRE INSURANCE "CLAUSES."

We have no shadow of doubt that the "clauses" setting forth agreements and understandings between the fire insurance companies and the assured, really and properly set forth agreements and understandings which would be binding on all the parties, and that they are not only equitable in their action but are necessary to the real safety of the assured. Sharp practice is seldom successful, and yet many people try it as a rule of business; consequently we find merchants and manufacturers who think they can so arrange their fire insurance as to combine little cost with complete indemnity. To this end they carry fire insurance to an amount disproportionately small in respect to the amount at risk either in one locality or spread over several localities by a blanket-policy.

Such people overlook the fact that if there were no liability to loss by fire, there would be no use for insurance against loss by fire; and they are apparently oblivious of the other fact that no one can safely predict the extent of damage or loss which a fire, once started, may inflict. Thus they practically gamble on the bare possibility of a very slight damage, or of the confinement of the fire to a very small area, or the non-occurrence of a wind, or of an explosion, or of any other cause of the spreading of fire; but they are afraid to take the whole risk upon themselves, so they hedge by taking an amount of insurance which is altogether inadequate to the value of the property covered by the policies.

The insurance companies, in their great anxiety for business, encouraged this gambling practice by writing blanket-policies, covering large values in one or more localities in one sum, irrespective of values. To meet this malpractice they first devised the "average" clause, which made their liability in any one locality apply to the value at risk in each locality as the value in each locality was in proportion to the whole value at risk. By and by they let down the fences and wrote the same blanket policies without the average clause; but as the rates of fire insurance in vogue at any time are insufficient to bear continuous total losses—in fact require that a very small proportion of the losses shall be either twenty-five per cent. or over—it became necessary to devise a new barrier against excess average of loss. And so came the co-insurance clause, which is intended to cause the insured to carry such an amount of fire insurance as will reduce the "average rate of loss to amounts insured," in order that the premium received may suffice to pay loose expenses and dividends. This is an equitable requirement by the companies, and so far as it induces the insured to insure to a fair proportion of the value at risk, it is an assurance of safety to the insured, because it induces real insurance instead of reckless and dishonest gambling.

It verily remains that that which is equitable for both parties to the fire insurance contract be done openly, carefully and thoroughly, so that the document which sets forth an understanding and agreement may not lead to misunderstandings, to disagreements and lawsuits. To this end it is that we advise the Canadian Fire Underwriters' Association of Canada first to study their equitable requirements, then, after having approved such forms as they may think may meet the

case in question, to submit them to a competent and experienced counsel so that their *methods* may be correct. The whole of the "clauses" are in themselves right and proper and in the true interests of both parties to the so-called agreements and understandings so there should be no difficulty in making them binding upon both assured and insurers.

The requirements of the Space Clause should commend themselves as a means of safety such as any reasonable man would adopt were he not assured. If then by adopting it he reduce the rates of premium, or obtain insurance which would otherwise be refused to him, he should not make any difficulty as to binding himself to observe these reasonable requirements. So it is with all other of these "clauses," their fault is not in themselves, but in the fact that the understandings and agreements they purport to set forth do not exist in fact.

## PRESIDENT CLEVELAND'S MESSAGE.

We have already treated at considerable length one of the principal features of President Cleveland's Message, namely, the dispute of the Mother Country with Venezuela, which we regret to say he refers to in a manner which shows that he is not altogether free from the influence of what is known as "bunkum."

The portion of the Message, however, which has most interest for the JOURNAL OF COMMERCE is the question of the maintenance of a gold reserve in the United States Treasury to an amount sufficient to guarantee the convertibility of the paper currency. It will be remembered that in 1879, when specie payments were resumed by the United States Treasury, the amount of government paper currency redeemable on demand in gold was, in round numbers, 350 millions of dollars, and in order to ensure its convertibility a minimum gold reserve of 100 millions of dollars was held to be requisite. This paper currency, as frequently shown in our columns, has meantime been increased by the issue of Treasury notes to the amount of 160 millions of dollars, in payment of the compulsory purchases of silver under the Sherman Act of 1890. Of these Treasury notes fully 140 millions of dollars were outstanding on the 1st of November, 1895, and at the same date there were in circulation silver certificates to the full value of \$383,500,000, which it is the declared policy of the government to maintain on an equal value with gold. The total volume of the paper currency which the Government wishes to maintain as convertible into gold on demand, and as being the duty of the Treasury to guarantee, has been increased during these years from 350 millions of dollars to 820 millions of dollars. It requires no lengthy argument to prove that if a gold reserve of 100 millions of dollars was necessary in 1879, a much larger reserve is needed at the present. But it is well known that instead of being able to increase the reserve, the Treasury has not been able even to maintain it at the minimum figure of 100 millions. A constant drain has been going on all through, and during the past two years 160 millions of dollars in gold have been borrowed to maintain it, but these have all, in one way or another, as the *Economist* says "leaked away," and now the Treasury holds about 66 millions of dollars and the leakage still continues. It requires no financial acumen to see that this state of



things is attributable chiefly to the gradual inflation of the currency through the issue of notes for the purchase of silver, no provision being made for their retirement. The result is that gold has been and is being driven out of the country. The neglect of Congress to provide a revenue sufficient to cover the expenditure of the Government aggravates the case, and no doubt the extreme Protectionists have a strong argument in this state of affairs.

#### MONEY BORROWED

The President in his message asserts that none of the money borrowed during the last two years has been used for revenue expenses, but this is disproved by the fact that the deficits have amounted to about 125 millions of dollars, and if no part of the loans had been used to make good the shortage, the Treasury balances would have been exhausted long since. His statement that although large amounts of the gold withdrawn from the Treasury have been paid out on the United States notes, "yet every one is still uncancelled and ready to do service in future gold depletions" is true enough, but it is also true that the notes by which gold was given had been paid out again by the Treasury because there was no other means of meeting the current expenditure. If the revenue had exceeded the expenditure, the Treasury could have used its balances to withdraw notes from circulation, and it is thus partly to fiscal causes that the failure of the Treasury gold payments to reduce the amount of the paper currency is due. That, however, is by the way. It is mainly, as has been said, the outpouring of paper money in payment of the compulsory purchases of silver that has caused the drain upon the Treasury, a drain which has tended constantly to become more and more persistent and pronounced as the failure of each successive loan to replenish the reserve has caused growing doubts to be entertained as to the powers of the Treasury to maintain gold payments.

President Cleveland suggests

#### MEASURES OF REFORM

for the dangerous defects of the present system. "I am convinced," he says "that the only thorough, practicable remedy for our troubles is found in the retirement and cancellation of the United States notes, commonly called 'greenbacks,' and of the outstanding Treasury notes issued by the Government in payment of silver purchases under the Act of 1890. I believe this would be readily accomplished by the exchange of these notes for bonds of small as well as large denominations bearing a low rate of interest. They should be long-term bonds, because their desirability as investments would be thus increased, and payment could be postponed to a period far removed from the present financial burdens and perplexities, when, with increased prosperity and resources, they could be more easily met. To further insure the cancellation of these notes, and also to provide a way by which gold would be added to our currency in lieu of them, a feature in the plan should be authority given to the Secretary of the Treasury to dispose of the bonds abroad for gold, if necessary to complete the contemplated redemption and cancellation, and permission for him to use the proceeds of such bonds to take up and cancel any of the notes that may be in the Treasury or received by the Government on any account. The currency withdrawn by

the retirement of United States notes, and Treasury notes, amounting, probably, to less than \$486,000,000, might be supplied by such gold as was used on their retirement, or by an increase of the circulation of the national banks." The increase of the bonded debt involved in this plan would be amply compensated by renewed activity and enterprise in all business circles, the restored confidence at home, the reinstated faith in monetary strength abroad and the stimulation of every interest and industry that would follow the cancellation of the gold-demand obligations now afflicting us. In any event the bonds proposed would stand for the extinguishment of a troublesome indebtedness, while in the path now followed there lurks the menace of unending bonds with our indebtedness still undischarged and aggravated in every feature. The obligations necessary to fund this indebtedness would not equal in amount those from which we have been relieved since 1884 by anticipation and payment, beyond the requirements of the sinking fund, out of our surplus revenues.

On the the subject of

#### BANK NOTE CIRCULATION,

he says: The currency withdrawn by the retirement of the United States notes and Treasury notes, amounting to probably less than \$486,000,000, might be supplied by such gold as would be used on their retirement or by an increase in the circulation of our national banks. Though the aggregate capital of those now in existence amounts to more than \$664,000,000, their outstanding circulation based on bond security amounts to only about \$190,000,000. They are authorized to issue notes amounting to 90 per cent of the bonds deposited to secure their circulation but in no event beyond the amount of their capital stock, and they are obliged to pay 1 per cent. tax on the circulation they issue.

I think they should be allowed to issue circulation equal to the par value of the bonds they deposit to secure it, and that the tax on their circulation should be reduced to one-fourth of 1 per cent., which would undoubtedly meet all the expenses the Government incurs on their account. In addition they should be allowed to substitute or deposit in lieu of the bonds now required as security for their circulation those which would be issued for the purpose of retiring the United States notes and Treasury notes.

The banks already existing, if they desired to avail themselves of the provisions of law thus modified, could issue circulation in addition to that already outstanding, amounting to \$478,000,000, which would nearly or quite equal the currency proposed to be cancelled. At any rate, I should confidently expect to see the existing national banks or others to be organized avail themselves of the proposed encouragements to issue circulation, and promptly fill any vacuum and supply every currency need.

It has always seemed to me that the provisions of law regarding the

#### CAPITAL OF NATIONAL BANKS

which operate as a limitation to their location fails to make proper compensation for the suppression of State banks, which came near to the people in all sections of the country and readily furnished them with banking accommodations and facilities. Any inconvenience or embarrassment arising from these restrictions on the location of national banks might well be remedied by



better adapting the present system to the creation of banks in smaller communities or by permitting banks of large capital to establish branches in such localities as would serve the people—so regulated and restrained as to secure their safe and conservative control and management.

But there might not be the necessity for such an addition to the currency by new issues of bank circulation as at first glance is indicated. If we should be relieved from maintaining a gold reserve under conditions that constitute it the barometer of our solvency, and if our Treasury should no longer be the foolish purveyor of gold for nations abroad or for speculation and hoarding by our citizens at home, I should expect to see gold resume its natural and normal functions in the business affairs of the country and cease to be an object attracting the timid watch of our people and exciting their sensitive imaginations.

I do not overlook the fact that the

#### CANCELLATION OF THE TREASURY NOTES

issued under the silver-purchasing act of 1890 would leave the Treasury in the actual ownership of sufficient silver, including seigniorage, to coin nearly \$178,000,000 in standard dollars. It is worthy of consideration whether this might not, from time to time, be converted into dollars or fractional coin and slowly put into circulation, as in the judgment of the Secretary of the Treasury the necessities of the country should require.

Whatever is attempted should be entered upon fully appreciating the fact that by careless, easy descent we have reached a dangerous depth, and that our ascent will not be accomplished without laborious toil and struggle. We shall be wise if we realize that we are financially ill and that our restoration to health may require heroic treatment and unpleasant remedies.

#### FREE SILVER COINAGE

Referring to the free silver coinage he concludes: While I have endeavored to make a plain statement of the disordered condition of our currency and the present dangers menacing our prosperity, and to suggest a way which leads to a safer financial system, I have constantly had in mind the fact that many of my countrymen whose sincerity I do not doubt, insist that the cure for the ills now threatening us may be found in the single and simple remedy of the free coinage of silver. They contend that our mints shall be at once thrown open to the free, unlimited and independent coinage of both gold and silver dollars of full legal tender quality, regardless of the action of any other Government, and in full view of the fact that the ratio between the metals which they suggest calls for 100 cents' worth of gold in the gold dollar at the present standard, and only 50 cents in the intrinsic worth of silver in the silver dollar.

Were there infinitely stronger reasons than can be adduced for hoping that such action would secure for us a bimetallic currency, moving on lines of parity, an experiment so novel and hazardous as that proposed might well stagger those who believe that stability is an imperative condition of sound money.

No Government, no human contrivance or act of legislation, has ever been able to hold the two metals together in free coinage at a ratio appreciably different from that which is established in the markets of the world.

Those who believe that our independent free coinage of silver at an artificial ratio with gold of 16 to 1 would restore the parity between the metals, and consequently between the coins, oppose an unsupported and improbable theory to the general belief and practice of other nations, and to the teaching of the wisest statesmen and economists of the world, both in the past and present, and, what is far more conclusive, they run counter to our own actual experiences.

Twice in our earlier history our law-makers, in attempting to establish

#### A BIMETALLIC CURRENCY

under took free coinage upon a ratio which accidentally varied from the actual relative values of the two metals not more than 3 per cent. In both cases, notwithstanding greater difficulties and cost of transportation than now exist, the coins whose intrinsic worth was undervalued in the ratio gradually and surely disappeared from our circulation and went to other countries where their real value was better recognized.

Acts of Congress were impotent to create equality where natural causes decreed even a slight inequality.

Twice in our recent history we have signally failed to raise by legislation the value of silver. Under an act of Congress passed in 1878 the Government was required for more than twelve years to expend annually at least \$24,000,000 in the purchase of silver bullion for coinage. The act of July 14, 1890, in a still bolder effort, increased the amount of silver the Government was compelled to purchase, and forced it to become the buyer annually of 54,000,000 ounces, or practically the entire product of our mines. Under both laws silver rapidly and steadily declined in value. The prophecy, and the expressed hope and expectation of those in the Congress who led in the passage of the last mentioned act, that it would re-establish and maintain the former parity between the two metals, are still fresh in our memory.

In the light of these experiences, which accord with the experiences of other nations, there is certainly no secure ground for the belief that an act of Congress could now bridge an inequality of 50 per cent. between gold and silver at our present ratio, nor is there the least possibility that our country, which has less than one-seventh of the silver money in the world, could by its action alone raise not only our own but all silver to its lost ratio with gold. Our attempt to accomplish this by the free coinage of silver at a ratio differing widely from actual relative values would be the signal for the complete departure of gold from our circulation the immediate and large contraction of our circulating medium and a shrinkage in the real value and monetary efficiency of all other forms of currency as they settled to the level of silver mono-metallism. Every one who receives a fixed salary and every worker for wages would find the dollar in his hand ruthlessly scaled down to the point of bitter disappointment if not to pinching starvation.

A change in our standard to silver mono-metallism would also

#### BRING ON A COLLAPSE

of the entire system of credit which, when based on a standard which is recognised and adopted by the world of business, is many times more potent and useful than the entire volume of currency, and is safely capable of almost indefinite

expansion to meet the growth of trade and enterprise. In a self-invited struggle through darkness and uncertainty our humiliation would be increased by the consciousness that we had parted company with all the enlightened and progressive nations of the world, and were desperately and hopelessly striving to meet the stress of modern commerce and competition with a debased and unsuitable currency and in association with a few weak and laggard nations which have silver alone as their standard of value.

All history warns us against rash experiments which threaten violent changes in our monetary standard and the degradation of our currency. The past is full of lessons teaching not only the economic dangers but the national immorality that follows in the train of such experiments. I will not believe that the American people can be persuaded, after sober deliberation, to jeopardize their nation's prestige and proud standing by encouraging financial nostrums, nor that they will yield to the false allurements of cheap money, when they realize that it must result in the weakening of that financial integrity and rectitude which thus far in our history has been so devotedly cherished as one of the traits of true Americanism.

Our country's indebtedness, whether owing by the Government, or existing between individuals, has been contracted with reference to our present standard. To decree by act of Congress that these debts shall be payable in less valuable dollars than those within the contemplation and intention of the parties when contracted would operate to transfer, by the fiat of law and without compensation, an amount of property and a volume of rights and interests almost incalculable."

How replete with sound, practical reasoning is the foregoing lengthy extract: what a contrast does it present to his more recent utterances as dealing with the Monroe doctrine and its application to the Venezuelan boundary question.

AGRICULTURAL PROGRESS AND REFORM.

Hon. W. H. Montague, who has accepted the portfolio of Minister of Agriculture, is evidently determined to be as active in his new sphere as he has shown himself upon the stump. The country will wish him good-speed in his endeavors to infuse more energy into our farming and especially our dairying industries and to bring agriculturists more into touch with the managers and conductors of the model farms established for their benefit. The trouble with most farmers, incredible as it may seem to many of our readers, is that they dread the ridicule of neighbors who are not disposed to learn—the jibes of those who have neither the brains nor the will, of those who "make fun" of any effort to leave the old beaten pathway of their fathers, and even cannot escape the injurious practical jokes of those who will not do so. It is not in politics alone that the farmer shows a dislike to a neighbor whose way of thinking may differ from his own.

Farming in Canada has been most discouraging for many years, so much so that one cannot wonder much at the tendency of population towards the cities whither the far-seen glare of the electric lights attracts them as moths are attracted towards a lamp. We would recommend to the new Minister that some use be made of the series of articles under the heading, "The Agricultural Problem," published in the issues of the JOURNAL OF COMMERCE during April, 1894. Some of the successful efforts put forth in Ireland lately with the object of recovering the English market for the butter men of that island—from which they had been driven off

by the dairymen of Normandy and Denmark—are worthy of consideration, and it would seem as if in the new system of cold and pure storage will be found a partial solution of the problem. Something must also be done in cheese in which there appeared lately some danger that we should lose the grand reputation won and borne for years by the Canadian article at home and abroad. Farmers should be encouraged to give also more attention to the lesser products of the land. Honey is too much neglected; so is the manufacture of good cider, and last though not least the fresh-laid egg trade of our long winters. The retail price of these eggs in our large cities at present is 60 cents per dozen. These products and others will occupy the early attention of our indefatigable new Minister of Agriculture, at the same time that the efforts of his ministerial predecessor in the same direction will not, of course, in any degree be undervalued.

PRIVATE AND PUBLIC DEBT IN THE UNITED STATES.

The U. S. Government has just issued a statistical statement showing the amounts severally of the public debt of that country; of the total debts of the railway companies, of other corporate bodies, and of private individuals. The return has been compiled by one of the statisticians in the public service, and may be accepted as correct in the main, though the section devoted to the debts of private persons and corporations can only be an estimate. The public debt of the United States is \$891,900,000. Besides this the States have their own debts, just as our provinces have, and they amount to \$228,900,000. The counties also have their obligations which reach \$145,000,000. Then come the municipalities with a total of debts stated to be \$761,000,000. These aggregate \$2,027,000,000, or two thousand millions of dollars. The average per head of population is \$31, a small figure for a people so well off as are ours, at present, bellicose neighbours. The railroad companies are reported to have debts giving a total of \$5,669,431,000, and the street railways \$182,240,754. If to these we add the indebtedness of telephone, telegraph, gas, water and other companies of the class we arrive at a sum of \$6,200,000,000 as invested in enterprises devoted to the public service. The mortgages are classed under the heads and amounts as follows:

	\$
On homes occupied by owners.....	1,047,000,000
On farms do. ....	2,132,900,000
On other real estate.....	2,839,780,000
	\$6,019,680,000

Besides these we have liens on crops, debts due to banks, &c. &c., which are estimated at close upon \$6,000,000,000. These various classes of debts owed by the governments, the municipalities, the railroads, the public companies, and private persons in the United States are estimated at the prodigious sum of twenty thousand millions of dollars, which averages about \$300 per head of the entire population.

We note that the rates of interest on the real estate mortgages range from 5.75 to 7.36, the vast bulk of the total of six thousand millions being subject to an average of 6.60 per cent. This is fully half of one per cent. higher than what Canadian mortgages bear on the average, indeed we believe they are paying about one per cent. less than American ones. The point is an interesting one, as the needs of a people can be pretty fairly judged by the rate of interest they have to pay for loans. In this respect the Canadian farmer has a marked advantage of the American.

—OUR Arthur, Ont., correspondent writes under date Dec. 24th; Mr. C. M. Irwin has opened a grocery department in connection with his hardware store—Mr. John Connor, late of Dundalk, has opened a grocery in the premises lately vacated by Mr. F. Smith—The continued thaw has completely broken up the roads and destroyed trade.

BELLICOSE BRUITINGS.

If, as was well said by one of New York's most influential citizens the other day, the mere rumor of possible war between Great Britain and the United States caused a loss of a thousand millions of wealth, what would be the effect of actual war? But no one believes in the probability. Both countries have everything to lose and nothing to gain by such a contest. War would not so seriously affect Great Britain, as her commerce is defended by cruisers on every sea, but it could hardly fail to throw the United States backward a quarter of a century; and whatever might eventually befall Canada, there could be no hope that we could escape less damage than our powerful neighbors. But to pursue such assumptions under the circumstances would be worse than useless. The stock market, usually so sensitive to rumors of infinitely less moment, has been dull, and securities sagging to a degree that lent to the affair a more serious aspect than it deserved. The Buffalo *Roller Mill* but voices the opinion on both sides thus: "Flight with England, our best friend and customer, over a wretched little strip of South American dirt? Not while peace with honor is possible. The Lion may growl and the Eagle may scream, but the Venezuela incident will be settled without loss of fur or feathers. To suppose the contrary is to suppose an absurdity, and to desire it is to be wanting in true patriotism."

MR. J. S. BOUSQUET'S ABSENCE.

It was not at all probable that Mr. J. S. Bousquet, late manager of La Banque du Peuple, could take a flying trip over the border without creating the belief that he did so to escape arrest. He seems to have been in New York a few days ago, and Denver is said to be his home at present. Whatever causes be at the bottom of his absence, there can be no question that the sooner all who are interested make up their minds to abandon all ideas of squabbling and of "crying over spilt milk," the more will accrue to them from the efforts being made by those who stick to the ship to save the utmost possible from the wreck.

—THE assignment of A. Beaulieu, general dealer, at St. Pacome, Que., is noted. He has been in business several years but credited too freely, and has been hard pressed for some time. He only owes \$2,000 and shows assets nominally of \$3,000, but the latter are subject to considerable shrinkage.—Thomas Mailhoit, general store, Stanford, Que., was burned out a few days ago and is now asking creditors to accept 80c in the dollar, cash. They have granted his request and the money is being advanced by a relative. Liabilities are not large and he is left with a small surplus.

—PRATT & WEST, shoe manufacturers of Ottawa, whose failure has already been recorded show liabilities of \$61,000 and assets slightly over \$30,000. They are offering 70c in the dollar, based on the latter item, secured at 3, 6, 9, 12 and 15 months the last payment to bear 6 per cent. interest.

—JULES E. ESNOUF, dealer in lumber, St. Anne du Sault, was burned out in September last and this appears to have crippled him, for he now assigns with liabilities of \$23,400 and nominal assets of \$15,000.

—THE usual table showing the highest and lowest prices of leading stocks of banks, &c. since 1868, will appear next week. The semi-annual Index to the JOURNAL OF COMMERCE will be given at the same time.

LEGAL RECORD, &c.

Week ended: Dec. 23, 1895.

The following is a record of transactions and cases in our Canadian courts of law, comprising Writs Issued and Judgments Rendered for sums of \$250 and upwards, and Chattel Mortgages and Bills of Sale for sums of \$500 and upwards:

WRITS ISSUED, PROVINCE OF QUEBEC.

December 17.

- Armagh—E. Duchesneau et al, es nom, esql, vs. A. Blais. \$800
- Boucherville—Dme. Victoire Renaud vs. T. B. De Grobois \$530
- Montreal—J. Baile vs. A. Baile et al, \$25,000; J. Lefebvre vs. G. Carslake, \$342; Dme. W. Renaud vs. T. B. De Grosbois, \$530; J. Barsalou vs. C. E. Fournier et al, \$7,573; Banque Jac. Cartier vs. M. Leger et al, \$279; H. L. Phillips et al

vs. F. A. McRae et al, \$300; J. R. Roy vs. Montreal Park & Island Ry. Co., \$2,500; D. Yulle, esql. vs. J. F. A. Morrison, \$440.

- Quebec—M. Frankenburg vs. Edm. Pare..... 400
- St. Adele—A. Vigneau vs. F. Naud..... 320
- St. Bencit—A. Lamarche, esql. vs. Dme. S. Daoust..... 1,284

December 18.

- Beebe Plains—C. Blount et al vs. S. B. Morton..... 443
- Chicoutimi—M. I. Menard vs. D. Turgeon et al..... 400
- Ditchfield—Marie L. Laliberte vs. Nap. Lapointe (Dmgs), \$2,000.
- Matane—J. Belanger vs. J. H. Patton..... 2,085
- Montreal—C. Lafleur vs. B. Beaudin, \$441; Dme. C. Forget et vir vs. A. Belanger, \$1,200; F. Cusson vs. Dme. M. A. Gillen et al, \$2,515; A. Bissonnette vs. Dme. M. A. Gillen et al, \$500; Dme. M. Germain vs. C. Rivet, \$2,900; Dme. A. Lapierre vs. A. S. Workman, \$508.
- Plessisville—R. Bergeron vs. R. St. Pierre..... 400
- Princeville—G. J. Pacaud vs. G. P. Nadeau..... 5,000
- St. Anne de Bellevue—D. Yulle, esql. vs. J. F. A. Morrison, \$440.
- St. Fabien—De E. Lemoine vs. Antoine Caron..... 400
- Stanstead—Emma G. Worth vs. W. L. Terrell..... 2,386
- Three Rivers—R. Hudon & Co. vs. L. Sergerie..... 387

WRITS ISSUED, PROVINCE OF ONTARIO.

December 17.

- Brantford—Caroline Carroll vs. W. T. Wickham..... 1,060
- Dereham—W. M. Fletcher vs. Jos. Miller (dmgs)..... 2,000
- Gloucester—H. Pyper vs. Mary A. & Frs. Hardy..... 542
- Hilton—Thibaudeau Bros. & Co. vs. S. J. & J. Pake..... 1,718
- Howard Tp—S. H. Knight vs. W. D. Knight..... 505
- Ottawa—Margt. O'Brien vs. J. H. Doherty (Dmgs)..... 2,000
- Sudbury—J. T. Tennant vs. McEwan & Co..... 627
- Toronto—Kingston Vehicle Co. vs. Brownjohn, McNab & Co., \$1,393; H. S. Scott vs. M. A. & A. E. Gundlack, \$272; Imperial L. & I. Co. vs. Eliza Muir, \$1,545; R. Clark vs. Phoenix Fire Ins. Co. of Brooklyn, \$539.
- Tweed—Beal Bros. vs. H. & W. Coulter..... 387

December 18.

- Dorchester S. Tp—J. Egan vs. J. B. Dapenport (dmgs)..... 2,000
- Hamilton—M. Smith vs. T. T. Clifford & Sons, \$2,000; W. Palm vs. D. A. Fletcher et al, \$1,030.
- Markham Tp—S. E. C. Mulock vs. Jno. Robinson et al... 2,469
- Port Colborne—Maxey, Larson & Gough vs. J. M. Hill... 699
- Port Perry—Rice, Lewis & Son vs. Paxton, Tate & Co.... 276
- Toronto—M. Joseph vs. I. C. Brown et al, \$1,450; Mail Printing Co. vs. J. B. Hall, \$262; T. Jennings et al vs. Wm. Jennings, \$1,345.

WRITS ISSUED, MANITOBA.

December 17.

- Winnipeg—Union Bank vs. J. S. Douglas, \$304; Western C. L. & S. Co. vs. J. A. Payne, \$464; United Fire Ins. Co. vs. Thos. Gilroy et al, \$5,349.

December 18.

- Fleming—Dominion Bank vs. Thos. & Mary Elliott..... 390
- Virgen—Imperial Bank vs. A. McMillan..... 577
- Portage La Prairie—Hyslop, Caulfield & Co. vs. T. A. Garland, \$1,325.

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

December 17.

- Boucherville—A. St. Germain agt. A. Birtz, \$635; P. Durocher agt. Jos. Viau, \$2,250.
- Deschambault—T. Hamelin agt. O. Lagarid..... 1,000
- Montreal—L. Robert agt. H. Frigon..... 510
- St. Cyprien—E. Duteau et al agt. Jean Morier et al..... 514
- St. Thecle—A. P. Gault et al agt. T. Dupuis..... 322
- St. Tite—W. L. Bond agt. J. B. Grenier et al..... 726

December 18.

- Montreal—F. McLennan agt. C. N. Armstrong et al, \$1,288; Marie J. Curot agt. Dme. Rap. Bourdon, \$601; Trust & Loan Co. agt. Dme. Felix David, \$8,331.

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

December 17.

- Fullarton—G. Gardner et al agt. J. Jacobs..... 460.
- Hamilton—Lightbound, Ralston & Co. agt. F. L. & L. E. & Jul. Iien Cherrier, \$1,976.
- London—T. Beattie agt. T. D. & Elizth. A. Hodgins..... 1,570.
- Pickering Tp—G. Burgess agt. Alex. Gray..... 802.
- Tecumseh Tp—Waterous Engine W. Co. agt. R. Sproule..... 281.
- Tilsonburgh—S. J. Pound agt. Sarah A. & J. S. Clayton..... 446
- Toronto—H. E. McDermid agt. J. E. Loney, \$1,366; J. MacLennan agt. R. Reynolds, \$1,035.

December 18.

- Oil City—Smith & Climie agt. Logan & Wilson..... 451
- Ottawa—McKinley & Northwood agt. J. A. Corry..... 438
- Paris—Knox, Morgan & Co. agt. Jos. Schaffer, Sr..... 451
- Seaforth—M. Davies & Co. agt. Charlesworth & Brownell..... 564
- Uxbridge—W. Barton agt. H. A. & I. G. Crosby..... 281

JUDGMENTS RENDERED, MANITOBA.

December 18.

- Neepawa—P. J. McDermott agt. Mrs. Robt. Simpson.... 1,407
- St. Boniface—T. Boyd agt. D. McAnnamy..... 414

JUDGMENTS RENDERED, NOVA SCOTIA.

December 18.

Bridgewater—H. A. Munro, grocer, for..... 296

CHATEL MORTGAGES, PROVINCE OF ONTARIO.

December 17.

Hamilton—Jas. Quirk & wife to Grant Lottridge Brew. Co., \$2,225.  
 Massey—T. J. Millen to Canada P. L. & S. Co..... 2,422  
 Nashville—J. F. East to M. East..... 1,230  
 Ottawa—J. A. Theriault & wife to Louisa C. Mitchell.... 588  
 Sault St. Marie—Mrs. Martha Campbell to W. H. Plummer, \$600; Fanny Corbeau to A. B. Thompson, \$3,071.  
 Stratford—W. M. O'Brien et al to G. G. McPherson..... 1,100  
 Streetsville—R. H. McClung to Mary A. McClung..... 1,680  
 Thesalon—Jas. Glanville to A. Hoover..... 848  
 Toronto—Mary Brown to L. Reinhardt, \$1,018; Mary Brown to Toronto B. & M. Co., \$2,037; John Davison to A. R. Williamson, \$1,100; Martha A. H. & J. B. Hall to Farmers L. & S. Co., \$1,371; Jas. Long to Cosgrave Brew. Co., \$1,350; Mary A. & W. J. Morrison to J. D. Evans, \$985; W. C. Tanner et al to J. Wilson, \$684.  
 Wallaceburg—Emily A. Colwell to W. Brenner..... 1,459  
 Windsor—W. H. Beeton to R. C. Fitzgerald..... 1,500

December 18.

Callandar—W. F. Morrison to Geo. Morrison..... 2,061  
 Eganville—Geo. Godda to Waterous Eng. Wks..... 1,600  
 Eldon—J. Lu. & Martha Morrison to Freehold L. Co..... 2,598  
 Flamboro W.—J. S. & Mary Lillis to Grant, Lottridge Brew. Co., Ltd., \$679.  
 Foley—Thos. Wilcox to W. N. Pratt..... 500  
 French River—Ontario Lumber Co. Ltd. to G. J. Cook, \$50,000 & \$108,400  
 Galt—Mary Acheson et mar to G. Gress..... 1,000  
 Hamilton—Mrs. Jane Burrows to Mary McBride, \$648; Mat. Wright & wife to Eleanor Leith, \$3,246.

New Hamburg—F. C. Borsch to Theresa Kuntz et al.... 1,000  
 Orillia—Wm. & Clara Bannerman to W. Grant..... 600  
 Owen Sound—Dan'l McKenzie to R. Wyllie..... 600  
 Picton—Wm. Moffatt to J. U. Carter..... 1,400  
 Schrieber—Jos. Rochon to Can. P. L. & S. Co..... 3,100  
 Toronto—Coulter & Campbell to W. Coulter, \$4,000; Jas. Robinson to O'Keefe Brew. Co., \$5,144.  
 Whitby—Wm. Newport to E. Hart, \$1,000; Wm. Newport to F. Hatch, \$1,061.

December 19.

Brockville—McNish & McKenzie to H. Bissell..... \$1,450  
 Gravenhurst—Thos. Baker to A. Hunt, \$3,500; John Sharpe to Muskoka Slide Dam. & Boom Co., \$3,000.  
 Hepworth—James Vance to W. Vandusen..... 5,500  
 Sarnia—Alex. Kidd & J. O'Reilly to W. Storey..... 1,300  
 Toronto—Mrs. Mary A. Hall to W. Peters..... 500

CHATEL MORTGAGES, MANITOBA.

December 17.

St. Boniface—G. Cing Mars to G. Dulfos..... 600

December 18.

Hartney—Bateman & Chapin to H. W. Kennedy..... 9,104  
 Carman—Palmer & Johnstone to Sawyer & Massey Co.. 750

CHATEL MORTGAGES, N. S.

December 18.

Halifax—Vale Bros, laundry, for..... 4,000

BILLS OF SALE, PROVINCE OF ONTARIO.

December 19.

Brantford—J. R. Firth & W. W. Ellis to J. Winfield.... \$ 750  
 Manitowaning—Wm. Hunter to J. Sharp..... 650  
 Toronto—John Hillison to S. Helpert..... 525

BILLS OF SALE, B. C.

December 19.

Vancouver—F. P. Armstrong to I. Crawford..... \$ 880

MONTREAL CENTRE.

Requisition to Sir William Hingston.

The nomination in Montreal Centre passed off very quietly last Friday. It was quite evident that the electorate are getting enough of election speeches, as very few put in an appearance at Mr. J. P. Clarke, the returning officer's office, at the hour of noon.

Messrs. Campbell Lane and R. W. H. Smith were the first to arrive and hand in the nomination papers of Sir William Hingston.

Sir William Hingston's nomination paper was signed by: R. Stanley Bagg, S. O. Shorey, J. H. Wilson, Joseph H. Walker, O'Hara Baynes, W. M. Ramsay, William E. Doran, E. N. Heney, Dumont Lavoilette, Joseph C. Hemond, C. A. Nelson, Albert Gauthier, George Hyde, Henry Dobell, Henry Joseph, H. S. McDougall, C. Meredith, H. L. Putnam, C. P. Hebert, Liandre Broule, P. P. Martin, G. R. Prowse, E. Mathieu, C. L. Shorey, Richard Birks, W. de L. Young, Walter Townsend, S. Hyman, Z. Lapiere, W. J. Heney, L. Z. Desormeau; S. Harris, L. J. A. Derome, S. A. de Lorimier, Chateauguay de Salaberry, Ernest Howard, W. J. Turpin, Alex. Patterson, Rev. John Ker, Joseph Hudon, J. C. Rose, Albert Hebert, Adolphe Roy, C. H. Letourneux, John Kay, J. O. Gravel, S. Silverman, B. Wall, Thomas Peck, James Lay, R. L. Dillon, G. R. Hooper, S. C. Kyte, Campbell Lane, W. P. Kearney, R. S. Kelle, Robert Barry, B. E. McGale, A. S. Masterman, John Bell, Daniel Donnelly, Flavien Barbeau, Michael Cusack, L. J. Boivin, L. M. Hebert, Joseph Letourneux Hector Mackenzie, G. S. Page, Edward Schultze, G. R. Starke, F. X. Craig, J. McDougall, J. St. George Dillon, M. Nolan de Lisle, A. Lefebvre, M. Arahill, E. B. Busted, J. Gorman, E. Kennedy, John Brown, William H. Masterman, M. Brosard, R. Black, John Behan, John Heison, B. Joubert, P. Mulhall, Patrick Brennan, James Carragher, Hugh Therien, R. R. Laurendeau, Patrick Kenahan, Thomas Cloran, John Leonard, Thomas Brennan, Thomas Stock, Arthur Hawkins, Patrick May, Philip Collins, L. J. Power, jr.,

Michael Smith, W. J. White, E. Heney, W. H. Gorman, Gerald Murray, James Urquhart, John Davis, James Connor, James Haven, James Hector, James McCarry, Wm. McCarry, And. Lennan, John Quinn, Jas. Burke, E. R. Redmond, W. Kinisten, Geo. C. Black, Wm. Taylor, James Mason, W. S. Caldwell, Richard Simpkin, George Parker, Bernard Taylor, B. H. Leblanc, M. D., Michael Roach, William Turner, H. Laporte, Nap. Mathieu, Chas. F. Smith, Thomas Hocking, Frank J. Hart, P. McCroly, James Burke, F. C. Henshaw, Col. F. Massey, John Dillon, John Crowe, F. S. MacLennan, Dr. Rodier, John Walsh, Paul Henphy, Robert Jackson, Arthur Jones, W. M. Fraser, James M. Lothian, G. Mereault, Andrew Allan, T. S. Laganier, Richard McShane, John Slattery, H. R. Ives, James O'Brien, J. P. Scott, Robert Reford, William Galbraith, M. Loughman, L. E. Beauchamp, Andrew Finn, O. C. Laperle, P. A. Arbour, J. H. Hanson, Geo. A. Mann, Chouinard & Gervais, John Rose, Robert K. Lovell, Chas. Gyde, R. R. Stevenson, Chas. H. Blackader, S. Lionais, H. de Salaberry, Henry Lionais, Thos. J. Aumont, Geo. E. W. Dumont, F. D. Monk, Hugh McLennan, Thos. B. Powan, G. Livelyn Rees, I. H. Coutlee, V. H. Leclair, H. Durier, Louis Coderie, A. Fiset, L. E. Leonard, W. W. Watson, Edwin Parker, James Elliott, L. H. Boswell, A. H. Thomson, D. Sinclair, James Ferrier, Am. Livintre, M. Drummond, W. S. Goodhugh, H. R. Drummond, E. Cameron, H. A. Budden, J. E. Emard, F. Simard, Eugene G. Simard, N. J. Proulx, S. Renard, J. B. S. Biron, S. Beaudin, L. H. Archambault, L. A. Chauvin, Chs. Desmanteau, Bellemont Jousset, A. Gagnon, W. Renaud, F. X. Belodeder, C. E. Leclerc, De Lorimier, Godin, Chs. Bruchesi, J. P. Beauchamp, John Polan, J. Deslaurier, J. Gulbord, S. M. Clark, F. Treibel, M. J. Danagh, W. E. Treibel, Joseph John, Samuel Herbold, George Snyder, Lambert Nash, Thomas Cade, W. W. Ogilvie, John Dyer, E. M. McDougall, J. M. Campbell, J. H. Archambault, Joseph Leblanche, Louis Primeau, Chas. Pigeon, John Pichereux, Joseph Torpanier, Arthur Lavebre, Trophile Lebruin, Joseph Montpetit, Louis Morrell, C. A. Dufresne, Mr. Blackstock, A. Suprenant, C. L. Shorey, J. H. Wilson, A. Prid'homme, Joseph Quinn & Co., P. Mullins, William Beck, A. Beck, Fulton

M. Cole, James S. Thomson, F. Dolan, A. S. Masterman, W. H. Masterman, Patrick Flannery, Owen McGarvey, R. McShane, S. W. Ewing, R. Herron, P. S. Doyle, A. D. Horrell, A. W. Hugman, C. B. Hugman, B. Hugman, John F. Campbell, Alex. Nelson, B. J. Pettener, M. Carroll, J. Craddock Simpson, Hurtubise & Co., J. Vineberg & Co., N. M. Donaghué, William McNally, Frank Hart, William Morrison, John Slattery, M. B. Fallon, John Ahearn, Henry Burromme, David R. Angly, Patrick Simont, John Donnelly, Thos. Healy, Andrew Culliman, John Dwane, Thomas Corcoran, G. Dominick, James Casey, John Donnelly, W. Fuller, W. Waldron, E. Ryan, A. J. Harvey, R. R. Samuel, N. G. Elliott, N. L. Lusher, J. Bourdeau, E. P. Gordon, H. Levy, M. Markus, James Liffer, S. Hais, S. G. Waldron, Vipond & Vipond, W. L. Young, J. H. Walker, M. Beull, Haines & Co., R. Leopold Fenton, George W. Beau, R. S. Hopper, J. F. Kennedy, Edward Chaplin, David A. Starr, O. M. Harris, James L. Rankin, Sandreter & Waters, Alex. Henders, Edgar Judge, F. W. Nop, Richard Simins, Alex. McPee, Geo. H. Weaver, W. J. Stetern & Co., F. Lawton, A. E. Harris, Geo. R. Prowse, M. Chas. Foley, E. B. Greenshields, W. J. Mount, J. C. Wilson, George Jackson, W. W. Murray, P. Lyman, W. B. Davidson, D. M. Lininn, Louis St. Drafau, Frederick St. George Stroud, Jas. J. Riley, jr.; John E. Riley, Arch. Nicoll, Geo. H. C. Blacklock, J. D. D. & Fer, Geo. H. Mills, J. T. Ewart, W. Evans, James Sager, M. J. Macaulay, Alphonse Mallette, Dupuis Frère & Co., Caverhill, Hughes & Co.; W. Marshall, jr.; W. M. Campbell, C. H. A. Raymond, Walter Reed, Chas. J. Chisholm, W. A. & L. Ling, W. B. Wright, A. McAllister, Hugh Ross, F. E. Mivason, John Barsalou, Eugene S. Lobernielly, Die son Cottingham, Martin Beck, A. Bowes, Frank W. Newman, James Robinson, George, L. Plow, R. Harrarer, W. B. Mathewson, Ivanes Smes, John Caldwell, Edward Schultze, John E. Schultze, G. C. Forbes, J. Humphrey, John Currie, Tester & Co., George Senecal, Blouin, Deforges & Latourelle, H. M. Penfold & Co., A. Sanft, J. Robertson & Co., G. E. & D. Ross, John Foreman, Robert King, C. R. Curnus, R. H. Buchanan, Jas. A. Meyers, Fred. Cevertons, John H. Darkrs, W. H. Eaton, W. H.



Eaton, jr., Robt, Dodd, F. W. Gross, Nap. Taurageon, Louis E. J. Waters, Arch. F. Waters, W. C. M. McDonald, George E. Mawley, John Fair, G. N. Smith, W. Connolly, Granger Freres, Alphone A. Granger, Kelly Bros., S. A. DeLormier, A. A. Beauchamp, Alfred Eaves, Albert Gauthier, A. L. C. Merrill, Charles Desautels, H. P. Labelle, N. Corbell, H. E. Painchaud, Fred. Poiner, F. Gross, G. de Sola, H. A. Palmer, R. Charlebois, W. Paterson, Henry Morton, Chas. F. J. Phillips, H. Cameron, Robert J. Gibson, O. A. Willie, R. A. Dickson, Richon & Desjardins, A. J. Whimbey, A. T. Wiley, J. Hoop, Kenneth McLean, M. Hicks, J. Brooks Young, J. P. McNaughton, Jos. H. Hudon, Avine Mathieu, Euclide Mathieu, P. P. Martin, Alphonse Aumont, Ledger Garipey, L. I. Solvan, R. M. Leclelell, J. P. Gilmour, J. St. George Dillon, R. M. A. & D. Patterson, A. J. Patinour, Isaac Mitchell, A. J. Correr, John W. Molson, R. Wilson Smith, W. M. Wallbank, Francis McLennan, W. A. Scott, William Scott, Daniel Beutley, A. A. Stanton, W. C. Mann, Adolph Von Hugel, Colin Campbell, R. Jamieson, A. G. Higginson, W. J. Connor, R. W. Forester, V. Magor, J. B. Abbot, N. Nalton, W. Macmaster, J. A. Pillow, John A. Robertson, Jas. Ross, Martin, St. Walls, A. Mc.C. & W. A. II., Charles W. Hagar, D. A. McCaskill, J. I. M., S. P. Howard, A. McHintal, A. D. Davis, E. A. Munifoy, James Arathout, Alex. McArthur, John Dillon, N. J. Learmont, Rev. Macdougall, S. O. Shorey, Jas. Cooper, E. A. Small, James A. Cantlie, N. Dobell, R. Wiman, T. H. Love, H. J. Fisk, Redmond White, Frank J. Hart, E. Kirk Greene, S. Silverman, W. Naugh, A. A. Brown, C. Lond, C. M. Rehutson, Angus W. Hooper, Wm. B. Smith, Richard Birks, Duncan Robertson, W. Evans, Wm. Sclater, Geo. Tuck, James Sclater, Wm. Lennan, J. H. Whelan, Victor Roy, C. O. Beauchamp & Fils, W. Quintal, J. A. Quintal, Skelton Bros. & Co., Jos. Horsefall, Geo. McNally, McClary Mfg. Co., Norman Henderson, J. Phillipmeo, H. R. Ives, W. Milton, F. Robertson, V. Guertin, H. Guertin, S. Lapointe, J. D. MacFarlane, Alphonse Leclair, L. N. Hebert, Alph. Dispoiminois, Albert Hebert, Leonard Brault, Louis Henry Senecal, J. D. Ateniual, S. S. Eusebe Senecal, Dumont Laviolette, Charles Lacaille, J. P. Desormeau, E. A. Senecal, Eugene Lapiere, H. Trister, Alfred Masson, Jos. O. Senecal, Jos. A. Descaries, W. L. Haldimand, Jos. R. Laurendeau, E. H. Henry, C. O. Henry, John Granel, Frs. Scholes, R. Amagoisy, G. H. Matthews, F. H. Henshaw, R. McK. Haldimand, John Robertson, William C. Bradshaw, A. Y. Gilmour, H. M. McKeown Geo. R. Stark, G. A. Kobb, John Gilmour, Thos. Gilmour, E. P. Rustees, C. A. Duclos, Edward Schmid, John T. Bethune, C. O. Gourelle, H. J. Tellier, E. E. Rothwell, Thomas Sonno, A. W. P. Buchanan, P. O. Sorden, A. H. Simms, F. Bacon, Thomas B. Bacon, James O'Brien, Robert Meighen, W. McNally, S. C. Matthews, G. Hagne, David McFarlane, R. Bellemear, John Crowe, John Turnbull, Arthur Robertson, T. J. Quinlan, D. T. Tees, Michael Burke, Chas. A. Thomson, Octavo Gauthier, H. Bellemear, J. B. Juminville, J. B. Deroche, F. Arcand, A. Fance, Chas. Senecal, W. J. White, James W. Pyke, Chas. W. Makin, Sir Joseph Hickson, F. T. Judah, Lieut. Col. J. A. L. Strathy, D. Hoctor, Thos. McNally, McKenna, Thomson & Co., E. P. Ronayne, Gendron Manufacturing Company, J. Davidson, J. Macdonald, M. C. Mullarky, A. McDonnell, L. Segouin, A. R. Losan, Oct. Sylvestre, X. Lefebvre, Jos. Lefebvre, Jos. Guilmet, B. Boulanger, John Connelly, E. Corbin, A. Gauthier, John Walsh, Jeremiah McCarthy, Charles Weirham, Michael Malone, Michael Murphy, Patrick Grangal, E. Lightfoot, J. B. Morin, John Mooney, A. Rowan, Jas. Bennett, F. Arcand, A. Laluminiere, A. Fausse, W. Hope, C. Hampton, P. Loye, P. Duncan, J. Smith, W. Hosten, R. Throsby, L. Bolhumer, A. Legentre, John J. Jones, J. Molloche, J. Gallery, L. Du-

puis, J. Cregan, J. H. Cotcomb, F. Guilet, A. Rennie, P. Cooper, B. Nolan, P. Demers, John O'Mara, G. F. Loonan, Ed. Chavellier, W. Gallery, J. Haliday, Daniel McCarthy, Alph. Audet, Thos. Smith, Phillip Hagarty, R. Barry, C. Meeney, Peter Dwyer, J. S. Hesty, Thos. McCarthy, Edward Quirk, F. Guy, Barney A. Cahill, James E. Herbert, Denis Cutler, A. Cherry, John Johnston, Peter Doyle, Peter Murphy, James Sheehan, Frank Woodfine, John Doyle, David Walker, W. McKennon, A. Branchaud, Q. C., R. F. Dick, A. Lucas, Walter Kavanagh, Jos. Seperin, J. E. Paize, James Shea, William Benton, Alex. Paterson, A. Alex. Mackenzie, W. A. Baker, D. D. Gobin, E. Simms, P. J. O'Neil, S. S. Kimball, J. W. Fallert, Thomas Lecky, W. W. Weir, Rufus Fairbank, I. T. Davies, R. Lindsay, Thos. Molson, A. Lawson, E. Howard, Fred Mark, Geo. W. Methors, C. Merriotti, A. Hamilton, James Law, W. Hamilton, A. W. Morris, James W. Peck, Francis W. Thompson, E. A. Munifort, H. S. MacDougall, W. A. Cleghorn, E. L. Bond, B. Mann, H. C. Swift, J. A. B. Beaudry, A. R. Hicks, D. R. Kennedy, Jas. Armstrong, James J. Cook, William Thomson, J. F. Repier, W. Armback, Chas. W. H. Guirk, J. Jordan, J. L. Marler, W. J. Fenwick, N. Gordon Sharley, John Nichols, A. F. Rideau, A. L. Leperle, Daniel Dennie, R. Hinneth, W. M. Buell, P. O. Lydon, J. C. Gosling, R. Rutherford, W. C. Burke, J. H. Baxter, L. N. Dumouchel, B. Clement, Albert Pagnuelo, Ronald Delfousse, W. Pagnuelo, J. A. Boivin, L. Belanger, H. J. Charbonneau, Victor Martineau, L. Cousineau, Edmund Gohier, A. Lippe, P. Leclair, E. P. Ramford, J. Swallow, Jas. Barnswell, E. P. Ramford, E. Manault, L. W. Scotte, O. Crepeau, John Bennett, W. P. Colcomb, Eugene F. Phillips, J. Carroll, Robin, Sadler & Howarth, George W. Sadler, A. Cowper, K. W. Blackwell, C. Freres, J. W. Windsor, James Shearer, L. Whitely, Robert Monroe, M.D.; Geo. R. Drummond, James P. Shearer, J. Paul, Wm. Simister, Flavien Bastien, V. R. Benjamin, P. Dubuc, O. Corbuille, B. H. Leblanc, M. Bourdon, A. B. Durocher, A. A. Lefebvre, A. Lauthier, E. Bergeron, J. Martin, J. Fugere, J. B. Phaneuf, M. Davis, L. W. Forest, P. Prid'homme, R. Arahill, V. Piere Jardin, P. Gagnier, Gougeon, N. P., E. Dubuc, George Jones, George Boutell, C. Thomas, Paul, Humphrey, James Tharkey, James Reill, M. McCarthy, Robert Linstead, D. Phelan, Joseph Phelan, Jas. Mason, W. Pearson, Geo. Parker, John McMenamin, Arthur Brehar, William Hope, Peter Stewart, A. J. Byrnes, B. Taylor, W. Bennett, A. Broomsley, Geo. Bradshaw, John Reid, Louis Mass, William Turner, M. Berney, R. Bennett, R. Elliott, W. Henry, J. R. Hersey, H. B. Carmichael, M. D., Malcolm Morrison, W. Bladeau, Charles Dunberry, Philius Thompson, Phillippe Lafamme, Henry Bartlett, Samuel Stevenson, Alph. Vallee, P. Briere, J. Giroux, Daniel Woon, J. Gauvreau, A. Alexis, C. Nevire, A. Trudeau, O. Giroux, Alex. Morrison, John Harold, John Daly, Thos. Gaffney, Fred. Olleson, Michael O'Brien, Frank Whyte, L. Lachance, R. Renaud, E. W. Cornell, James Flggs, jr., W. R. Boyle, B. Lecliere, G. W. Cadlington, John Lawlor, O. Massey, John Westward, jr., C. Dulton, E. Faile, J. S. Jones, Nelson Hodd, M. J. Derrick, James Dunlop, Geo. Scott, James Duff, J. C. Lodke, Nap. Laroche, Jos. Latour, John Hiney, D. Cummings, Nap. Cousine, Jos. Bell, A. J. McCracken, Henry Blain, R. McLaughlin, Francis Everett, Wm. N. Fessenden, James Parker, Jos. Maisonneuve, A. L. Black, George Will, R. Crawley, E. J. Fisk, A. Mantha, Ed. Doherty, O. D. Hurteau, O. Rouleau, A. Bradbury, Jos. Renaud, William Enix, Henry Mallington, W. Whittet, George C. Rowe, Patrick McNamara, C. C. Fessenden, Samuel Stevenson, J. T. Paterson, Ch. C. Oslen, Michel Marchand, John Jones, L. Hulek, H. St. Ours, L. Labelle, F. Mainville, H. Martell, L. H. Duchenes, F. Carl, T. Blean, John Euchenues, F. Lamarche,

T. Crampeau, John Douphin, T. Riendeau, H. S. Clowes, P. Benoit, J. Thibault, T. Clouette, J. S. Brown, Fred. H. Cowans, H. Normandin, Jas. Paterson, T. Cloys, Sheomson, J. Vineberg, F. Jonathan, H. J. Walker, G. Croteau, James Whitham, James Patton, W. E. Doran, L. R. Herbert, T. J. Claxton, Ed. Barnard, C. P. Raynard, H. R. Sophan, Theo. Doucet, H. L. Henderson, G. H. Leblanc, William Denoon, Geo. C. Cowan, Alex. R. Johnson, W. H. Warren, J. T. Davies, Albert E. Lewis, Henry Ward, T. A. Morrison, Nathan Morcer, D. S. Leach, C. C. Gagnon, C. Droit, W. B. Stephens, Daniel Farrell, Michael Meade, A. S. & W. A. Masterman, F. Cohn, J. Silverstone, R. Derenberg, L. Dragon, F. Allard, P. Pogliger, P. Lomars, J. C. Keenan, J. C. Lanigan, S. Slovinsky, P. Starr, M. Bernstein, D. McCallum, O. Dufresne & Bros., Edwin J. Renshaw, Adolphe Larue, Jules Nadon, Zotique Christian, W. R. Outhbert, Marotte, Leblanc & Cie., W. D. Larue, William Becks, A. Becks, R. J. Latimer, Wm. Gordon, J. H. Stanton, J. C. Laughton, J. Tipsky, C. A. Lamothe, A. Taillefer, L. Stanton, Arthur Horsden, Brayley, Sons & Co., S. Mackellary, J. W. Hill, B. J. Pettner, Miller Bros. & Toms, G. Hodge, J. E. Kirkpatrick, H. Watson, F. S. Fleur, J. McLeod, B. Goldstein, A. Goldstein, J. Shaw & Co., Wm. Ray & Co., John H. Rowell, G. F. Barson, J. R. Walker & Co., C. F. Smith, J. W. Sutherland, Arthur Jones, John J. Jones, Thomas Jones, Maurice Jones, Patrick Jones, Harvey Currie, Thomas Luppman, John French, John Cunningham, R. S. Kelly, J. Carragher, Michael Dolan, Peter Murphy, John Weddleton, Robert Kerr, Maurice Fallen, Arch. McFarlane, A. A. Dawson, Samuel Blore, Fred. Williams, Ed. Walsh, James Darin, Geo. Hayes, James W. Lothian, William Fraser, Richard Shield, Eugene Fournier, N. Kendal, R. Costigan, R. J. Kendal, John Costigan, Gideon Suprenant, Jos. Marat, Louis Dragon, S. Fox, G. X. Desmerais, S. Miller, B. Proulx, Jos. Suprenant, Louis Colomb, H. Christmas, J. D. Prouillat, F. X. Bertrand, D. Morin, J. McGarvren, Jos. Vineberg, W. W. Robertson, A. H. Wood, John Brown, John Findlay, A. Gratton, Geo. Amy, A. Masse, J. B. Masse, W. Modlar, Joseph Lemon, A. W. Lomas, Michael Murphy, Thomas J. Hall, James A. Edwards, George Adrad, John B. McLeod, Robert Jackson, W. Donohue, W. S. Caldwell, W. S. Coleman, Jas. Pholan, R. Kelly, M. C. Morrissey, Jas. Riley, John Dyer, James Smith, John J. Gardner, David Stola, Albert Dizon, Thomas Hall, Jos. Dion, L. Laberge, R. Elliott, L. Durocher, Thos. Pegneur, J. M. Campbell, William Wilkinson, John J. Graham, John Throspell, Joseph Hughes, Desire Lambert, Elzear Pilon, J. Johnson, O. Durocher, Charles Senecal, William Turner, James Mason, Thomas Crowe, P. Jour, J. J. Jeur, Thomas Madore, Robert McCaoy, John McDermott, J. O'Connor, M. Roack, Thomas Donnelly, James Caragher, J. P. Gunning, John Kennedy, A. Remillard, D. Donnelly, Michael Rafton, Michael Moore, John Rowan, James McCarry, Thomas McConomy, James Hayden, William Linton, William J. Wells, A. Jennings, W. Jennings, Meldrum Bros., John Sevan, John Power, Peter Stewart, Arthur Jean, M. Jeur, Thomas Jeur, Henry Hebert, William McCarry, Patrick Flannery, Michael Shea, Patrick May, John Walsh, R. S. Kolly, Thomas M. Gromer, Peter Berrigan, John O'Hara, Andrew Finn, J. McCarthy, J. Slattery, Michael Moore, James Shields, Thomas Doyle, E. A. Whitehead, John Cowan, Blacklock Bros., G. Silby, H. Steel, R. A. Sutes, I. H. Coutlee, V. H. Leclair, H. Durier, Louis Coderie, A. Fiset, W. W. Watson, Edwin Parker, James Elliott, L. H. Boswell, A. H. Thomson, D. S. Niceair, James Perrier, A. M. Livintre, M. Drummond, W. S. Govinugh, H. R. Drummond, E. Cameron, H. A. Berdler, J. H. Emard, H. Minard, R. G. Sinar, N. J. Proulx, S. Leonard, J. B. S. Biron, Hugh McLennan, Thomas P. Brown, G. Llewellyn.

**HINGSTON OR McSHANE.**

**WHERE TO VOTE.**

On Friday, Dec. 27th inst., from 9 a.m. until 5 p.m., the voting will proceed in Montreal Centre to elect a successor, at Ottawa, to Hon. J. J. Curran, Q.C. The issues have been thoroughly discussed, and most electors have made up their minds by this time, whom to vote for. What is needed now is thorough organization and every voter to come to the polls early and vote.

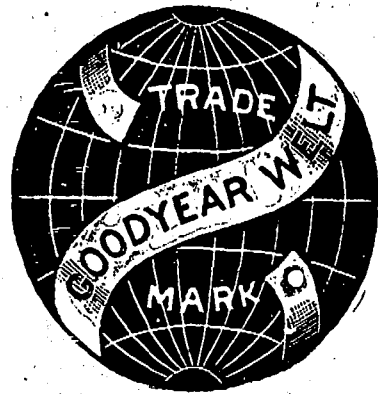
So that the electors may know where to vote, the list of polling-booths is given below :-

- Poll 1—At or near 1441 Notre Dame Street.
- Poll 2—At or near 1446 Notre Dame street.
- Poll 3—At or near 19 Gosford Street.
- Poll 4—At or near 1546 Notre Dame Street.
- Poll 5—At or near 98 St. Vincent Street.
- Poll 6—At or near 41 St. Lambert Street.
- Poll 7—At or near 1 Place D'Armes Hill.
- Poll 8—At or near 32 St. Gabriel Street.
- Poll 9—At or near 118 St. James Street.
- Poll 10—At or near 1644 Notre Dame Street.
- Poll 11—At or near 44 Capital Street.
- Poll 12—At or near 49 St. Francois Xavier Street.
- Poll 13—At or near 303 Commissioners Street.
- Poll 14—At or near 41 Common Street.
- Poll 15—At or near 722 Craig Street.
- Poll 16—At or near 258 St. James Street.
- Poll 17—At or near 34 Lemoine Street.
- Poll 18—At or near 135 St. Peter Street.
- Poll 19—At or near 110 St. Francis Xavier Street.
- Poll 20—At or near 178 St. James Street.
- Poll 21—At or near 36 St. Francois Xavier Street.
- Poll 22—At or near 95 St. Peter Street.
- Poll 23—At or near 34 St. Maurice Street.
- Poll 24—At or near 3 St. Henry Street.
- Poll 25—At or near 675 St. Paul Street.
- Poll 26—At or near 37 Wellington Street.
- Poll 27—At or near 53 Murray Street.
- Poll 28—At or near 83 Ottawa Street.
- Poll 29—At or near 69 Duke Street.
- Poll 30—At or near 174 Wellington Street.
- Poll 31—At or near 207 William Street.
- Poll 32—At or near 100 Barre Street.
- Poll 33—At or near 135 Colborne Street.
- Poll 34—At or near 134 Young Street.
- Poll 35—At or near 123 Murray Street.
- Poll 36—At or near 44 Colborne Street.
- Poll 37—At or near 59 Young Street.
- Poll 38—At or near 167 McCord Street.
- Poll 39—At or near 80 Barre Street.
- Poll 40—At or near 109 Barre Street.
- Poll 41—At or near 17 Basin Street.
- Poll 42—At or near 517 William Street.
- Poll 43—At or near 488 William Street.
- Poll 44—At or near 2566 Notre Dame Street.
- Poll 45—At or near 13 Manufacturer Street.
- Poll 46—At or near 134 Grand Trunk Street.
- Poll 47—At or near 121 Mullins Street.
- Poll 48—At or near 108 Shearer Street.
- Poll 49—At or near 487 Wellington Street.
- Poll 50—At or near 437 Wellington Street.
- Poll 51—At or near 360 Wellington Street.
- Poll 52—At or near 301 Magdalen Street.
- Poll 53—At or near 60 Sebastopol Street.
- Poll 54—At or near 94 Britannia Street.
- Poll 55—At or near 27 Forfar Street.

**MONTREAL CLEARING HOUSE.**

Total for Week Ending Dec. 26, 1895.	Clearings.	Balances.
	\$11,950,870	\$1,529,288
Corresponding Week of 1894.....	11,158,847	1,273,229
" " 1893.....	8,564,508	1,031,571
" " 1892.....	8,978,391	1,289,686

**SHOE RETAILERS**



Goodyear Welted

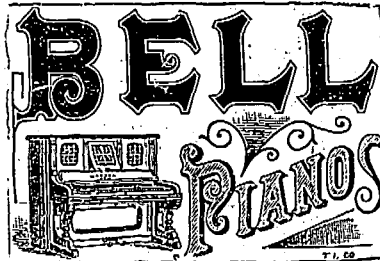
who watch "the signs of the times" will certainly lay in a generous stock of the shoe that is both the

**COMING SHOE**

and the shoe that is already here. They know these are

**SHOES.**

**WILLIS & CO.** 1824 Notre Dame St. MONTREAL.



WHOLESALE AGENTS

GOLD MEDAL **Bell Pianos & Organs**

AND OTHER LEADING INSTRUMENTS OF AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied territory.

**HE SAYS :** "Two years' use has convinced me that the Angle Lamp is the best lamp ever invented. It is far better than gas or electricity."

**YOU SAY :** "I want one!"

**WE SAY :** "Who are you, we'll send you our Catalogue with full description. Think of SUCH A LIGHT for 1/2 OF A CENT AN HOUR!"

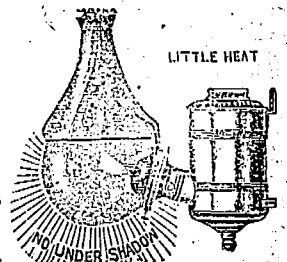


All STYLES from 1 to 12 Burners. GOOD AGENTS WANTED.

**THE ANGLE LAMP CO.**

76 Park Place N.Y.

J. U. Bauchelle, Mgr.



**SEALED TENDERS** addressed to the undersigned, and endorsed "Tender for Immigrant Building, &c., at Halifax, N.S." will be received at this Office until Wednesday, 15th January, 1896, for the several works required in the erection of Immigrant Building, &c., at Halifax, N.S.

Plans and specifications can be seen at the Department of Public Works, Ottawa, and at the Office of C. E. W. Dodwell, Esq., Resident Engineer, Halifax, on and after Friday, 27th December, and tenders will not be considered unless made on form supplied, and signed with the actual signatures of tenderers.

An accepted bank cheque payable to the order of the Minister of Public Works, equal to five per cent of the amount of the tender, must accompany each tender. This cheque will be forfeited if the party decline the contract, or fail to complete the work contracted for, and will be returned in case of non-acceptance of tender.

The Department does not bind itself to accept the lowest or any tender.

By order, **E. F. E. ROY,** Secretary.

Department of Public Works, Ottawa, 23rd Dec., 1895.

**Financial.**

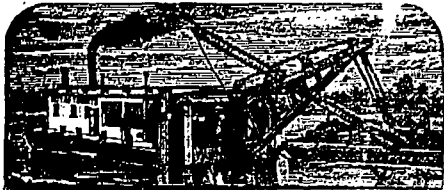
Thursday Ev'g., Dec. 26th, 1895.

The flurry of excitement on the Stock Exchange and in banking circles a week ago has pretty well subsided and while stocks have sagged considerably during the last few days the tone of the market to-day is somewhat better and the "war cry" has lost its depressing influence. Transactions as for weeks past have been confined mainly to Montreal Street, Gas and Cable, and in some quarters it is surmised that a fair proportion has gone into investment. Money on call is unchanged at 4 to 4 1/2 per cent., and commercial paper is discounted without strain at 6 to 7 per cent. Sterling is steady at 9 1/4 to 9 3/4 between banks for 60 day bills; 10 to 10 1/2 on demand and cables 10 3-16. The rate for 60 day bills over the counter is 10 to 10 1/2, demand 10 1/2 to 10 3/4 and cables 10 1/2. The following are the transactions of the week as reported by Messrs. Chas. Meredith & Co., stock-brokers :-



# M. BEATTY & SONS,

Welland, Ont.



Dredges, Ditchers, Der-  
ricks, and Steam  
Shovels - - -

Of various styles and sizes to suit any work.

Submarine Rock Drilling Machinery, Hoisting Engines, Suspen-  
sion Cableways, Horse-Power Hoisters, Gang Stone Saws,  
Centrifugal Pumps,

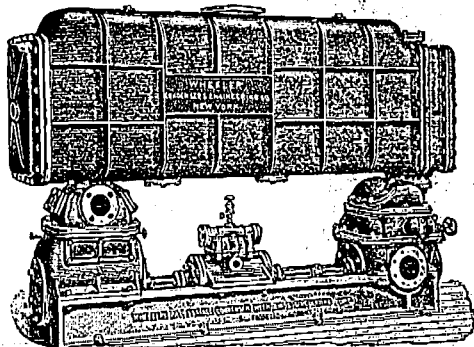
For Water Sand and Gold Mining, and other contractors' plant.

JAS. G. STEWART, MONTREAL, - - - Agent.

# Wheeler Condenser & Engineering Co.

39-41 CORTLANDT STREET, NEW YORK.

Sole Proprietors and Manufacturers of the

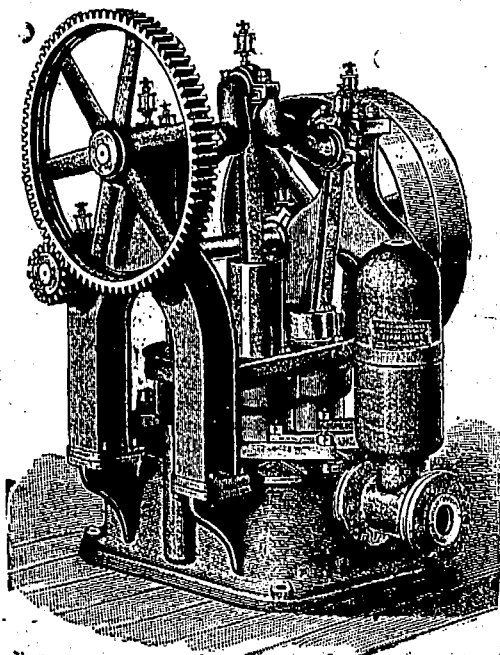


For  
Marine  
and  
Stationary  
Service.

For  
Electric  
Light  
and Power  
PLANTS.

Wheeler Standard Surface Condenser,  
Wheeler Admiralty Surface Condenser,  
Wheeler Lighthall Surface Condenser,  
Volz Patent Combined Surface Condenser and Feed Water Heater,  
Edmiston Patent Feed Water Filter.

WHEELER'S  
Patent Feed Water Heaters.



Baldwinsville  
Centrifugal Pump  
Works,

Manufacturers of

Centrifugal and  
Triplex Pumping  
Machinery.

Capacity from 100 to 50,000 gallons per  
minute.

SEND FOR CATALOGUE TO

IRVIN VAN WIE, Prop'r,

715-723 WEST FAYETTE ST.,

Syracuse, N.Y.

## Our inducements.

A Good Article  
At a Fair Price

### OUR CELEBRATED BRANDS

"Cable Extra,"  
"Mungo,"  
"El Padre," and  
"Varsity."

Are as staple as flour, sell readily and always  
in demand. Millions of each brand sold an-  
nually; sales constantly increasing.

## S. DAVIS & SONS

The Largest Cigar Manufacturers in the  
Dominion.

BANKS.	Shares.	Highest	Lowest.	Last Year
Montreal .....	108	220	214	218 1/2
Commerce .....	90	136	134	137 1/2
Merchants .....	80	164	160	163 1/2
Molson's .....	25	178	178	168 1/2
MISCELLANEOUS.				
Cable .....	4647	162	145	141
Can. Pacific .....	475	58	48 1/2	59
Gas .....	6722	205	194 1/2	188 1/4
Mt. St Ry. ....	9993	223	214	161
Toronto Ry. ....	775	73	70	...
Bell Tel. ....	129	159	157	154 1/4
R. & O. ....	800	97 1/2	95	84
Telegraph .....	98	163 1/2	163	154 1/2
Duluth Pref. ....	100	9 1/2	9 1/2	....
Duluth Com. ....	325	5	4	....
Col'd Cot. Bd's..	\$500	99	99	....

### MONTREAL WHOLESALE MARKETS

Thursday Evg., Dec. 26, 1895.

The week has been a quiet one with the  
wholesale trade generally, and the volume  
of business has not been large, effected,  
no doubt, by the mild, unseasonable wea-  
ther and the intervening holiday. A  
revival in January, however, seems to be  
generally anticipated, and the situation on  
the whole is believed more hopeful and  
promising than it was a year ago. The  
manufacturing interests give evidence of  
continued prosperity, and travellers home  
for the holidays report trade fairly good  
throughout the country. There is consid-  
erable money in circulation throughout  
the rural districts, and average prices are  
being realized for farm products. Remit-  
tances on the whole show a slight im-  
provement over last week and fewer  
failures are recorded.

BOOTS AND SHOES AND LEATHER—The  
week has been a dull and uneventful one  
with the manufacturers, and no sales of  
moment are reported by the leather houses,  
although from some quarters there has  
been more enquiry and views of buyers  
seem to be getting nearer those of sellers.  
Values remain about the same, but with  
an advance noted in hides, holders of  
leather are not inclined to force sales and  
are quietly abiding their time for a more  
active demand, which they are confident will  
come with the opening year.

DRESSED HOGS—The prolonged warm  
and unseasonable weather has consider-  
ably curtailed the demand, and receipts  
are far in excess of the requirements. In  
addition to stocks in store, some 80 to 40  
cars are reported on the track, which re-  
ceivers are afraid to open and handle. The  
market is unsettled and in buyers' favor.  
Holders ask \$4.65 to \$4.80, according to  
weights, but in order to force sales lower  
prices would have to be accepted, and

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods Merchants.

SPECIALTIES:

COLORED AND BLACK

CASHMERE

SILKS

AND

DRESS GOODS,

Mantles and Jackets.

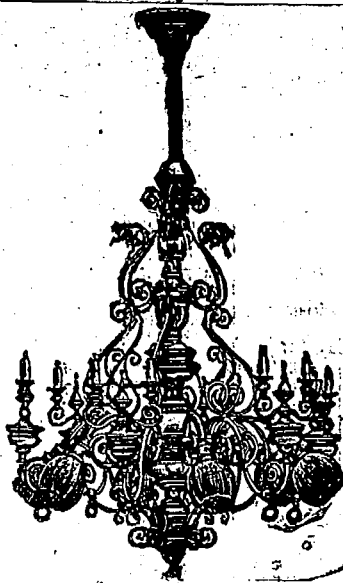
Carsley, Sons & Co.,

113 St. Peter Street,

MONTREAL.

probably not more than \$4 to \$4.75 could be realized. A good many lots also have arrived dirty and out of condition.

Dry Goods—The week has been a broken one, and the volume of business has been small, made up chiefly of a few rush orders for the holiday trade. The majority of travellers are home for Xmas, and few are likely to go out again before January 2nd. Remittances are reported somewhat better than the week previous, and the distribution of goods by retailers has no doubt been large, although the soft weather has told against some lines.



The American Copper Co.

WORKS AT NEW TORONTO,

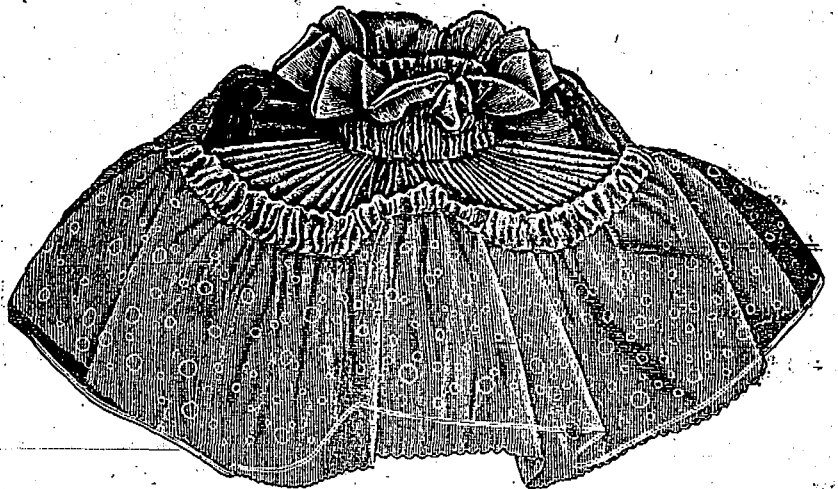
Office: 91 Adelaide St. W. TORONTO.

MANUFACTURERS OF

CHANDELIERS

For Gas, Electric and Combination for Churches, Public Buildings and Private Residences.

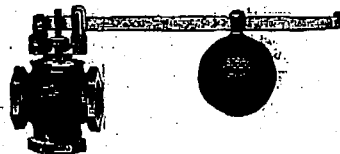
CORRESPONDENCE SOLICITED.



Our SILK SHADES are both popular in design and price. Catalogue on demand. It will pay you to investigate before deciding elsewhere.

The Rochester Lamp Co.,

37 Barclay St., New York City, U.S.A.



JOHN SIMMONS CO.

Wrought, Cast Iron and Steel Pipe,

FITTINGS AND BRASS WORK,

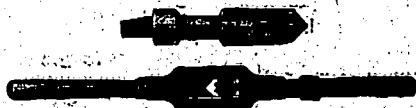
TOOLS AND SUPPLIES,

FOR STEAM, WATER, GAS, OIL AND ELECTRICAL ENGINEERING.

OFFICES AND SALESROOMS:

106 to 110 Centre Street,

NEW YORK.



Send for Price List and Discount Sheet.

Bank Statement to Govt. Month ending Dec. 30, '95	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. c. p. annum.	Notes in Circulation.	Bal. due to Dom. Govt. after deduction of Credits, &c.	Balance due to Provincial Govts.	Deposits by the Public payable on demand.
1 Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,800,000	10	\$1,811,787	\$ 26,925		\$4,650,486
2 Commerce	6,000,000	6,000,000	6,000,000	1,500,000	7	2,960,768	27,700	152,893	5,169,885
3 Dominion	1,500,000	1,500,000	1,500,000	1,500,000	12	1,055,151	22,050	765	2,474,617
4 Ontario	1,500,000	1,500,000	1,500,000	40,000	5	876,325	19,704	4,791	1,479,767
5 Standard	2,000,000	1,000,000	1,000,000	60,000	8	732,869	18,366	164	1,617,385
6 Imperial	2,000,000	1,963,600	1,963,600	1,168,800	8	1,518,952	21,269	474,919	3,025,765
7 Traders	1,000,000	700,000	700,000	85,000	6	691,805		59,486	1,005,764
8 Hamilton	1,250,000	1,250,000	1,250,000	675,000	8	921,576	19,784	50,211	1,940,555
9 Ottawa	1,500,000	1,500,000	1,500,000	1,000,000	8	1,188,865	18,623	41,491	1,058,293
10 Western	1,000,000	500,000	375,471	100,000	7	263,745			213,428
Total, Ontario	19,750,000	17,913,600	17,789,071	8,116,800		11,841,826	174,417	784,005	23,636,745
11 Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	5,163,366	2,244,713	83,862	17,936,234
12 British North America	4,866,666	4,866,666	4,866,666	1,338,333	4	940,140	6,410		2,532,157
13 Du Peuple	1,200,000	1,200,000	1,200,000	600,000	7	81,466		179,000	355,581
14 Jacques Cartier	500,000	500,000	500,000	235,000	4	447,517	19,693	50,000	673,110
15 Ville-Marie	500,000	500,000	479,621	10,000	6	309,825	4,912		154,954
16 D'Hochelega	1,000,000	800,000	800,000	320,000	7	734,084	19,330	48,261	928,498
17 Molsons	2,000,000	2,000,000	2,000,000	1,375,000	8	1,767,380	27,337	6,949	4,337,350
18 Merchants	6,000,000	6,000,000	6,000,000	3,000,000	8	2,915,050	190,279	115,109	3,770,206
19 Nationale	1,200,000	1,200,000	1,200,000		4	982,793	7,840	13,499	800,241
20 Quebec	3,000,000	2,500,000	2,500,000	500,000	5	1,008,284	16,463	15,997	2,717,673
21 Union	1,200,000	1,200,000	1,200,000	280,000	6	1,165,295	3,401	482,203	1,267,656
22 St. Jean	1,000,000	500,000	281,217		4	73,676			9,928
23 St. Hyacinthe	1,000,000	504,600	311,895	45,000	6	180,973		9,948	79,954
24 Eastern Townships	1,500,000	1,500,000	1,500,000	720,000	7	887,495	23,633	9,648	650,633
Total, Quebec	30,966,666	35,271,466	34,819,308	14,233,333		16,766,302	4,564,063	1,018,871	36,114,098
25 Nova Scotia	1,500,000	1,500,000	1,500,000	1,300,000	8	1,416,492	254,675		1,506,859
26 Merchants of Halifax	1,500,000	1,498,200	1,398,300	680,000	7	1,053,295	125,224	1,690	1,607,034
27 Peoples	800,000	700,000	700,000	170,000	6	489,785	5,366		556,616
28 Union	500,000	500,000	500,000	160,000	6	399,832	5,843		270,649
29 Halifax B. Co.	500,000	500,000	500,000	275,000	7	465,647	26,949		482,697
30 Yarmouth	300,000	300,000	300,000	60,000	6	73,883	11,787		72,999
31 Exchange	280,000	280,000	249,788	30,000	6	36,003			25,822
32 Commercial, Windsor	500,000	500,000	289,420	95,000	6	91,893	10,743		55,843
Total, Nova Scotia	5,880,000	5,778,200	5,437,508	2,775,000		4,026,585	440,587	1,690	4,977,819
33 New Brunswick	500,000	500,000	500,000	525,000	12	455,864	44,692	16,155	578,760
34 People's	180,000	180,000	180,000	115,000	8	112,822	6,105		58,777
35 St. Stephen's	200,000	200,000	200,000	45,000	6	103,384	11,271		112,283
Total, N. B.	880,000	880,000	880,000	685,000		672,680	62,068	16,155	749,779
36 Brit. Col.	9,733,333	2,920,000	2,920,000	1,143,666	5	918,025	285,770	846,277	3,002,529
37 Summerside, P. E. I.	48,666	48,666	48,666	10,000	7	45,232			22,908
38 Merchants, P. E. I.	200,000	200,000	200,000	40,000	8	102,696			69,560
Grand Total	73,458,685	61,011,952	62,094,573	27,233,799		34,362,746	5,526,905	2,662,001	67,573,438

BANKS. Liabilities—Continued.	Deposits by the Public, payable after notice or on a fixed day.	Loans from Banks in Can. secu'd	Deposits payable on demand after notice or fixed day by other banks in Can.	Balances Due other Banks in Canada.	Balances Due bks. or agts. not in Canada.	Balances Due other Bks or Agts. in U. K.	Other Liabilities.	Total Liabilities.
1 Toronto	\$4,398,495		\$130,911	\$ 1,855	2,638		101,350	10,923,928
2 Commerce	12,767,487		533,994	1,734	28,022		210,808	22,390,432
3 Dominion	7,841,016					537,142		11,563,501
4 Ontario	2,982,518		49,252			145,497		3,177,267
5 Standard	3,730,134					139,556		5,551,611
6 Imperial	6,408,912		69,112	2,417		12,057		6,111,777
7 Traders	2,936,837			63				11,501,278
8 Hamilton	3,898,752		781			542,777		5,236,704
9 Ottawa	3,562,135					436,256		7,268,218
10 Western	1,023,398			581		182,761		6,052,169
Total, Ontario	49,549,834		773,770	6,643	30,560	2,850	315,266	38,137,773
11 Montreal	14,309,474		597,142	22,656			56,591	42,444,091
12 British North America	5,743,021		17,805	939	34,717		10	9,275,251
13 Du Peuple	3,115,403			7,054	380	4,374	22,383	3,764,625
14 Jacques Cartier	2,18,730			3,018	19,284	92,176	49,105	4,399,642
15 Ville-Marie	764,544						12,818	1,247,034
16 D'Hochelega	2,882,946			1,678	6,601		55,184	4,616,974
17 Molsons	4,718,226		819,211	416	11,267	3,697	85,831	11,276,969
18 Merchants	7,347,551		679,399	1,047		375,806	241,981	15,036,434
19 Nationale	1,703,497			13,297		59,638		3,580,796
20 Quebec	4,027,281		54,187	46,816		253,459		8,140,112
21 Union	3,288,171				2,947	359,022		6,508,897
22 St. Jean	62,143			2,471			2,477	149,695
23 St. Hyacinthe	783,672							1,154,554
24 Eastern Townships	2,608,716					66,065		4,244,144
Total, Que.	63,537,444		1,667,744	99,392	75,286	1,214,127	558,630	115,599,039
25 Nova Scotia	5,818,342		21,504	717	105,827	229,716	152	9,763,337
26 Merchants of Halifax	3,921,895		58,150		125	58,424		6,826,340
27 Peoples	1,020,399		3,973				2,045	2,060,186
28 Union	1,113,737		11,119			108,062	13,916	1,920,912
29 Halifax B. Co.	1,819,583		20,000	1,616		64,510	324	2,878,328
30 Yarmouth	485,050							643,021
31 Exchange	59,478						586	151,891
32 Commercial, Windsor	385,948		20,472				386	565,291
Total, Nova Scotia	14,638,432		134,718	2,333	105,952	468,762	17,409	24,799,306
33 New Brunswick	1,131,666		69,013					2,296,180
34 People's	189,814		5,944					383,463
35 St. Stephen's	125,860	5,000	5,225		88		306	363,563
Total, New Brunswick	1,447,340	5,000	80,282		88		396	3,043,191
36 British Col.	1,005,859		29,888	7,212	8,999	5,130	282,377	6,391,871
37 Summerside, P. E. I.	42,145	13,191						123,480
38 Merchants, P. E. I.	15,272	10,045				1,117	394	222,184
Grand Total	120,164,326	28,240	2,686,202	115,580	220,985	3,040,222	1,172,322	238,316,844

Return of Bank British North America includes Canadian business only.  
 Bank of British Columbia bonus of 1 per cent equal in all to a dividend of 7 per cent per annum.  
 Imperial Bank bonus of 1 per cent equal in all to a dividend of 9 per cent per annum.  
 La Banque du Peuple resumed business.  
 Molson's Bank bonus of 1 per cent. equal in all to a dividend of 9 per cent per annum.

FISH—Owing to the unseasonable weather the demand for fresh varieties has fallen off, and if anything prices are in buyers' favor. In addition to quotations given elsewhere, we note fresh cod in barrels or cases, 3¼c; haddock, brls. or cases, 3¼c; fresh herrings, \$1.25 to \$1.50 per 100; tommy cods, \$1.50 per brl.; salmon, 12c per lb.; smelts, 6c per lb.; blotters, 00c to \$1 per box; human haddies,

6½ to 7c per lb.; smoked herrings, 10c per box.

GROCERIES—Very little business has been done during the week apart from that of a sorting-up character for the passing holiday trade. Sugars remain firm, with prices unchanged, and the same can be said of teas. Transactions in both have been limited and not likely to show much improvement for another ten days. This

applies as well to all other staples. Houses with a surplus of fancy lines and specialties have been running them off even at a slight reduction rather than carry them over stock-taking. Remittances for the week are reported quite fair and a good holiday trade has been done by retailers.

GREEN FRUITS.—The season is favorable for a large consumption, but the supply is ample and prices reasonable. We quote:

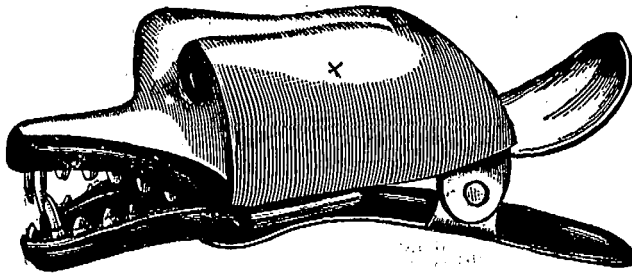
BANKS. ASSETS.	Specie.	Domini'n Notes	Deposits with Dom Gov't for s'tor'y of note or.	Notes & Cheq. on other bks	Loans to othr's in Can. secured	Dem. pay. on dem'd on fixed day with bks. in Can.	Bal. due from bks. in Can. in daily exch'ngs.	Bal. due from bks. not in Canada.	Due from Banker Ag in U. K.	Dom. Gov. Deb. or Stock.	Prov' or Pub. Sec's not Can.	Can., Brit. and other Railway Securities.	Call Loans on Bonds and Stocks
Toronto	\$ 625,270	\$832,068	\$74,215	\$ 803,242		\$ 63	\$ 830,992	270,864			\$280,837		\$ 688,980
Commerce	448,101	785,760	165,532	645,398		68,091	3,965,071	8,225		\$ 164,812	1,411,143	1,365,200	2,101,038
Dominion	438,866	479,401	75,000	423,071		125,154	1,060,407				334,049	2,041,709	1,828,498
Ontario	178,244	456,516	55,469	221,714		87,338	140,937				77,387	139,125	460,689
Standard	144,410	607,112	35,050	216,707		179,032					1,435,001		551,827
Imperial	434,627	982,553	80,000	340,087		806,601	18	739,441	66,019	112,466	1,521,914	798,508	970,619
Traders	100,287	323,480	31,469	139,141		162,767		32,710		302,560	243,574		1,097,462
Hamilton	197,456	375,384	60,000	152,158		126,262		351,096		1,500	260,150	641,961	1,356,556
Ottawa	140,823	254,500	53,000	98,487		136,616		108,384		173,300	19,565		305,603
Western	24,000	24,653	17,934	15,819		279,012	18,951	44,086		24,743	373,014		
<b>Total, Ont.</b>	<b>2,725,082</b>	<b>4,864,007</b>	<b>636,827</b>	<b>2,756,517</b>		<b>1,471,036</b>	<b>27,194</b>	<b>7,390,448</b>	<b>336,893</b>	<b>1,120,547</b>	<b>5,956,624</b>	<b>4,984,503</b>	<b>9,346,372</b>
Montreal	2,035,278	3,488,338	265,000	1,917,120		11,084	14,790	15,472,469	3,041,609	91,574	43,283	2,307,174	282,891
B. N. A.	352,223	875,101	63,784	215,160		2,334		707,184				222,041	418,825
Du Peuple	5,285	62,855	41,050	46,049		276,041		11,837					17,185
Jaco. Cartier	24,030	171,522	20,283	150,572			23,896	20,136	127,935				523,657
Ville Marie	16,472	46,371	20,000	64,897		8,421		10,282	2,740		5,894		64,786
D'Hoche-laga	88,864	640,283	34,040	226,154		9,779	10,530	156,951	36,660		95,332		680,787
Molson's	218,681	662,615	90,000	354,916		74,457	485	333,915		104,375	544,662	786,306	468,240
Merchants	422,360	1,190,452	159,312	567,159		124,973	753	1,645,551		1,032,147	418,446	130,175	1,293,794
Nationale	50,348	251,486	45,000	195,150		100,000	33,083	27,232		35,000			32,200
Quebec	113,955	626,579	40,000	298,556			1,348	77,338		148,433	289,326	301,486	1,443,868
Union	34,726	570,959	51,000	172,899		56,290	641	83,080			5,050		484,400
St. Jean	4,275	6,630	3,119	3,428		36,168		38,220					
St. Hyacinthe	10,139	16,773	13,795	44,903		55,060		1,237					48,868
E. Townships	108,993	111,151	44,111	51,808		461,315	7,234	393,644		13,000	56,166		
<b>Total, Que.</b>	<b>3,494,724</b>	<b>8,609,200</b>	<b>890,469</b>	<b>3,709,454</b>		<b>1,216,922</b>	<b>94,537</b>	<b>19,027,082</b>	<b>3,210,994</b>	<b>1,424,529</b>	<b>1,455,179</b>	<b>3,697,182</b>	<b>5,740,151</b>
Nova Scotia	251,345	607,148	61,380	231,921	23,240	65,601	4,348	425,778			773,737	1,290,290	761,059
Merchants	151,879	67,697	49,000	139,746		89,739		188,092		15,000	772,311	544,247	882,455
People's Bk.	35,291	138,951	26,023	45,717		22,888		13,886	5,231				1,679
Union	32,110	192,905	25,000	51,201		110,280		18,442		1,000			
Halifax B. Co.	55,679	146,630	25,000	77,664		21,536	880	67,087					35,771
Yarmouth	33,313	27,478	4,697	10,141		144,332		96,733	12,051	19,200	75,000		
Exchange	2,535	5,460	4,267	2,273		39,623		15,920					
Com'l W'deor	14,873	16,210	4,503	10,815		39,358		11,493	3,287				
<b>Total, N.S.</b>	<b>578,225</b>	<b>1,645,879</b>	<b>197,870</b>	<b>588,750</b>	<b>23,240</b>	<b>596,127</b>	<b>5,228</b>	<b>832,443</b>	<b>20,579</b>	<b>35,200</b>	<b>2,164,461</b>	<b>1,634,637</b>	<b>1,680,965</b>
N. Brunswick	125,354	195,364	22,822	40,230		38,778		238,885	12,161		16,252	444,932	336,939
Peoples	14,816	13,119	6,209	6,839		25,000		42,181	2,112		3,000		
St. Stephen's	8,945	9,475	6,015	13,669		15,702		41,945	159				
<b>Total, N.B.</b>	<b>148,475</b>	<b>217,958</b>	<b>35,046</b>	<b>60,793</b>		<b>79,480</b>		<b>323,011</b>	<b>14,432</b>		<b>19,352</b>	<b>444,932</b>	<b>336,939</b>
Bank B. Co.	345,285	686,087	47,775	63,293		420,210		193,717	1,835,899	250,000			
Sum'g P.E.I.	1,309	3,589	2,125	1,324		4,228		1,032					
Mrht. P.E.I.	6,667	5,232	4,512	13,516		7,423		6,177			4,700		
<b>Gr. Total</b>	<b>7,349,768</b>	<b>16,031,512</b>	<b>1,814,621</b>	<b>7,163,592</b>	<b>23,240</b>	<b>3,735,426</b>	<b>127,009</b>	<b>27,773,910</b>	<b>5,418,787</b>	<b>2,830,276</b>	<b>9,660,216</b>	<b>10,761,154</b>	<b>17,104,427</b>

BANKS. Assets con'd	Current Loans	Loans to Dom Govt.	Loans Prov. Govts.	Overdue Debts.	R.E. be- sides Bk. premises.	M'tg's on R.E. sold by Bank.	Bank Premises.	Other Assets.	Total Assets.	Liabi'ty's of Direct'rs & their firms.	Average specie for m'th	Average of Dom. Notes dur. month	Greatest amount of Notes in circula't'n dur'g m'th.
Toronto	\$10,923,232			26,132	\$ 190		\$200,000		\$15,003,090	330,091	625,007	\$ 932,230	\$1,638,900
Commerce	17,020,204			319,108	62,587	109,48	758,604	93,016	29,685,949	203,514	452,000	963,000	3,215,000
Dominion	7,614,027			99,832	12,098		263,303	6,971	14,792,507	413,000	435,000	405,000	1,126,000
Ontario	5,179,928			29,805	57,462	26,650	172,227	32,033	7,203,234	176,029	178,400	353,900	1,763,325
Standard	4,258,664			18,276			110,853	26,441	7,798,027	151,515	144,415	483,450	736,419
Imperial	7,921,783			68,266	62,808	86,675	814,585	36,975	14,841,732	95,671	432,715	980,505	1,578,070
Traders	3,458,414			6,659	19,070	815	124,022	18,040	6,660,427	201,495	101,000	336,944	693,200
Hamilton	5,204,593			58,413	4,400	18,531	273,032	71,146	9,345,838	29,977	197,000	310,000	964,000
Ottawa	6,922,319			46,662	16,673	1,690	127,000	306,618	8,709,521	63,361	142,211	295,552	1,311,820
Western	1,175,561			23,785	14,301			7,059	2,011,605	6,000	23,587	24,682	27,020
<b>Total, Ont.</b>	<b>69,048,608</b>			<b>696,988</b>	<b>249,589</b>	<b>244,015</b>	<b>2,344,145</b>	<b>608,359</b>	<b>115,459,980</b>	<b>1,670,653</b>	<b>2,731,328</b>	<b>5,048,263</b>	<b>12,436,751</b>
Montreal	32,285,651			309,901	112,666	5,997	600,000	589,040	62,235,672	1,925,000	2,030,000	3,769,000	5,212,194
B. N. A.	7,900,055	317,539		203,022	4,605	4,605	350,000	27,671	11,695,545	11,000	383,491	920,658	998,789
Du Peuple	2,286,700			1,919,709	141,537	105,547	353,560	109,504	5,338,946	168,911	5,204	101,309	108,357
Jaco. Cartier	2,773,654			51,510	96,930	45,038	109,746	125,852	4,247,793	153,068	243,793	143,044	497,012
Ville Marie	1,079,858			62,091	21,341	29,766	37,098	280,663	1,739,477	83,439	15,241	29,811	309,825
D'Hoche-laga	3,684,427			94,266	46,211	18,943	35,842	44,224	5,904,294	150,295	90,800	580,673	791,985
Molson's	10,965,313			145,134	59,015	4,291	190,000	7,156	14,944,435	159,238	216,651	562,178	1,384,032
Merchants	17,138,740			124,686	39,121	34,282	649,455	47,097	24,833,503	1,327,340	422,000	934,000	3,151,000
Nationale	3,907,792			61,327	15,093	92	123,159	25,004	4,892,014	346,000	75,000	244,000	1,038,000
Quebec	7,502,497			112,534	130,992	5,809	165,300	116,537	11,375,518	243,540	114,813	709,739	1,218,629
Union	6,151,583			200,079	124,191	3,732	202,043	3,734	8,145,412	292,155	35,168	346,007	1,175,330
St. Jean	296,793			26,897		8,573		9,937	423,934	21,037	4,300	6,100	82,016
St. Hyacinthe	1,222,502			45,951	16,683	3,445	17,665	10,829	1,563,140	3,375	11,173	15,903	311,129
E. Townships	5,052,139			64,484	44,674	57,021	116,239	10,899	6,597,544	276,935	104,020	110,463	958,381
<b>Total, Que.</b>	<b>104,227,614</b>		<b>317,539</b>	<b>3,434,530</b>	<b>861,504</b>	<b>327,166</b>	<b>2,852,276</b>	<b>1,399,247</b>	<b>163,988,428</b>	<b>5,216,294</b>	<b>3,518,204</b>	<b>8,491,233</b>	<b>17,762,689</b>
Nova Scotia	8,101,491			20,600	23,89	14,943	4,805	66,081	12,736,440	154,644	269,837	551,903	1,459,334
Merchants	5,996,745			93,810	15,507	11,000	59,500	13,29	9,345,114	321,898	158,909	625,000	1,097,270
People's Bk.	2,540,888			50,000	3,658	2,762		7,571	2,293	3,014,194	87,397	34,285	129,504
Union	1,928,827			17,909	10,856		62,000		2,631,395	185,300	32,140	120,552	427,142
Halifax B. Co.	3,044,230			19,335	7,095		1,800	6,000	3,785,893	20,122	50,491	151,580	492,127
Yarmouth	600,181			4,274	4,693		8,000		1,040,637	34,356	33,230	27,335	75,444
Exchange	346,462			6,389			23,578		445,820	49,363	2,963	5,081	37,217
Com'l W'deor	812,118			42,147	13,869		3,000	5,5	971,476	150,507	14,777	16,171	95,833
<b>Total, N.S.</b>	<b>23,370,942</b>		<b>122,319</b>	<b>159,358</b>	<b>54,353</b>	<b>5,805</b>	<b>284,609</b>	<b>30,859</b>	<b>33,951,297</b>	<b>1,003,327</b>	<b>696,623</b>	<b>1,627,016</b>	<b>4,239,362</b>
N. Brunswick	1,914,600			708			30,000	3,370	3,420,358	329,670	124,918	202,368	460,024</

**L. B. Abrahams,** 251 Centre St.,  
NEW YORK.

Patentee and Manufacturer of

Small Animal Headforms, Claws, Eyes, etc.



I beg to inform the trade that with increased space and facilities I am prepared to furnish the **FUR TRADE** with genuine RUBBER SKULLS as cheap as those of poor material and inferior finish. Being the patentee and first maker of Rubber Headforms, I can give the trade the benefit of my experience. Will cheerfully submit samples to convince you of these facts. Above is a cut, full size, of one of the designs I manufacture.

**TOWNSEND, HOSTETTER & CO.**

CHICAGO, ILL.

MANUFACTURERS OF **SIGNS** of every description.

Brass, Glass & Iron.

Samples & Designs Furnished Free

Write for Prices.

**PETROLEUM**—Canadian is firm, and the demand for crude somewhat greater than the supply. The short days necessitate a large consumption, and refiners state they can use all that is being produced, and in some cases are drawing upon stock in reserve. The American market remains weak, but with prices unchanged. We quote Canadian 14 1/2¢ car lots, 16¢ in smaller quantities; water white, 18 1/2¢ by the car and 19 1/2¢ in smaller lots; American, 17¢ in car lots, 18¢ in less quantities; astral, 19 1/2¢ to 20 1/2¢.

**POUTRY AND GAME**—Receipts have been very large, and the market at the time of writing is badly glutted. There has not been sale for one-third of the supplies offering, and unless cold weather sets in at once it looks as if a large percentage would go to waste. Prices are very unsettled and difficult to quote with any degree of certainty. Turkeys are offering at 5 to 8 1/2¢; geese and chickens 4 to 6¢, while ducks are only in moderate supply and 7 to 8¢ can be realized. Partridges are very plentiful and hard to realize more than 40 to 45¢ for choice birds, while even lower prices would have to be accepted if sales were forced. The supply of venison is greater than the demand, and saddles are quoted at 5 to 8¢, with carcasses at 2 1/2 to 4 1/2¢.

**PAINTS AND OILS**—Prices are nominal and no business of any moment passing. Accounts for the year are now being squared up, and few orders are looked for until the travellers get out in January for the spring trade.

**PROVISIONS**—The butter market is dull for anything except choice, which is in fair request for city trade at 19 to 21¢. Rolls of first quality bring 15 to 16¢, and some winter creamery put up in neat 5 lb. boxes has sold for city consumption at 20 to 21¢. In cheese there is very little movement and prices are largely nominal. The mild weather has brought with it a more plentiful supply of eggs, although all strictly fresh stock is picked up readily at 21 to 23¢, while held goods range from 12 to 15¢, according to quality. Western limes are dull at 13 to 13 1/2¢, and preference is given Montreal limes, which are selling to the jobbing trade at 14 to 15¢.

# ROYAL SCALP FOOD

Price \$1.00  
6 Bottles \$5.00 Exp. Pd.



**ONE HONEST MAN  
AND BUT ONE RELIABLE  
HAIR FOOD.  
NO DYE.**

We feed the Hair that which it lacks  
and nature restores the color.

**THEORY.**

ROYAL SCALP FOOD destroys the diseased germs of the scalp and a healthy action is set up.

It contains the principal properties of the hair that are necessary to its life without which it will not grow. It fertilizes the scalp the same as you do a field of corn and growth is certain. It invigorates the sluggish scalp, cleanses it and thoroughly eradicates all dandruff, which is the forerunner of baldness.

It is the ONLY remedy ever discovered that will restore the Life, Beauty and Natural Color to the hair without harm. MAIL ORDERS PROMPTLY FILLED. SEND FOR FREE PAMPHLETS. STATE AND LOCAL AGENTS WANTED.

**CURES BALDNESS,  
STOPS FALLING HAIR,  
CURES DANDRUFF,  
RESTORES FADED AND  
GRAY HAIR TO NATURAL  
COLOR AND VITALITY.  
PERFECTLY HARMLESS.**

**WARRANTED.  
CLEAR AS WATER.  
NO SEDIMENT. NO LEAD,  
SULPHUR OR CHEMICALS.**

**ROYAL SCALP FOOD CO.  
Box 305, WINDSOR, ONT.**

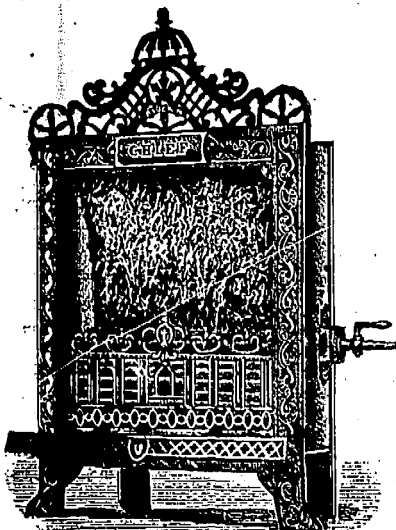
THE ELECTRIC

## Oil and Gas Stove Works.

I. BLOCK, Proprietor.

No. 295 Pearl St.  
New York.

Between Beekman and Fulton Streets.



TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, Dec. 26, 1895.

While wholesale trade has been quiet and without feature, there has been a large volume of business transacted by retailers. Probably a larger Christmas business than usual has been done. Wholesalers are taking stock and the year's trade is likely to be satisfactory. There should have been some money made in dry goods, as mill quotations have steadily advanced. The money market is quiet at unchanged rates, prime paper is discounted at 6 and 7, and call loans on stocks are quoted at 4 1/2 per cent. The stock market shows some important changes. Nearly everything is lower, the selling being in sympathy with the collapse in prices of American se-



Height 7 feet 4 in.  
Width 8 feet.

No A

Each Mirror Pivoted in  
Centre of Top & Bottom



# THE WILLARD

## TRIPPLICATE MIRROR

Is acknowledged by the Leading Cloak and Clothing Houses to be the only complete Triplicate Mirror made for their business. When closed each mirror shuts up in front of the other and only takes up the room of one cheval, showing glass on both sides.

No narrow plates to cut off the figure.  
Three mirrors in one.  
Can be moved to any part of the show-room.  
An ornament to any department.

Manufactured Exclusively by

The Willard Mirror & Frame Mfg. Co.

257 Canal St., New York City, U.S.

SEND FOR BOOKLET, "MIRRORS AND MIRROR TALK."

### TO LET.

On St. Catherine Street, that centrally situated shop or store, Number 2354, adjoining the drug-store of J. A. Harte, corner of Metcalfe Street.

Apply to M. S. FOLEY,  
Editor of the Journal of Commerce,  
171 St. James Street, City.

curities late last week. Montreal sold at 216, Commerce at 136, Imperial at 182, C.P.R. at 49, Cable at 151, Toronto Ry. at 70½, Western Assurance at 165, Gas at 200, Incandescent higher at 137, Dominion Savings sold at 80½, Huron & Erie (20 p.c.) at 154.

**BUTTER, &c**—The market is quiet and steady. Choice dairy tub is quoted at 16c to 17c, and rolls at 15 to 16c, medium tub 10 to 12c; and creamery from 20 to 22c, the latter for rolls. Eggs are firm, with sales of ordinary in case lots at 18c, and new laid at 22c to 25c. Cheese is steady, with September and October makes jobbing at 9½ to 10c.

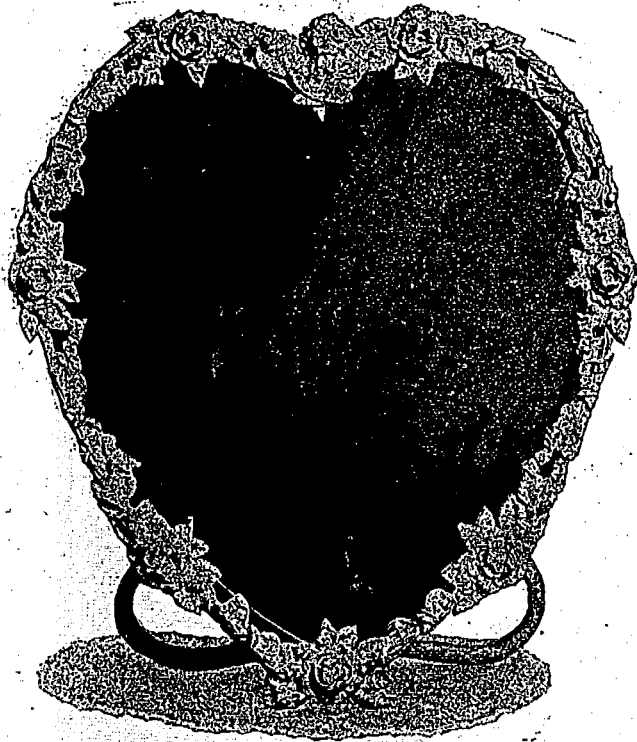
**DRESSED HOGS**—The receipts this week have not been as heavy as last week, and prices are maintained. Cars of choice packing hogs bring \$4.50 to \$4.60, and heavy \$4.25.

**FLOUR AND GRAIN**—The flour trade is dull, it is very difficult to make sales, and straight rollers are nominal at \$2.80 to \$2.95 west. Manitoba flours are quoted at \$3.85 to \$3.90 for patents and at \$3.50 to \$3.60 for strong bakers. Wheat is about steady, with a limited demand. White is quoted at 65c on the northern and red at 63c west. Manitoba No. 1 hard is held at 71c to 72c Toronto freights, and at 67c Midland. No. 1 Northern sold at 70c West. Barley dull with No. 1 quoted at 44 to 45c, and extra choice at 47c. No. 2, 38 to 40c, and feed 29 to 30c. Oats are steady at 22½ to 23c on the Northern and 21½ to 22c west for white. Peas dull, with sales north and west 49c. Rye is quoted at 47c outside and corn at 83 to 83½c. Buckwheat 82½c to 83c. Bran is quoted at \$11.50, Toronto freight and shorts at \$11.50 to \$12.50 west. Oatmeal dull at \$2.90 to \$3.00 an track.

**GROCERIES**—Trade continues fair and prices generally firm. Granulated sugars sell at 4½c and yellows at 3½ to 4c according to quality. Dried fruits firm, with Valencia off stalks selling at 5 to 5½c, and layers at 6½c. Currants 4 to 4½. Teas unchanged, with fair demand for medium grades. Rio coffees 19 to 21.

## Well . . .

We are doing some business with our English Cousins  
—which pleases us.—



Have heard that  
our goods are  
finding favors.  
Don't see how it  
could be  
otherwise.

The Mauser  
Manufactu'g Co.

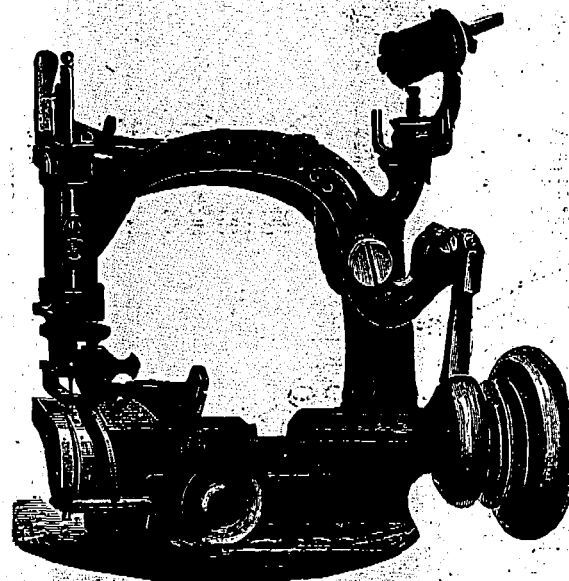
Sterling Silver only.  
SILVERSMITES.

Factory  
and Salesroom:  
14 East 15th St.  
West of Tiffany's,  
NEW YORK.

JOS. A.  
BRAUTIGAM,

Machinist and Manufactur-  
er of Special  
Machines for Hat  
Manufacturers.

143 & 145 ELM STREET  
NEW YORK.



SPECIAL—Straw Hat Sew-  
ing, Wiring and Binding, Tip  
Plating, Sweat Leather Stit-  
ing, Flanging, Turning,  
Beveling Machines, etc.  
Machines of every descrip-  
tion designed and manufac-  
tured.

Send for Catalogue.

**SURETYSHIP.**

The only Company in Canada confining itself to this business.

**The GUARANTEE Co.**  
OF NORTH AMERICA.

Capital Authorized, - - - - \$1,000,000  
Paid up in Cash (no notes) - - 304,600  
Resources, - - - - 1,225,572  
\*Deposit with Dom. Gov't, - - 57,000

**THE BONUS SYSTEM**

of this Company renders the Premiums in certain cases annually reducible until the rate of One-half per cent. per annum is reached. This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

Over \$1,140,000 have been paid in Claims to Employers.

President and Managing Director:

EDWARD RAWLINGS.

Vice-President, - - - - WM. J. WITTHALL  
Secretary and Treasurer, - - ROBERT KERR.

SELKIRK CROSS, O. G., Counsel.  
RIDDELL & COMMON, Auditors.

**HEAD OFFICE:**

Dominion Square,  
Corner Metcalfe St., **MONTREAL**

\*N.B.—This Company's Deposit is the largest made for Guarantee business by any Company, and is not liable for the responsibilities of any other risks.

**BAYLIS MFG. CO'Y**

Manufacturers of

Varnishes, Japans,  
White Lead,  
Colored Paints  
Dry Colors, Printing Ink,  
Machinery Oils and Axle Grease.  
And Dealers in

Painters' & Printers' Materials Generally

16 to 28 NAZARETH STREET,

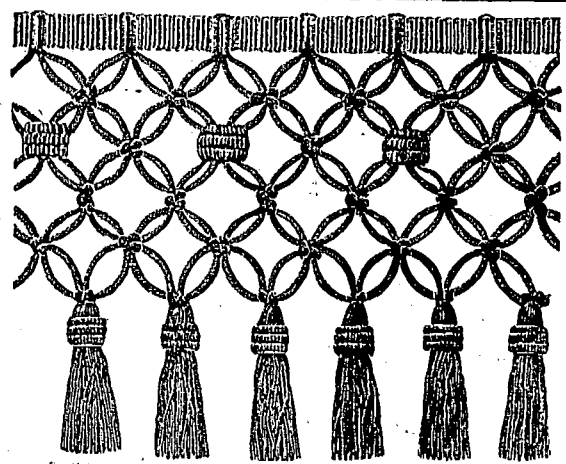
**MONTREAL.**

—BOOKBINDING—

**JOB PRINTING OF ALL KINDS**  
DONE AT THE  
**JOURNAL OF COMMERCE.**

**STOCKS AND BONDS.**

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent Price Dec. 26.	Cash value per S.
British North Am.....	243 1/2	4,866,666	4,866,666	1,338,333	2 1/2	Apr. Oct.	240	684 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,300,000	3 1/2	June Dec.	134	184 60
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	245	122 50
Du Peuple.....	.....	.....	.....	.....	.....	.....	6	3 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3 1/2	Jan July	135	67 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	153	153 00
Hochelaga.....	100	800,000	800,000	320,000	3 & 1	June Dec	125	125 00
Imperial.....	100	1,963,600	1,962,700	1,166,175	4	June Dec	152	152 00
Jacques Cartier.....	25	500,000	500,000	325,000	3 1/2	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	161	161 00
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3 1/2	Apr Feb	163	163 00
Molson's.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	179	89 50
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	214	428 00
Nationale.....	30	1,200,000	1,200,000	30,000	.....	.....	70	21 00
New Brunswick.....	100	500,000	500,000	225,000	5	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	50	60 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	.....	.....
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	155 1/2	155 75
Quebec.....	100	2,500,000	2,500,000	600,000	3 1/2	June Dec	115	115 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	163	163 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	238	238 00
Traders.....	100	700,000	700,000	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 70
Union of Can.....	100	1,200,000	1,200,000	220,000	3	Jan July	97	97 00
Ville Marie.....	100	500,000	479,623	10,000	3	June Dec	72 1/2	72 50
Agri. Sav. and Loan Co.....	50	630,000	626,006	120,000	3	Jan July	.....	.....
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	155	155 00
Brit. Can. Loan & Inv. Co.....	100	1,620,000	398,493	112,000	3 1/2	Jan July	109	109 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3 1/2	July	.....	.....
Building and Loan Assoc.....	25	750,000	760,000	124,075	3	Jan July	50	20 00
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	3	Oct	58	58 00
Can. Landed & Nat'l Inv't Co	100	2,008,000	1,004,000	350,000	3 1/2	Jan July	108	108 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	145	72 50
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3 1/2	June Dec	118	54 00
Central Can. Loan & Sav. Co.	100	2,500,000	1,200,000	324,007	3	Jan July	120	120 00
Dominion Sav. and Inv. Co.....	50	1,000,000	632,412	10,000	3	July Dec	61	40 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan-Qtly	126	63 00
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	92 1/2	92 50
Farmers' Loan and Sav. Co.....	50	1,057,250	611,430	146,195	3 1/2	May Nov	100 1/2	50 25
Freehold Loan and Sav. Co.....	100	3,223,500	1,319,100	659,550	4	June Dec	110	110 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	330,227	3 1/2	Jan July	115	115 00
Home Sav. and Loan Co.....	100	2,000,000	200,000	175,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	164	82 00
Imperial Loan and Inv. Co.....	100	840,000	703,558	164,054	3 1/2	Jan July	105	105 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	3	Jan July	115	115 00
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mch Sep	109	54 50
London Loan Co.....	50	679,700	659,050	74,000	3	Jan July	104	52 00
Land. and Ont. Inv. Co.....	100	2,750,000	559,000	160,000	3 1/2	Jan July	110	110 00
Manitoba & North-W. Ln Co.	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	164 1/2	65 00
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	5	April Oct	195 1/2	79 40
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	217 1/2	105 63
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	125	125 00
Merchants M'F'g Co.....	100	600,000	600,000	.....	4	Feb Aug	120	120 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch Sep	134	33 50
Ont. Indus. Loan and Inv.....	100	466,800	314,316	190,000	3	Jan July	30	30 00
Ont. Loan and Deb. Co.....	50	2,000,000	1,300,000	450,000	3 1/2	Jan July	125	62 50
People's Loan and Dep. Co.....	50	600,000	500,000	115,000	.....	Jan July	40	20 00
Real Est. Loan Co.....	40	581,000	321,880	50,000	2	Jan July	65	32 50
Richellen and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	95	95 00
Toronto Electric Light Co.....	100	500,000	20,000	20,000	2	Quarterly	126	126 00
Toronto Street Railway.....	100	6,000	.....	.....	Nil	.....	70 1/2	70 87
Union Loan and Sav. Co.....	50	1,000,000	679,645	260,000	4	Jan July	115	55 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	5	Jan July	147	73 50
Western Loan & Trust Co.....	50	1,000,000	27,000	18,000	3 1/2	June Dec	98 1/2	49 25
Windsor Hotel.....	.....	.....	.....	.....	.....	.....	50 1/2	50 1/2



We make  
**100 STYLES.**  
SEND FOR OUR 1896  
SAMPLES.

**W.H. HUTCHINSON,**  
Manufacturer of  
**Canopy Top Fringes**  
and **Hearse Trimmings,**  
ROCHESTER, N. Y.

**LEATHER**—Business fairly active for seasonable goods and prices generally unchanged.

**HIDES AND SKINS**—Hides are steady with cured quoted at 6c. Green unchanged at 5c for No. 1 and 4c for No. 2. Sheepskins unchanged at 80c. Calfskins unchanged at 6c for No. 1 and 5c for No. 2. t allow is quoted at 4 1/2c to 5 1/2c.

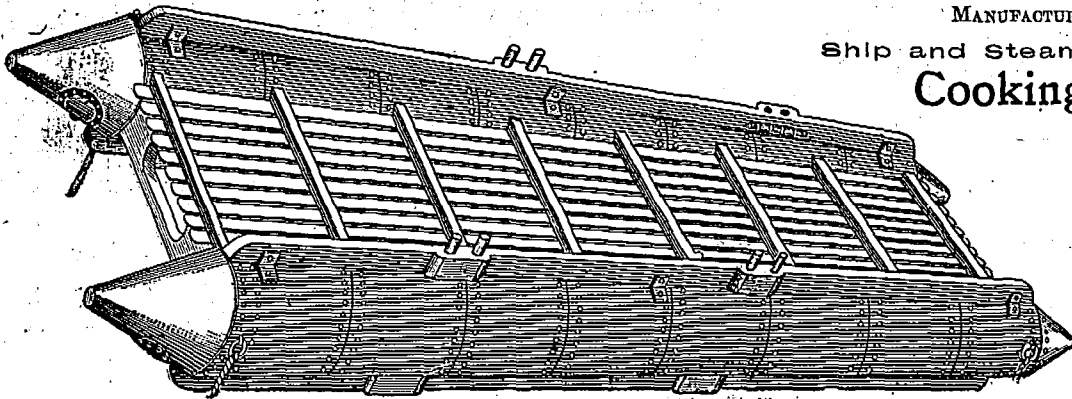
**LIVE STOCK**—Trade very dull. Butchers cattle are quoted at 3 to 3 1/2c for good to choice, 2 1/2 to 3 1/2c for medium and 2 to 2 1/2c for inferior. Sheep dull at 2 1/2c to 3c and lambs firm at 2 1/2 to 3 1/2c per lb. Hogs firmer at \$3.50 to \$3.60 for the best weighed off cars, \$3.25 for thick fat, and \$3.00 for stores.

**PROVISIONS**—Trade quiet and prices steady. Mess pork jobs at \$13.50 and short cut at \$14.50 to \$14.75. Shoulders at \$12.50. Hams 9 1/2 to 10c and lard from 7 1/2 to 8 1/2c, according to size of package. Rolls at 7 1/2c backs 9 1/2 and bellies 10c. Long clear bacon 6 1/2 to 7c. Beans \$1.00 to \$1.15. Potatoes unchanged, car loads selling at 20c per bag on track.

**WOOL**—Business quiet; fleece nominal at 24c, and fine clothing 23 to 24c. Pulled wools steady at 21 1/2 to 22c for supers, and 23 to 24c for extras.

**H. C. CALKIN, JR.,**  
CALKIN'S PATENT METALLIC LIFE RAFT.

No. 177 Christopher St.,  
NEW YORK. Near West St.



MANUFACTURER OF  
Ship and Steamboat  
**Cooking Ranges.**

Bake Ovens,  
Steam Boiler &  
Kitchen Furni-  
ture,  
Coppersmith  
and Plumber,  
Steam and Gas  
Fitter,  
Sheet Iron, Tin  
and Brass  
Worker.

**LEHIGH VALLEY CREOSOTING COMPANY,**

Office: No. 1 Broadway, New York. o Works: Perth Amboy, N. J.

Built in 1886 by the Lehigh Valley Railroad Company.  
Leased and operated by the Lehigh Valley Creosoting Co., incorporated 1887.

Lumber, Piling and Ties treated with Dead Oil  
of Coaltar (Creosote.) Creosoted Lumber,  
Piling and Ties Furnished.

Rail Connection at Perth Amboy with Lehigh Valley Railroad, Pennsylvania Railroad, and Central R.R.  
of N.J. Direct Water communication from New York Bay.

Creosoting is employed successfully in the protection and preservation of Timber used for:

- |              |                     |                       |             |
|--------------|---------------------|-----------------------|-------------|
| Breakwaters, | Floating Elevators, | Underground Conduits, | Buildings,  |
| Coal Docks,  | Dry Docks,          | Foundation Timbers,   | Coal Bins,  |
| Bulkheads,   | Dredges,            | Telegraph Poles,      | Box Drains, |
| Wharves,     | Vessels,            | Paving Blocks,        | Bridges,    |
| Dykes,       | Scows,              | Cross Ties,           | Trestles,   |
| Cribs,       | Boats,              | Fence Posts,          | Culverts.   |

This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the most effective process for marine works and timber in very wet situations.

Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well done, is certain. Introduced in England over 60 years ago and since thoroughly tested in all parts of the world.

Address: H. COMER, sup't

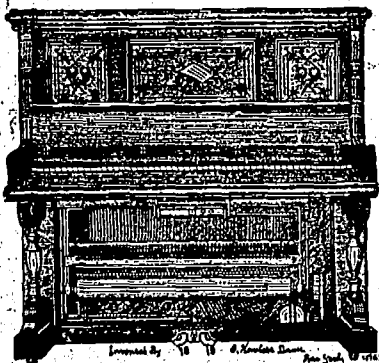
Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.

**Electric  
Self-Playing  
Piano Co.**

333-335 W. 36th ST..

NEW YORK.



Our attachment can be applied to any Piano.  
Uses small indestructible Music Rolls.  
No clumsy, unsightly music drawer.  
Positively the only genuine Electric Piano  
Attachment on the market.  
Our Mandolin Attachment can be applied to  
any piano.

→ Price, \$15.00 ←

Liberal discounts to the trade.  
Catalogues and prices furnished

**BUHRING WATER PURIFYING CO.,**

1389 BROADWAY,

New York City.

Manufacturers of the

**Celebrated Buhring  
Water Purifying Machines.**

Send for Catalogue.

**George Blache,  
MERCHANT-TAILOR,**

141 St. James St., MONTREAL.  
St. Lawrence Hall Building.

Far Lined Overcoats my Specialty.  
Mail orders promptly attended to.

**THE HEARLE MANUFACTURING CO.,**

84 to 88 St. Urbain St., - Montreal

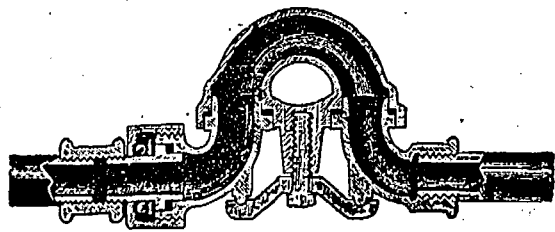
Manufacturers  
of **FINE TOILET SOAPS,**

Special Prices to Wholesale Trade.  
Correspondence Solicited.

**MONEY MAKING WOMEN.**

Prizes were recently offered by the *New Herald York* for the best suggestions coming from women whereby one of their own sex could make a successful start in business with a capital of \$100. A number of letters were received, and various plans recommended. While the most of them were in favor of either taking boarders or starting a laundry, quite a few showed ideas of a more advanced kind. One for instance suggested that a book agent on a bicycle would prove a novelty and pay well in health, as well as money to the enterprising new woman who would undertake it, and no doubt it would. Another gave her experience in owning a hair-dressing parlor for women and children. One reported that she came from New England with \$50, and a good knowledge of baking; opened a place of her own and now has a clean profit of \$15 per week over all expenses and a growing business on her hands. Another became a stenographer and after working a few years for other people opened an office of her own. She says she now supports her self and family, and if necessary could support a husband as well. This one is commended to young men seeking a wife. A woman who confessed her fondness for seeing the interior of houses; proposed to open an office and undertake the renting of flats and apartments for people who were too busy to attend to it for themselves.

# SUYDAM FLEXIBLE METAL PIPE JOINT



## WHAT IS THIS FLEXIBLE JOINT ?

It is an absolute steam joint under any steam pressure  
 It is a practical flexible coupling for metal pipe.  
 It will allow the joining of iron pipes so that the sections may be easily moved in any direction at will or rotate on a swivel.  
 It is more durable and less expensive than rubber hose

**THE GILBERT BROS. ENGINEERING CO., LIMITED,** SOLE MANUFACTURERS FOR THE DOMINION  
 2666 Notre Dame St., - MONTREAL!

## Canadian Patent For Sale.

Made by Machine of Best, soft Bessemer Steel: the Heel Calks to be turned over by the Horseshoer.  
 IF YOU VALUE YOUR HORSES, WRITE TO US!

The cost of this Shoe is no higher than the ordinary pattern and it is much lighter. The nailholes are punched in such a manner, that the nails cannot be driven in any other but the proper direction.



This shoe combines all the advantages of, and the requirements on a perfect horseshoe without any disadvantages.

The "Anti-Slip" Horseshoe Company, Address: ADAM E. SCHATZ, Pres. Rooms 16B World Building, NEW YORK.

## Notice of Partnership.

The firm of Messrs. George Ross Robertson & Sons, Insurance Agents and Brokers, will be continued under the same name and style by Mr. George Ross Robertson and Mr. William S. Robertson, sons of the late senior partner, 11 Hospital Street, North British Chambers.

The members now constituting the firm desire to avail themselves of this opportunity to express their thanks for the very kind patronage hitherto extended the firm and especially to the late senior member, who for the past thirty years has had the confidence of the insuring public. They also desire to express a hope that the same kind patronage may be extended to them in the future, and they will endeavor to fulfil the duties which now devolve upon them to the best of their ability.

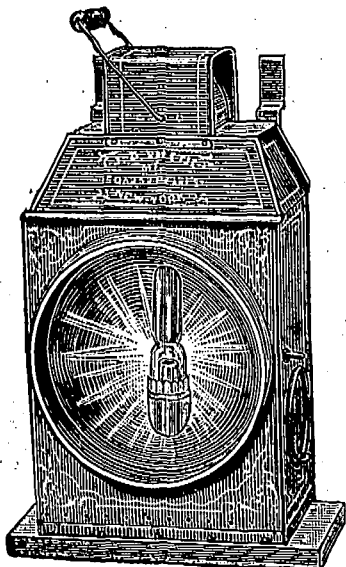
The firm represent as formerly, the following first class companies having total assets of over \$250,000,000.

All business will be attended to as promptly as heretofore.

- NORTH BRITISH & MERCANTILE INSURANCE COMPANY.
- ROYAL.
- LIVERPOOL & LONDON & GLOBE.
- COMMERCIAL UNION.
- CALLEDONIAN.
- LONDON ASSURANCE CORPORATION.
- WESTERN.
- ATLAS.
- NATIONAL OF IRELAND.
- PHENIX OF HARTFORD.

The above will evidence the great facilities afforded for placing large lines of insurance.

Geo. Ross Robertson,  
 William S. Robertson,  
 11 HOSPITAL STREET,  
 MONTREAL.



Smith OF New York.

CHARLES G. SMITH,

MANUFACTURER OF

SMITH'S PATENTS CENTRE

CAR-LAMPS and HEAD-LIGHTS,

Lamp Fixtures of all Kinds.

350 & 352 Pearl St., NEW YORK CITY.

Alex. McKay,  
 BOILER MAKER,  
 Land and Marine Boiler Repairing a Specialty.  
 Also Tanks, Cisterns, Stacks, Hot Water Boilers and all kinds of Sheet Iron Work.  
 612 Demontigny St. East, - MONTREAL.  
 All orders promptly attended to.

The **SYMPHONY**, A Home Orchestra.

Opera's, Waltz's, Nocturne's, Etc.



WILCOX & WHITE ORGANS are superior.

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

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

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

**PRICES, \$175.00 TO \$800.00.**

Send for Illustrated Pamphlet, showing hundreds of names of purchasers and full description of this musical wonder of the nineteenth century.

Address:

**Wilcox & White Organ Co.,**

Established 1876. MERIDEN, CONN., U.S.A.  
123 Fifth Ave. New York.

If you have not seen it you should do so.

REFERENCES:

- LAURENT, LAFORCE & BOURDEAU, 1691 Notre Dame St., Montreal.
- JAMES COOPER, 164 St. James St., Montreal.
- GEO. WOOLSON, 186 Queen St., Toronto.
- WM. LASH, St. Johns, N.F. and thousands of others.

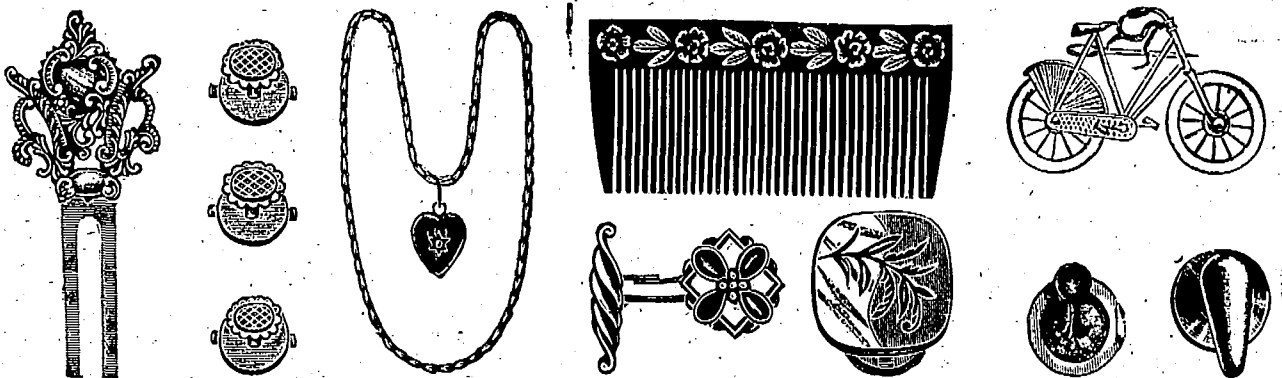
ESTABLISHED 1876.

# NEWWITTER & ROSENHEIM,

Makers of **Novelties in Jewelry** for the Dry Goods and Gents' Furnishing trades

Factory: PROVIDENCE, R.I. 513 BROADWAY, NEW YORK.

Our new lines of NOVELTIES IN JEWELRY for the fall season now ready and consist. entirely of Up-to-date Sellers.



Orders sent us will receive careful attention. (References required.)

COME AND SEE US.



## Lehman's \* Heaters

FOR CARRIAGES & SLEIGHS.

12 Hours Heat for Two Cents.

75,000 now in actual use.

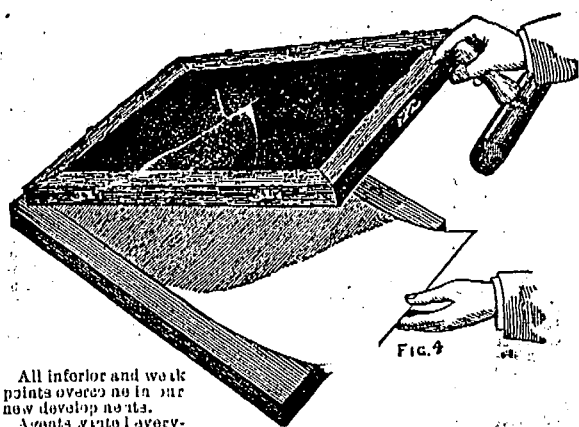
USED BY ALL LEADING LIVERY STABLES AND PROMINENT OWNERS OF CARRIAGES THROUGHOUT THE UNITED STATES. SOLD BY HARNESS AND CARRIAGE DEALERS.

Send for Circular with Price List.

# LEHMAN BROS.

10 Bond Street, NEW YORK CITY.





**GET**  
The Latest and Best  
Duplicating  
Apparatus,  
THE **Lineograph**

Money Saving, Simple, Durable, Rapid Machine. Copy written by hand or typewriter  
2,000 Copies from originals, the last copy as plain as the first. Send for prices.

**LINEOGRAPH CO.,**  
30 Vesey St., New York.

Indorsed by thousands. Once used always used. It has no superior.

FIG. 7

All inferior and weak points covered in our new development.  
Agents write to everywhere.

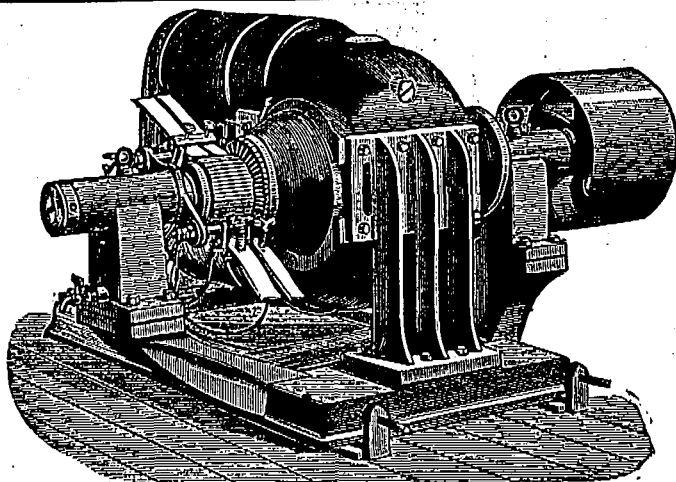
MANUFACTURERS OF

**Constant Potential Dynamos and Motors** of all sizes & voltage for lighting and power

ADVANTAGES OBTAINED:

Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking consequently small wear of Commutator and brushes.

Perfectly self regulating and so simple any man of ordinary ability can run them.



**W. KAY ELECTRICAL MANUFACTURING CO.,** 263 James Street, North, Hamilton, Ont.

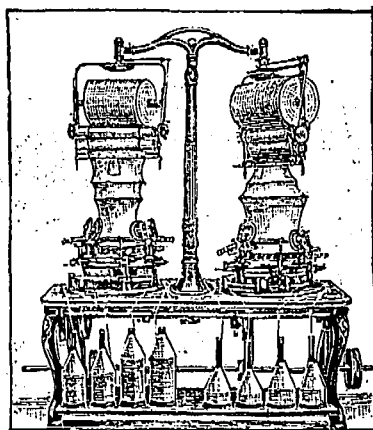
ESTABLISHED 1846.

**Tompkins \* Bros.**

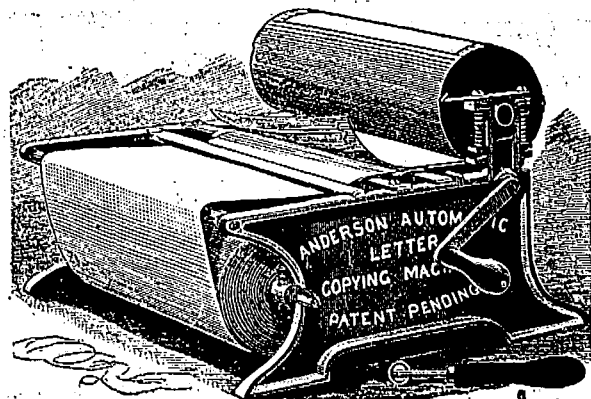
TROY, N.Y.

Manufacturers of

**KNIT  
GOODS  
MACHINERY.**



Tompkins' Upright Rotary Knitting Machine.



File Copy and 11 Letter Together.

**Anderson Automatic Letter Copier.**

Copies 20 letters a minute at cost 1c. for paper. No indexing—No book.

NICKEL PLATED.

For Sale by all Stationers.

AGENTS WANTED.

Write for Circulars

N.Y. OFFICE:

43 Leonard St., Room 317

GRATEFUL—COMFORTING.

**EPPS'S COCOA**

BREAKFAST—SUPPER.

"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocoa, Mr. Epps has provided for our breakfast and supper a delicately flavoured beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—*Civil Service Gazette.*

Made simply with boiling water or milk. Sold only in packets, by Grocers, labelled thus:

**JAMES EPPS & CO., Ltd.,** Homœopathic Chemists London, England.

**WM. PARKS & SON,**

Limited.

ST. JOHN, N.B.

**Cotton Manufacturers.**

AGENTS—WM. HEWETT, 30 Colborne St., Toronto  
DAVID KAY, Fraser Building, Montreal.  
JOHN HALLAM, Toronto.

Special Agent for Beam Wars for Ontario.

Mills—New Brunswick Cotton Mills  
St. John Cotton Mills.

**\$5,000 WANTED,**

Communication with a well trained business man, one who can speak both languages fluently, command \$5,000—and be fully competent to take entire charge of Montreal branch. The amount specified above will be covered twice over with the proper party. Address: "Manufacturer."

Office, "JOURNAL of COMMERCE," Montreal, Que.

A NOVEL INVENTION.

One of the most interesting inventions is a car boat which is in use on two lakes in Sweden and which are connected by a neck of land. The steamboat starts on its trip at the end of one lake, and on arriving at the other it is steered into a slip very little wider than itself. By an ingenious mechanical device a pair of iron wheels are now thrown into gear as the car touches the land and the bow moves gently forward. Hind wheels are in turn thrown into gear, and the boat now becomes a railway car speeding over the iron track until she reaches the other lakes where her gearing is again shifted and she becomes once more a steamer.

AERIAL NAVIGATION.

Edison, the great inventor, is trying to solve the problem of navigating the air. His idea is not new, it is true, being that of a literal ship, with sails and ballast, but the way he would make it rise and move is new.

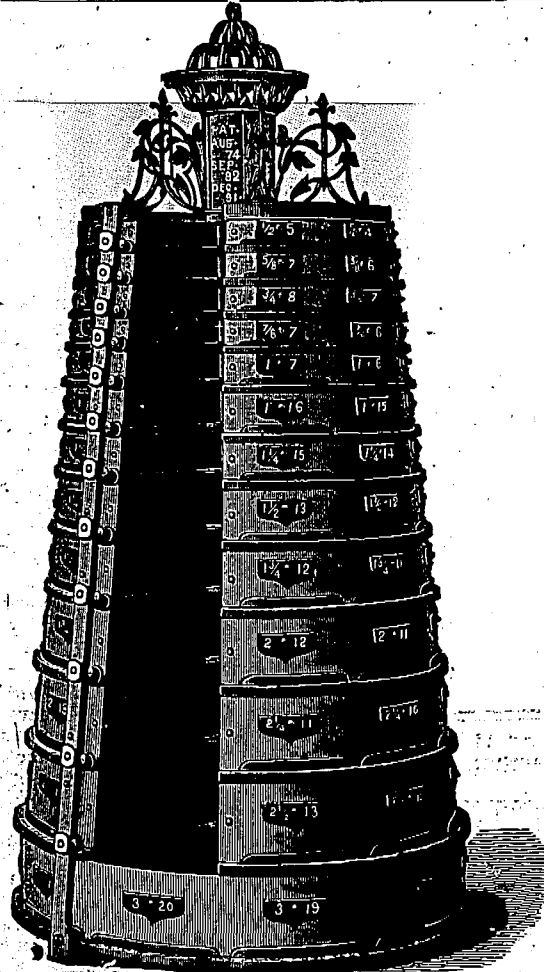
He declares that the aeroplane will never be a success because it is so heavy it cannot be managed; neither will the car upheld by a gas balloon, because it cannot be steered. He would cut the knot by making the sails gasbags. There would be a mainail, topsail and jib. Each of these would be simply a bag of gas, in the shape of a sail.

When they were inflated, they would cause the ship to rise. Once in the air it would be propelled by the wind, just as a sailing vessel in the water is. By means of the sails it could be steered and controlled precisely as the ship in the water is. Thus he would dispense with all batteries, steam engines or other motive power and trust to the wind. If one wished to go very fast, he could rise higher from the earth. Edison thinks that the time will come when we shall have yacht races in the air.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DECEMBER 26, 1895.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.				
		Mens.	Boys.	Youths.			\$ c.	\$ c.			\$ c.	\$ c.			
<b>Boots and Shoes.</b>															
Brogans or Cobourgs		\$0 80	1 00	\$0 60	\$0 85	\$0 55	\$0 80	Roast Chicken 1-lb tins..		3 25	0 00	Soda Ash.....	1 30	2 00	
Split Balmorals		1 10	1 40	1 00	1 20	0 70	0 80	Roast Turkey, 1-lb tins..		2 25	0 00	Soda Bicarb.....	0 70	0 80	
Kip		1 20	1 50	1 00	1 25	0 75	1 10					Sal Soda	0 70	0 80	
Buff		1 35	2 00	1 10	1 50	0 90	1 15					" Concentrated	1 50	2 00	
Calf		2 15	3 25					<b>Brooms.</b>							
Calf Congress		2 25	3 50	0 00	0 00	0 00	0 00	Rose 4 varn. hand heavy..		3 25	0 00	<b>Dyestuffs.</b>			
Split Boots		1 40	2 00	1 25	1 50	0 85	1 10	Pansy 4 " " medium		3 00	0 00	Archil. con.....		0 27	0 29
Kip		2 00	3 00	1 50	2 00	1 00	1 00	Thistle 4 " " "		2 60	0 00	Cutch.....		0 07	0 08
Grain		2 25	3 00					" B 4 " stained		2 70	0 00	Ex. Logwood.....		0 10	0 15
Felt Boots, half fox		\$1 60	2 10	do full \$1 75, \$2 50				Shamrock A 4 " stgs.		3 25	0 00	Chips.....		2 00	2 50
<b>Fegged.</b>															
Split Batts or Bals		0 80	1 00	0 70	0 80	0 55	0 65	" B 4 " " stained		2 70	0 00	Indigo (Bengal).....		1 50	1 75
Kip Pebbled or Buff Bals		0 90	1 10	0 80	1 00	0 65	0 75	" B 4 " " varn han		2 65	0 00	Indigo Madras.....		0 70	1 00
Pebbled Button, Machine Sewed		1 00	1 25	0 85	0 90	0 70	0 80	" B 4 " " stained		2 40	0 00	Gambier.....		0 07	0 08
Glazed Buff Button		1 00	1 25	0 85	0 90	0 50	0 70	Daisy A 3 stgs varn handle		2 40	0 00	Madder.....		0 10	0 15
Goat		1 25	2 00	1 15	1 50	0 80	1 35	" B 3 " " stained		2 10	0 00	Sumac.....		62	70 00
Polish Calf		1 25	2 00	1 00	1 75	0 90	1 35	Tulip No. 1 8 stgs " "		1 90	0 00				
French Kid		1 85	3 50	1 90	2 50	1 40	1 75	" 2 2 " " "		1 60	0 00				
Dongola Kid		1 25	2 00	1 00	1 50	0 75	0 90	Curling 4 " "		2 65	3 50				
<b>Mens' Calf, Bals. Cong or Butt. Goodyear Welt</b>															
		0 80	1 00	0 70	0 80	0 55	0 65	<b>Drugs &amp; Chemicals</b>							
		0 90	1 10	0 80	1 00	0 65	0 75	Acid Carbolic Cryst medl.		0 30	0 35	Cape Brit. Herring, .....		4 00	4 50
		1 00	1 25	0 85	0 90	0 70	0 80	Aloes, Cape.....		0 13	0 15	Labrador Herrings.....		4 00	4 25
		1 00	1 25	0 85	0 90	0 70	0 80	Alum.....		1 50	2 00	Sea Trout No. 1 split p.b.		7 00	7 50
		1 00	1 25	0 85	0 90	0 70	0 80	Borax, xtlr.....		0 07	0 08	" half brls.....		4 25	4 50
		1 00	1 25	0 85	0 90	0 70	0 80	Brom. Potass.....		0 65	0 60	No. 1 Shore Herrings....		3 00	3 50
		1 00	1 25	0 85	0 90	0 70	0 80	Camphor, Eng. Refoz. ck		0 80	0 85	" Nova Scotia.....		3 25	3 75
		1 00	1 25	0 85	0 90	0 70	0 80	" Ref Rings		0 75	0 80	Mackerel No. 1. kitta.		1 40	1 50
		1 00	1 25	0 85	0 90	0 70	0 80	Citric Acid.....		0 40	0 45	" 1/2 barrel.		7 0	7 50
		1 00	1 25	0 85	0 90	0 70	0 80	Copperas, per 100 lbs		0 75	1 00	Green Cod, No. 1.....		4 00	4 25
		1 00	1 25	0 85	0 90	0 70	0 80	Cream Tartar.....		0 23	0 30	Green " large.....		4 50	4 75
		1 00	1 25	0 85	0 90	0 70	0 80	Epsom Salts.....		1 50	1 75	Draft ".....		4 75	5 00
		1 00	1 25	0 85	0 90	0 70	0 80	Glycerine.....		0 22	0 27	" 2.....		2 75	3 00
		1 00	1 25	0 85	0 90	0 70	0 80	Gum Arabic per lb.....		0 26	0 40	" large dry " per quintal.		4 50	4 75
		1 00	1 25	0 85	0 90	0 70	0 80	" Trag.....		0 50	1 00	Salmon No. 1 brls Lab..		12 00	12 50
		1 00	1 25	0 85	0 90	0 70	0 80	Morphia.....		1 75	1 85	Salmon, (terces).....		15 00	15 00
		1 00	1 25	0 85	0 90	0 70	0 80	Opium.....		4 00	4 25	" Brit. Col brls..		10 50	12 00
		1 00	1 25	0 85	0 90	0 70	0 80	Oxalic Acid.....		0 10	0 12	" Boneless Fish.....		0 034	0 04
		1 00	1 25	0 85	0 90	0 70	0 80	Phosphorus.....		0 65	0 75	" Cod Nfd.....		0 08	0 04
		1 00	1 25	0 85	0 90	0 70	0 80	Potash Bichromate.....		0 11	0 15				
		1 00	1 25	0 85	0 90	0 70	0 80	Potash Iodide.....		3 90	4 40				
		1 00	1 25	0 85	0 90	0 70	0 80	Quinine.....		0 35	0 50				
		1 00	1 25	0 85	0 90	0 70	0 80	Strychnine.....		0 30	1 00				
		1 00	1 25	0 85	0 90	0 70	0 80	Tartaric Acid.....		0 35	0 40				
		1 00	1 25	0 85	0 90	0 70	0 80	Tin Crystals.....		0 20	0 25				
<b>Heavy Chemicals.</b>															
		1 00	1 25	0 85	0 90	0 70	0 80	Bleaching Powder.....		2 25	5 00				
		1 00	1 25	0 85	0 90	0 70	0 80	Blue Vitriol.....		4 50	8 50				
		1 00	1 25	0 85	0 90	0 70	0 80	Brimstone.....		1 75	2 25				
		1 00	1 25	0 85	0 90	0 70	0 80	Caustic Soda 60.....		1 90	2 25				
		1 00	1 25	0 85	0 90	0 70	0 80	" 70.....		2 15	2 50				

Name of Article.	Wholesale.	Name of Article.	Wholesale
<b>Canned Goods.</b>			
Lobsters.....	7 00 9 00	Corn Beef 1-lb.....	1 65 1 70
Sardines, 1/2.....	7 00 9 50	" 2-lbs.....	2 70 0 00
Canadian Sardines.....	4 75 5 00	" 4-lbs.....	5 32 0 00
Mackerel.....	3 85 4 00	" 6-lbs.....	8 25 0 00
Salmon.....	1 25 1 80	" 14-lbs.....	9 00 0 00
Clams, 1-lb tins, per doz.	1 90 2 00	Lunch Trgs 1-lb per doz.	1 75 2 00
Oysters.....	1 80 1 40	" 2-lbs.....	3 25 0 00
Tomatoes, 3s. per doz.....	0 75 0 80	Soups, 2 lbs.....	0 00 1 00
Peaches, 2-lb. yellow.....	2 00 2 25	3 lb Baked Beans.....	1 35 2 10
" 2-lb. white.....	1 75 0 00	Deviled Tong's, 1/4 lb.....	1 20 0 00
Bartlett Pears, 2-lb. tins,	1 75 2 00	Ham, 1/2-lb.....	1 20 0 00
per doz.....	2 15 2 25	Chicken, 1/2-lb.....	2 00 0 00
Strawberries, Pres'd 2s.	1 75 2 00	Turkey, 1/2-lb.....	2 00 0 00
Raspberries 2s.....	2 10 2 25	Ox Tongue, 1 1/4-lb.....	7 25 0 00
Pineapples, 3-lb tin, p. doz	1 25 1 50	" 2-lb.....	8 25 0 00
Gooseberries Pres. 2 s.....	1 65 2 00	" 3-lb.....	11 00 0 00
Gr'n Gages, 2-lb. tins, p. d.	0 75 0 89	" 3-lb.....	12 40 0 00
Corn 2 lb. tins.....	2 00 3 15	Finnan Haddies.....	0 07 0 07 1/2
Roast Chicken 1-lb tins.....	2 25 0 00	Binder Twine.....	0 00 0 06 1/2
Roast Turtle 1-lb tins.....	2 25 0 00	Good mixed.....	0 00 0 06 1/2
Pears, 2-lb tins.....	0 85 0 95	Pure manilla.....	0 07 0 07 1/2



THE  
BUTLER MFG  
COMPANY,  
CHICAGO, III.,  
U. S. A.

Send for our Catalogue or write to any Hardware Jobbing House in the world.

The Westphal  
Revolving  
Screw Cases,

BOLT & SHOT CASES  
Stand alone as Elegant pieces of Hardware Store Furniture.

Write.

TO LET.

That old-fashioned two-storey double residence, No. 15 St. Genevieve St., Montreal. Apply to

M. S. FOLEY,  
Journal of Commerce

ALUMINIUM AND GOLD.

Aluminium, which is daily growing more popular, used in connection with gold gives a jewelry that is equal in appearance to the genuine metal, and has none of the drawbacks of other imitations or alloys. Collar buttons of gold aluminium, says the *New York World*, are on the market. They are made of one piece, no solder being used, and are of such tensile strength that they will neither bend nor break. It takes a metal expert to tell the difference between this button and a genuine gold one. It is guaranteed not to blacken linen. The buttons are made by machine and pass through nine different actions before being finished.

—The stock capitalization of all railways in the United States is \$4,634,075,659 or an average of \$23,136 per mile. The funded or bonded capitalization is found to be \$5,350,583,010, or an average of \$31,233. The combined stock and bonded debt capitalization of the railways of the United States are \$10,190,658,678 or an average of \$59,419 per mile. Other forms of indebtedness exist amounting to \$65,815,136, making \$10,796,473,813, or a total average per mile of \$62,951 for 1894. Of the entire railway capitalization of the United States—a little over ten millions of dollars—one-fifth of that amount is represented in the capitalization of the railways operating under the laws of Pennsylvania.



REED'S WORK LOOKS WELL AND WEARS WELL.  
Have You Ever Tried It.

EO. W. REED, 783 and 785 Craig Street, MONTREAL

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DECEMBER 26, 1895.

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.
<b>Farm Products.</b>											
Butter: Creamery, .....	0 19	0 21	Barley, malting.....	0 31	0 31	Molasses (Barbados) 1mg..	0 35	0 37	Vermicelli, Canadian.....	0 04	0 06
Townships, dairy, .....	0 16	0 18	" feed.....	0 41	0 43	Porto Rico.....	0 34	0 35	Macaroni, .....	0 05	0 06
Western.....	0 14	0 15	Peas, per 56 lbs, about.....	0 55	0 55	Trinidad.....	0 00	0 00	" Italian.....	0 10	0 13
Lower grades.....	0 07	0 13	In store.....	0 00	0 00	Cuba.....	0 00	0 00	Peel—Citron.....	0 20	0 00
Rolls.....	0 15	0 16	Rye.....	0 54	0 55				Orange.....	0 14	0 16
<b>Grains.</b>											
Finest Western.....	0 09	0 09	Corn, in bond.....	0 00	0 00				Lemon.....	0 18	0 15
Medium to good.....	0 08	0 00	" duty paid.....	0 49	0 43	<b>Raisins:</b>					
Finest Townships.....	0 09	0 00	<b>Groceries.</b>								
Finest Eastern.....	0 08	0 09	Tea, (Hf. Chest & Cud.)	0 12	0 15	Sultanas.....	0 06	0 06	Chocolat Menier.....		
Eggs: ordinary.....	0 11	0 12	Japan, com. to med. lb..	0 17	0 19	Loose Musc. California ..	0 05	0 07	Vanilla, yel. wrap. 24 x 1/2 lb	0 34	0 35
Haid.....	0 13	0 15	" good med. to fine.....	0 22	0 25	Extra (Inster.....			do Chamois do do	0 43	0 43
Shipped as strictly fresh..	0 20	0 22	" choicest.....	0 34	0 36	Extra Desert.....			do Pink do do	0 50	0 56
Hops: 1895, per lb.....	0 05	0 08	Y. Hyaon, com. to good.....	0 11	0 20	Royal Bucking'm Clust	0 04	0 06	do Blue do do	0 58	0 66
" Old.....	0 03	0 05	" fine to finest, lb	0 35	0 35	Valencia off stalk.....			Trip. Van. Green do do	0 50	0 56
Hog Products:			Gunpowder, Moynse.....	0 17	0 20	" Layers.....			do do Lilac do do	0 58	0 66
Bacon, smoked, per lb.....	0 09	0 10	" good.....	0 25	0 35	Corrautes, Provincials ..			do do Bronze do do	0 65	0 74
Hams, city cured, .....	0 09	0 10	" fine to finest.....	0 11	0 13	Pilutras.....			do do White do do	0 73	0 83
" Canvassed.....	0 00	0 00	Oolong.....	0 28	0 32	Painas.....			Unsweet'd blue prem do	0 38	0 42
Pork Ca. a. c. per bbl. clear	13 50	00 00	Congou, common.....	0 11	0 13	Voetlizza.....			<b>Starch:</b>		
do mess.....	14 00	00 00	" med. to good.....	0 15	0 20	Prunes.....	0 04	0 06	Can. Laundry.....	0 04	0 00
Lard, per lb.....	0 03	0 05	" fine to finest.....	0 22	0 27	Figs in bags.....	3 50	4 00	Silver Gloss.....	0 00	0 07
" Com. Refined.....	0 06	0 06	Indian.....	0 17	0 30	" new layers.....	0 09	0 17	Benson's Prep. Corn.....	0 00	0 07
<b>Beans:</b>											
Clover, red, per bushel.....	7 10	7 20	Ceylon.....	0 16	0 30	Sh. Almonds, bxs.....	0 00	0 25	Can. Pure Corn.....	0 06	0 00
Alaska, per lb.....	0 10	0 11	Coffees, Mocha (green).....	0 24	0 27	S. S. Tarragona.....	0 11	0 00	Vinegar: Imp Trip, 1 brl..	0 41	0 00
Timothy, (Can'n) per bush.	0 00	0 00	Java.....	0 19	0 21	Walnuts.....	0 10	0 14	Cote D'or.....	0 35	0 00
" Western.....	0 00	0 00	Maraicao.....	0 17	0 18	" Grenoble.....	0 14	0 00	Crystal Pickling.....	0 28	0 00
Flax 56 lbs.....	1 45	1 50	Jamaica.....	0 16	0 19	W. W. XXX.....	0 07	0 07	W. W. XX.....	0 25	0 30
Potatoes, per bag.....	0 35	0 40	Rio.....	0 27	0 29	W. W. X.....			W. W. X.....	0 00	0 00
Honey, strained.....	0 08	0 09	Plantation Ceylon.....	0 27	0 29	Pure Malt.....	0 55	0 60	Cider X.....	0 25	0 00
Beeswax.....	0 00	0 00	Chicoory.....	0 09	0 11	" XXX.....	0 22	0 00	" XXX.....	0 22	0 00
Beans: white ordinary bus	0 90	1 10	Canadian do.....	0 00	0 07	Soap: Best Laundry.....	0 06	0 06	Common.....	0 02	0 05
" hand-picked.....	1 15	1 20	Sugars:			" Common.....	0 02	0 05	Matches: Telegraph.....	3 50	3 70
Barley, feed.....	0 41	0 43	Ex Ground, in brls.....	0 04	0 00	" Telephone.....	3 20	3 50	" Parlor.....	1 70	0 00
<b>Crain.</b>											
Hard Manitoba, No. 1....	0 00	0 00	" in bxs.....	0 04	0 00	" Star.....	2 00	2 25	Nelson's Matches:		
" No. 2.....	0 00	0 00	Powdered, in brls.....	0 04	0 00	Steamship.....	2 40	0 00	Railroad.....	2 50	0 00
Oats No. 2.....	0 30	0 31	Paris Lumps, in brls.....	0 04	0 00	Washboards:			Nelson's Royal Lily.....	1 20	0 00
<b>Syrup.....</b>											
<b>Syrup.....</b>											

SUGARS.—Refiners prices to the wholesale trade; jobbers would have to pay 1/4c additional.

# A Moment with the Thoughtful.

Several manufacturers of horse heating boilers are vying with each other in an attempt to see how cheaply their products can be made, and give no thought to their endurance, efficiency or economy.

**INFERIOR GOODS ARE DEAR AT ANY PRICE.**

We ask that you compare the excellence in construction and finish, arrangement and quality of heating surface, large grate areas, ease in cleaning, minimum amount of space with maximum power, as embodied in the



# OXFORD HOT WATER HEATER.

After a careful investigation of these features we feel safe in leaving the decision to your best judgment.

NOT HOW CHEAP, BUT HOW GOOD.

The Gurney-Massey Co., Ltd., - - - Montreal.

L. M. Keeler.

C. Cook.

## Keeler & Cook,

Manufacturers of all kinds

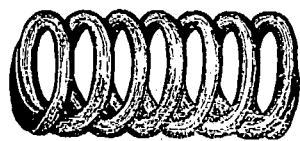
MACHINERY

# SPRINGS

.....MADE FROM.....

STEEL, BRASS AND PHOSPHOR BRONZE WIRE.

No. 166 Elm St., - New York City.



From one ounce to a ton.

J. DUNCAN DAVISON

114 St. James Street, Montreal,  
(Care R. G. Dun & Co.)

COMMISSIONER

For Following Provinces:

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

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, DECEMBER 26, 1895

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Hardware—Continued.</b>	\$ c c	Sharp and flat pressed nails	1 35 0 00	IX Charcoal.....		No. 1, ordinary sole.....	0 22 0 23
<b>NEW OUT NAIL SCHEDULE.</b>		3 inch..... extra..	1 50 0 00	IXX ".....	Usual	No. 2 " ".....	0 20 0 21
Base—50d and 60d, f.o.b.....	2 50 0 00	2 1/4 and 2 3/4 " " " "	1 65 0 00	D C ".....	Trade	No. 3 " ".....	0 17 0 18
Out Nails..... per keg.....	2 50 0 00	1 1/2 and 1 3/4 " " " "	2 50 0 00	DX ".....	Extras,	Buffalo Sole, No. 1.....	0 00 0 00
Steel nails..... " "	2 50 0 00	1 1/4 " " " "	2 00 0 00	DX ".....		" " No. 2.....	0 00 0 00
Out nails, fence and cut spikes.—Hot cut.		1 " " " "	2 50 0 00	Terne Plate 10, 20x28..	5 75 6 00	Zanzibar.....	0 00 0 00
40d..... extra.....	0 05 0 00	<b>Horse Shoes.....</b>	3 50 3 75	Russ. Sheet Iron.....	0 09 0 10	Slaughter, No. 1.....	0 24 0 25
80d.....	0 10 0 00	Aces—S. S.....	6 50 10 00	Anchor, per lb.....	0 04 0 05	" " No. 2.....	0 30 0 33
10d, 16d and 12d.....	0 15 0 00	"—solid S.....		Lion & Crown tin'd sh'ts	0 05 0 06 1/2	Harness.....	0 25 0 33
10d.....	0 20 0 00	<b>Coil Chain—1/2 chain.....</b>	2 50 0 00	22 and 24 gauge.....	0 06 0 06 1/2	Upper, heavy.....	0 30 0 35
5d and 6d.....	0 25 0 00	<b>Coil Chain—3/4 chain.....</b>	0 00 3 50	26 gauge.....	0 06 1/2 0 06 3/4	Upper, light.....	0 35 0 38
6d and 7d.....	0 40 0 00	5-16.....	4 50 0 00	Lead: Pig, per 100 lbs..	3 15 3 25	Grained Upper.....	0 32 0 35
4d to 5d.....	0 60 0 00	3/8.....	3 00 0 00	Sheet.....	5 55 5 75	Scip Grain.....	0 60 0 75
3d.....	1 00 0 00	7-16.....	2 25 0 00	Shot, per 100 lbs.....	5 00 0 00	Scip Skins, French.....	0 60 0 70
2d.....	1 50 0 00	1/2.....	2 75 0 00	Lead Pipe, per 100 lbs..	4 50 4 75	English.....	0 65 0 70
4d to 5d, cold cut not pol. or bl'd.	0 50 0 00	<b>Galvanized Iron:</b>		Zinc Sheet.....	4 04 0 04 1/2	Canada Kip.....	0 50 0 60
3d " " " "	0 90 0 00	Moswoods Lion, No. 23.	5 15 5 40	Scrap Iron.....		Hemlock Calf.....	0 50 0 60
Fine blued nails—		Queen's Head, or equal..	3 75 4 00	Machinery scrap.....	0 00 15 00	" Light.....	0 60 0 60
3d.....	1 50 0 00	Common.....	3 75 4 00	Wrot Iron.....	0 00 18 00	French Calf.....	1 05 1 40
3d..... extra.....	2 00 0 00	<b>Pig Iron: Siemens No. 1..</b>	17 50 17 75	Powder—Canada Bl'ng	2 00 0 00	Splits, light and medium.	0 18 0 23
Casing and box, flooring, shook, and tobacco box nails—		Summaries.....	10 00 0 00	" F R to F F F.....	5 00 5 25	" heavy.....	0 18 0 20
12d to 80d..... extra..	0 50 0 00	Garthrie.....	10 00 0 00	Wine:		" small.....	0 16 0 20
10d.....	0 60 0 00	Carnbroe.....	10 00 19 50	Bright No. 7, per 100 lbs	2 60 0 00	Leather Board, Canada..	0 06 0 10
8d and 9d.....	0 75 0 00	C.I.F.T. Riv. Charcoal Iron	28 50 28 00	Annealed No. 7 " "	2 65 0 00	Enamelled Cow, per ft....	0 15 0 17
6d and 7d.....	0 90 0 00	No. 1 Ferrona.....	17 50 17 75	" oiled " "	2 65 0 00	Pebble Grain.....	0 11 0 13
4d to 5d.....	1 10 0 00	<b>Bar Iron, per 100 lbs.</b>		Galvd. No 6.....	3 15 0 00	Glove Grain.....	0 11 0 13
3d.....	1 50 0 00	Ord. Crown.....	1 55 1 60	Trade discount on above		B. Calf.....	0 11 0 13
Finishing nails—		Best Refined.....	2 25 2 50	20 per cent.....		Brush (Cow) Kid.....	0 11 0 13
3/8 inch..... extra..	0 85 0 00	Norway.....	3 00 0 00	Barbed Wire—		Buf.....	0 11 0 15
2 1/2 to 2 3/4 " " " "	1 00 0 00	Sheet Iron 16 G & heavier.	2 40 0 00	2 and 4 bars.....	3 50 for 500	Russetta, light.....	0 35 0 40
1 1/2 to 1 3/4 " " " "	1 15 0 00	" " 17, 18, 20 G " "	2 25 0 00	Plain Twist 2 and 3 wrs.	1-lb. and over	" heavy.....	0 28 0 30
1 " " " "	1 75 0 00	" " 22, 24 " " "	2 50 0 00	Staples.....	del. up to	" No. 3.....	0 20 0 25
1 " " " "	2 25 0 00	" " 26 G " " "	2 40 0 00	Wire Nails—7 1/2 p.c., off	25c freight	" Saddlers.....	8 00 9 00
Slatting nails—		" " 28 G " " "	2 50 0 00	1st delivered for Onta-		Imt. French Calf.....	0 70 0 75
5d..... extra.....	0 85 0 00	Boiler plates, iron, 1/2 in.	0 00 1 75	rio, and 7 1/2 and 5 p.c.,		English Oak.....	0 38 0 42
4d.....	0 85 0 00	" " 3-16 in	0 00 2 25	f.o.b Montreal for Que-		Rough.....	0 20 0 22
3d.....	1 25 0 00	Boiler Heads, steel.....	0 00 0 08 1/2	bec, 10 lbs & over up		Dongola, extra.....	0 30 0 32
2d.....	1 75 0 00	Hoops.....	2 15 0 00	to 25c per ton for Ont.		" No. 1.....	0 20 0 25
Common barrel nails—		Band Imported.....	0 00 2 00	<b>Hides and Tallow</b>		" ordinary.....	0 12 0 20
1 inch..... extra..	1 50 0 00	" Canadian.....	0 00 1 85	Montreal Green Hides		Colored Pebbles.....	0 15 0 18
3/4 " " " "	1 75 0 00	<b>Canada Plates:</b>		" No. 1 per 100 lbs	0 00 6 00	" Calf.....	0 20 0 23
1/2 " " " "	2 25 0 00	Good Brands.....	2 25 2 75	" No. 2.....	0 00 5 00	<b>Oils</b>	
Steel nails 10c extra.		Wrot Iron pipe, 1/2 to 2 in	0 00 0 00	" No. 3.....	0 00 4 00	Cod Oil, Newfoundland..	0 36 0 40
Oilnch nails—		70 p.c., over 2 in 67 1/2 p.c.	0 00 0 00	Tanners pay \$1 extra for		" Gaspe.....	0 32 0 35
3/8 inch..... extra..	0 85 0 00	Imported iron pipe, 1/2 to 3/4	0 00 0 00	sorted, cured & inspect'd		S. R. Pale Seal.....	0 40 0 42
2 1/2 and 2 3/4 " " " "	1 00 0 00	1/4 inch, 65 p.c. 3/4 to 2 in	0 00 0 00	Sheepskins.....	C 65 0 00	Straw Seal.....	0 00 0 00
2 and 2 1/2 " " " "	1 15 0 00	70 p.c.		Clips.....	0 00 0 00	Cod Liver Oil, Nfld.....	1 10 1 20
1 1/2 and 1 3/4 " " " "	1 35 0 00	<b>Steel, cast per lb.....</b>	0 08 1/2 0 09	Lambskins small.....	0 55 0 00	" Norwaygian	
1 1/4 " " " "	2 00 0 00	" Spring, 100 lbs.....	2 50 2 75	Calfskins, uninspected..	0 06 0 00	Process.....	1 65 1 75
1 " " " "	2 50 0 00	" Tire.....	2 00 0 00	Horse hides west, each.	0 00 1 50	Castor Oil.....	0 06 0 06 1/2
		" Sleigh shoe, 100 lbs..	0 00 1 90	" " City.....	0 00 0 00	Lard Oil, Extra.....	0 70 0 75
		" Machinery.....	2 50 0 00	Tallow, rendered.....	4 50 2 50	" No. 1.....	0 60 0 65
		<b>Tin Plates:</b>		" rough.....	2 00 2 50	Linseed, raw.....	C 56 0 57
		IC Coke.....	2 75 3 00	<b>Leather</b>		" boiled.....	0 59 0 60
		IC Charcoal.....	3 25 3 75	No. 1 B. A. Sole.....	0 05 0 25	Olive, pure.....	0 85 0 90
				No. 2 " ".....	C 20 3 22	" Extra, qt., per case.	3 00 3 70
				No. 3 " ".....	0 18 0 19	" pts. do.....	2 40 2 50
						" 1/2 pts. do.....	2 70 3 60
						Spirits Turpentine.....	C 42 0 43

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts; Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and Horse Shoes, three per cent. off within 30 days. Horse Nails and Spikes, four months or 5 per cent. off in 30 days. Oils, Turpentine, Lead, Glass, etc 4 mos. or 3 per cent. off in 30 days.

THE CANADA SUGAR REFINING CO., Limited, MONTREAL.

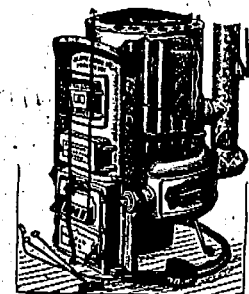
Manufacturers of REFINED SUGARS of the well-known Brand



Of the Highest Quality and Purity, made by the Latest Processes, and the Newest and Best Machinery, not Surpassed Anywhere.

LUMP SUGAR, in 50 and 100 lb. boxes. "CREAM" SUGARS, (not dried) "CROWN" GRANULATED, YELLOW SUGARS of all grades and Standards. Special Brand, the finest which can be made. SYRUPS of all grades in brls. and half brls. EXTRA GRANULATED, very Superior Quality. SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.

Heating



We make a specialty of heating with Coal or Wood Furnaces or Combination (Hot Air and Hot Water).

Our Furnaces have many special features, such as Patent Fused Joints, Double Low Radiator, Sifter in Ash Pit, etc.

Send for our Catalogue and Estimates.

CLARE BROS. & CO. PRESTON, ONT.

Files and Rasps.

"BEAVER" BRAND, warranted.



manufactured by

THE BEAVER FILE WORKS CO.,

LEVIS, QUE.

Send for Price List.

BELL \* TELEPHONE

Company of Canada.

C. F. SISE... President  
ROBT. MACKAY, ... Vice-President  
C. P. SOLATER ... Sec.-Treasurer

This Company manufactures and will sell its Telephonic Instruments, including the inventions of Bell, Blake, Edison, Gray, Phelps, Berliner, Anders, Watson, Goodman, Giffand, and the Law and Consolidated Companies, many of which are fully protected by patents, at prices ranging from \$10 to \$50.

It also manufactures every description of Electric Fire Alarm Apparatus, and will contract to supply Cities and Towns with the same.

It will contract to build private nes for all Electrical purposes, on reasonable terms.

It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to

THE COMPANY'S OFFICE,

80 St. John Street, MONTREAL

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>Coal Oil:</b>							
Car Lots Store, (2. p.c. off)	0 14 00	Canadian Quarters.....	0 25 0 30	<b>Ports—</b>		Blankheyenn & Nolet, Key	8 50 9 75
1 to 20 brls	0 16 0 00	Factory Filled per bag....	0 25 1 00	Burmestees.....	2 10 4 00	gin, red cases.....	4 75 5 00
Water white.....	0 17 0 00	do Quarters.....	0 25 0 30	Tarragona.....	2 00 5 50	Green cases.....	2 50 2 75
Am. in car lots.....	0 18 0 00	Rice's Pure Dairy, per brl.	2 25 2 50	<b>Sherries—Femartin.....</b>	2 10 6 00		
do less quantities.....	0 22 0 23	do quarters.....	0 45 0 50	<b>Clarets—</b>			
Benzine American.....	0 22 0 23	Cheese Salt per bag 210 lb.	1 25 1 50	Barton & Guestier.....	4 00 25 00	<b>Irish Whisky—</b>	
do Canadian.....	0 14 0 16	Turk's Island per bush....	0 30 0 35	Nat. Johnson & Sons.....	4 00 25 00	Bushmills.....	9 50 0 00
<b>Glass.</b>		<b>Tobacco duty paid.</b>				Geo Roe & Co. 1 star, qts	9 70 10 50
United inches, 30 to 25.....	1 25 1 35	No. 1 Black Chewing, cads	0 46 0 51 1/2	<b>Champagnes—</b>		do do 3 stars, qts	7 50 7 75
do 26 to 40.....	1 35 1 45	No. 2 do.....	0 45 0 00	Pommery, Fils & Co.....	28 00 30 00	Dunville & Co.....	2 00 6 50
do 41 to 50.....	3 00 3 10	Old Cham br't do sol. 8s.	0 58 0 00	Piper Heidsieck.....	00 00 00 00	Wisdom & Warter's Sher-	2 10 6 50
do 51 to 60.....	3 30 3 40	Navy, Bright Smoking 3s.	0 56 0 57	Perrier, Jouet & Co.....	28 00 30 00	ries.....	2 00 6 50
<b>Paints, &amp;c.</b>		do do do 5s.	0 55 0 00			Warter & May's Ports do	2 10 6 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	Derby Plug Smk'g sol. 12s.	0 50 0 00	<b>Brandies—Hennessy ..gal.</b>	8 50 8 00	Geo. Sayer & Co's	4 50 6 50
do No. 1.....	4 50 4 75	do do do 7s.	0 50 0 00	1 Star.....	12 00 0 00	Brandy, do	11 50 12 00
do No. 2.....	4 25 4 50	do do do 3s.	0 50 0 00	Martell.....	6 00 0 00	do do cases 1 star do	16 50 17 00
do No. 3.....	4 00 4 25	Myrtle Navy Plug Smkg sol.	0 60 0 00	Cases (one star).....	12 25 0 00	do do do V.S.O.P do	2 10 0 00
White Lead, dry.....	5 00 5 25	Old Cham Plug Smkg sol 4s	0 67 0 00	Barnett & Fils one star....	0 00 0 00	Ind Coope & Co, Rom- } qts	2 10 0 00
Red Lead.....	4 00 4 25	do Smoking sol.	0 67 0 00	do do do V.S.O.P.....	14 75 15 00	ford Ales..... } pts	1 45 0 00
Venetian Red Eng'h.....	1 50 1 75	and R. & R..... 8s.	0 67 0 00	Bisquet Dubonche.....	9 50 10 50	Angostura Bitters, per	14 50 15 00
Yel. Ochre, French.....	1 25 3 00	do Cut Smoking 9s.	0 70 0 00	Renault & Co.....	10 00 38 00	case of 2 doz.....	9 50 10 00
Whiting, ordinary.....	0 45 0 50	Myrtle do do 9s.	0 70 0 00	E. Puet, V.V.O.P.....	0 00 23 00	Banagher Irish Whisky, qts	8 75 4 00
do London, washed	0 60 0 70	Can. Chewing.....	0 32 0 33	do 1840.....	0 00 23 00	do do do per gal	9 50 10 00
do Paris, do	1 00 1 10	do Smoking, Plug....	0 35 0 45	Joc'y Cl' b blue lab. **case	0 00 7 50	Jas Watson & Co. Dundee	8 50 9 00
English Cement, cask	1 95 2 10	<b>Wool.</b>		do white do V.O. do	0 00 10 00	3 star Glenlivet, per case.	4 00 6 00
do No. 1.....	1 85 1 95	Fleeces comb. ord.....	0 00 0 00	do silver lab V.S.O. do	0 00 12 00	1 do do	6 50 7 00
Belgian Cement.....	15 00 21 50	do clothing.....	0 00 0 00	do gold lab. V.S.O.P do	0 00 17 00	Old Glenlivet.....per gal	7 50 8 50
Fire Bricks per 1000.....	1 50 1 75	do Combing.....	0 00 0 00	do ext. WVSOP. do	0 00 8 50	Watson's Old Scotch qt. cs	6 50 7 50
Fire Clay.....	2 40 4 50	Pulled.....	0 21 0 23 1/2	do blue lab. *** gal.	0 00 20 00	do do pts, per cs	6 50 7 50
Rosin.....	0 11 0 14	North West.....	0 00 0 00	Bouteilleau Fils.....	9 00 24 00	Watson's Old Irish, qts, pr cs	7 50 8 50
<b>Glue—</b>		B. A. Scoured.....	0 27 0 33	DeLange.....	12 00 00 00	do do pts per cs	7 50 8 50
Domestic Broken Sheet....	0 10 0 12	Natal.....	0 15 0 16	Richard V.S.O.P.....	10 00 00 00	Marie Bizard & Roger Liq.	10 75 00 00
French Casks.....	0 15 0 20	Cape.....	0 14 0 15	do V.S.O.....	8 50 0 00	Creme de Menthe glaciale	00 00 11 75
do brls.....	0 18 0 24	Australlan.....	0 14 0 16	<b>Scotch Whiskeys—</b>		Curacao.....	00 00 13 00
American White, brls.....	0 04 0 04	<b>Wines, Liquors, &amp;c.</b>		Kilby.....	9 00 9 50	Prunelle.....	00 00 12 25
Coopers' Glue.....	0 04 0 10	<b>Ale—English.....</b>	2 50 2 55	Morning Dew.....	9 00 0 00	Kummel.....	00 00 15 35
Golden Ochre.....	0 11 0 15	".....	1 62 1 67 1/2	And. Usher.....	9 25 10 25	Creme de Cacao.....	00 00 13 25
Brunswick Green.....	0 12 0 40	<b>Porter—</b>		Sheriffs..... per gal	3 90 4 00	Anisette, case.....	00 00 18 25
French Imperial Green....	0 75 0 90	Dublin Stout..... qts	2 40 2 45	do..... cases	9 75 0 00	Cherry Brandy case.....	00 00 11 75
Vermillionette.....	0 60 0 65	do do do pts	1 57 1 62 1/2	Glenfalloch, High'ld.....gal	8 40 3 50	Creme de Noyau, Moka, Ge-	9 25 12 75
Genuine Quicksilver.....	0 75 1 00	<b>Spirits Canadian—per gal.</b>		Walkers Kilmarnock.....	10 00 15 25	navieve etc. case.....	00 00 13 75
No. 1 Furnit'e Varn'h, pr. gal	0 75 1 00	Alcohol..... 65. O.P.	4 25 0 00	Mitchell's Scotch.....	6 50 12 50	Absinthe super, case.....	6 20 6 50
Extra do do	0 55 1 20	Spirits..... 50. O.P.	3 71 0 00	do Irish.....	6 50 12 50	Vermouth, case.....	9 75 10 25
Brown Japan.....	0 50 1 00	do do 25 U.P.	2 00 0 00	<b>Gin—</b>		Kirsch de com., case.....	10 75 11 35
Black Japan.....	1 00 2 00	Rye Whisky..... 25 U.P.	2 01 0 00	De Kuyper red cases.....	11 00 11 00	Kirsch, fine.....	15 00 17 00
Orange Shellac, No. 1.....	2 10 2 25	Corby's IXL Rye, qrts	8 00 8 50	do green do.....	5 75 0 00	White Ball -old Jamaica	
do do Pure.....	2 25 2 40	" XTC " " "	6 00 6 50	do hds.....	2 50 0 00	Rum, cases.....	
<b>Salt.</b>							
Liverpool per bag.....	0 42 0 45						
Canadian, in small bags..	2 10 3 00						

THE

Canadian Trading AND Shipping Co.

LIMITED

OFFER TO THE TRADE:—

Pure French Wines,  
 Fine Scotch and other Whiskeys,  
 Best Holland Gins,  
 French Brandies,  
 Mineral Waters.

Large . . .  
 Importations of

List and Brands will be specified shortly and prices quoted.

Address as above:

NOTRE DAME STREET,

(New Premises)

MONTREAL.



PAGE

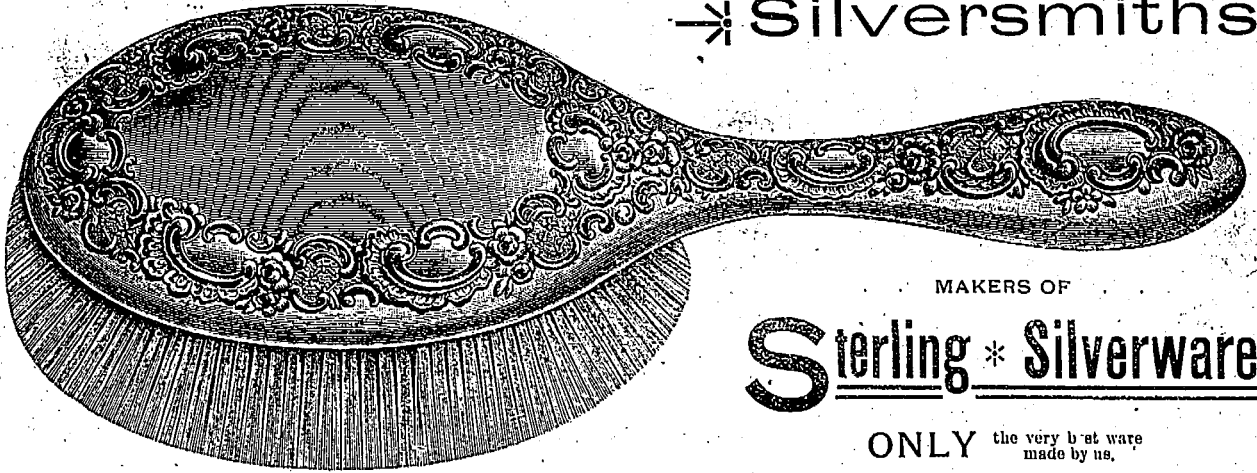
MISSING

PAGE

MISSING

# FERD. FUCHS & BROS.

→ Silversmiths,



MAKERS OF

## Sterling \* Silverware.

ONLY the very best ware made by us.

808-810 Greenwich Street,

— New York City.

Telephone: 593 Spring.

THE  
Pelee Island Wine Co.'s  
Wines and  
Brandy

The best value obtainable in Canada.

OUR  
"St. Augustine,"  
[Registered]

The Perfect Wine for Communion and Invalids.

Can be supplied at \$4.10 a case of 1 doz. qts., equal to Imported Wine at double the money. See that our name is on labels and capsules. If your wine merchant does not keep our wines, send order to us direct.

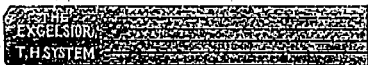
A. Mc T. WATT, Selling Agent,  
Board of Trade Building,  
Montreal.

The trade supplied by

J. S. HAMILTON & CO.,  
BRANTFORD, ONT.,  
Sole General Agents.

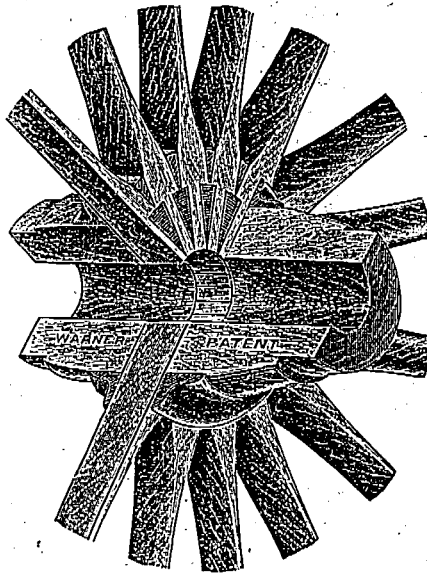
Use the brush that gives the best results at least cost.

Excelsior Brush.



Cheapest brush on the market, quality considered. Made of special tempered copper. Write for prices.

NICHOLAS ZOGG,  
732 East 143d Street, New York City.



## Rochester Wheel Co.,

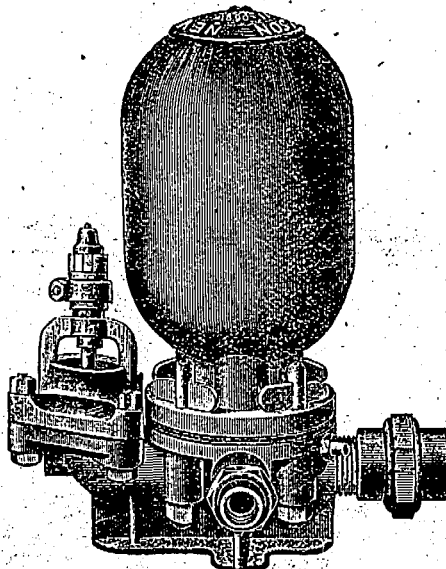
Corner Hill & Elizabeth Sts.,  
ROCHESTER, N. Y.

Manufacturers of Light and Heavy

WOOD HUB, SARVEN PATENT,  
WARNER PATENT,  
KINNEY PATENT,  
COMPRESSED BAND

## WHEELS.

Highest World's Fair Award on our entire Exhibit of Wheels.



## F. B. HANSON,

Successor to THOMAS HANSON,  
MANUFACTURER OF

→ New Patent ←

IMPROVED SINGLE AND DOUBLE COMPOUND

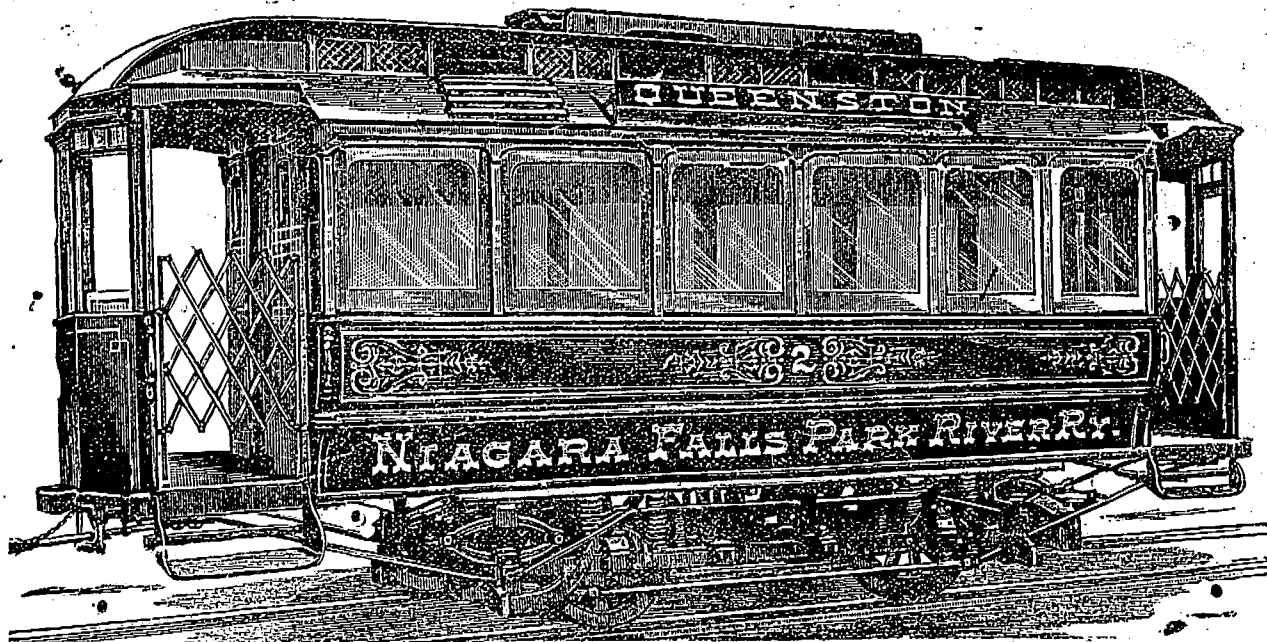
## Hydraulic Rams

Will raise 100 per cent. more water than any other ram in the market.

174 Centre St.,  
NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS

**Fine Electric Street Cars** OUR SPECIALTY.



We also manufacture HORSE and RAIL CARS of every description.

**PATTERSON & CORBIN, ST. CATHARINES, ONT.**

**STREET, RAILWAY CARS AND LOCOMOTIVES,** NEW OR SECOND HAND.  
Railroad Spikes and Bolts a Specialty.

**The W. J. Newton Company,**

39 & 41 Cortlandt Street,

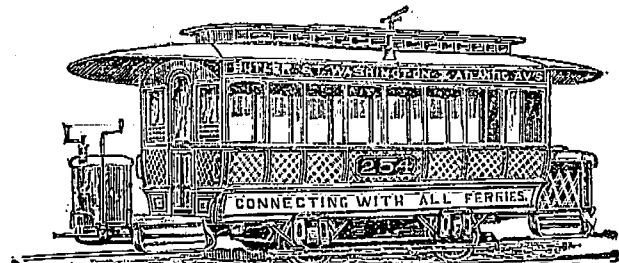
**NEW YORK.**

General Electrical Appliances.

Get an Estimate from us for your

**Catalogues.**

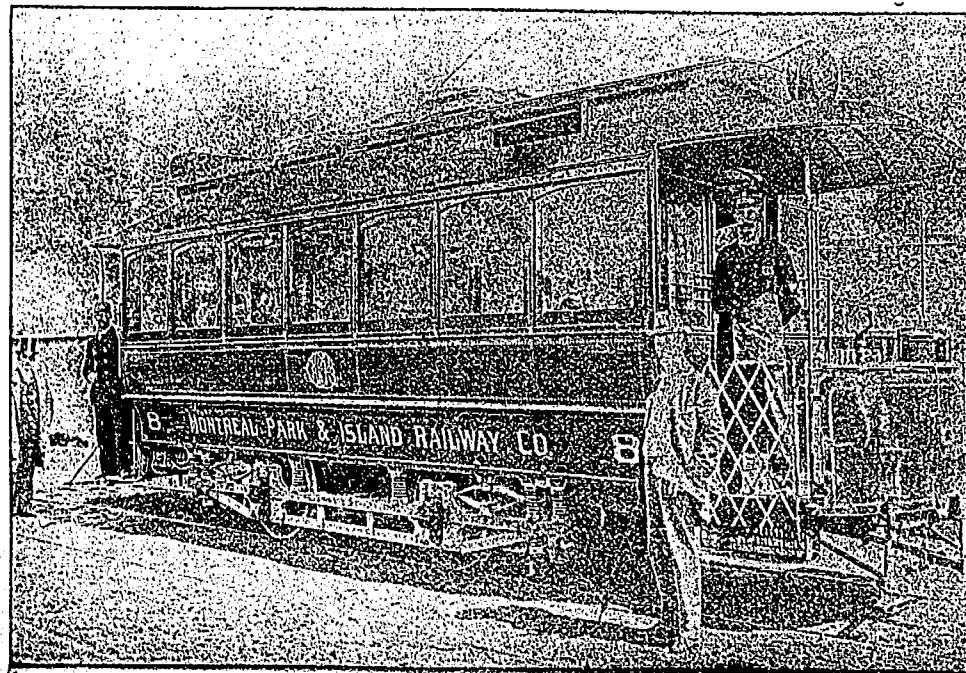
JOURNAL OF COMMERCE.



**JAMES E. THURSBY,**  
45 Broadway,  
New York City.

**PECKHAM'S** All Steel "Machine Fitted" Cantilever Extension Trucks.

Awarded the Highest Medal at the World's Fair for Superiority of Construction.



**GUARANTEED**

to be the Strongest, Easiest Riding and most Economically Maintained Trucks in use. Constructed with Hot Rivets, All Parts Machine Fitted to Steel Templates.

For Price List, Descriptive Catalogue and Blue Prints, apply to

**THE Peckham Motor Truck and Wheel Co.,**

**SALES OFFICES:**

Havemeyer Building, 26 Cortlandt St., New York.

Boston Exchange Building, 53 State St.

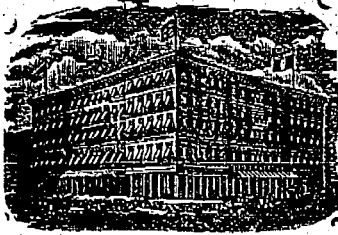
Chicago, 1137 & 1138 Manadnock Building.

Pittsburg, 713 Hamilton Bldg.

Philadelphia, 420 Walnut St. San Francisco,

123 California Street. Works at Kingston, N. Y.

Leading Hotels in Canada.



ROSSIN HOUSE, TORONTO, Canada.

A. Nelson, Proprietor.

The proprietor has found necessary owing to the increased patronage of this popular Hotel to increase its capacity by an addition of 75 rooms, elegantly furnished en suite with baths, now ready for occupation. The latest exposed sanitary plumbing has been adopted throughout. THE ROSSIN is admittedly the largest, best appointed and most liberally managed hotel in the Province, having accommodation for 500 guests.

A. NELSON, Proprietor.

400 Acres of Land,

Over 13,000,000 Feet,

Situated in KOCHELAGA WARD, beginning at Frontenac Street,

FOR SALE in lots to suit purchasers.

This property is well located for factories. The Canadian Pacific Railway passes through its centre, and "sidings" may be constructed to any point on it. EASY OF ACCESS BY ELECTRIC CARS.

TERMS EASY.

Apply to HENRY HOGAN, Prop.  
St. Lawrence Hall, MONTREAL.

THE RUSSELL,  
OTTAWA.

THE PALACE HOTEL OF CANADA.

This magnificent new Hotel, fitted up in the most modern style, is now re-opened. The Russell contains accommodation for over Four Hundred Guests, with passenger and baggage elevator, and commands a splendid view of the City, Parliamentary grounds, river and canal. Visitors to the capital having business with the Government find it most convenient to stop at the Russell, where they can always meet the leading public men. The entire Hotel is supplied with escapes; and in case of fire there would not be any confusion or danger. Every attention paid to Guests.

F. H. ST. JACQUES, Prop.

Brice Electric Works,

Manufacturers of

Dynamos,  
Motors,



Transformers.

And all kinds of  
Electrical Apparatus.

258 Catharine St.

Arthur W. Brice, Manager. HAMILTON.

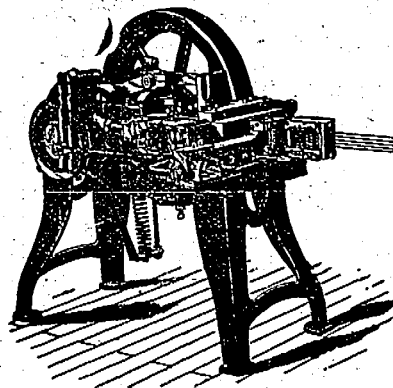
HOTEL DIRECTORY.

Price of admission to this Directory is \$10 per annum.

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
BROOKVILLE,	The St. Lawrence Hall,	Amos Robinson
BELLEVILLE,	Anglo American,	D. Coyle
do	Huffman House,	Huffman & Co. (late Kyle)
BRANTFORD,	Belmont,	F. Westbrook
DUNDAS,	The Elgin,	
DESERONTO,	Deseronto House,	Geo. Stewart
GALT,	The Queen's,	C. Lowell
GANANOQUE,	Provincial,	Nell McCahey
HAMILTON,	The Royal,	Hood Bros.
do	St. Nicholas,	McLean & Smyth
HASTINGS,	Clarendon	A. B. Spellman
INGERSOLL,	Atlantic House,	O. H. Kennedy

Continued on Page 1342.



Kennedy Wire-Nail Machine Co.

MANUFACTURERS OF

Five-Wire Nail Machines.

No. 0 Machine makes 300 40d Nails per min.  
" 1 " " 750 3d " "  
" 2 " " 900 4d " "

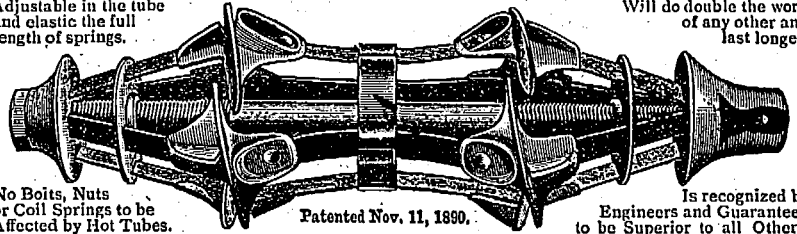
KENNEDY WIRE NAIL  
MACHINE CO.,

9 East Monroe St., CHICAGO.  
Send for Circular.

THE DUPLEX BOILER-TUBE SCRAPER.

Adjustable in the tube  
and elastic the full  
length of springs.

Will do double the work  
of any other and  
last longer.



No Bolts, Nuts  
or Coil Springs to be  
Affected by Hot Tubes.

Patented Nov. 11, 1890.

Is recognized by  
Engineers and Guaranteed  
to be Superior to all Others.

TELESCOPE FLUE BRUSH HANDLE.



PATENTED DEC. 14, 1894.

Needs Only One-half the length of Boiler Tubes in Front of Boiler to operate it. Is Easily Lengthened or Shortened in the Tube. Can be Used with Any Scraper or Brush. Flues can be Scraped with One-half the Labor and One-half the Time taken with Link Handles or Long Slimy Rods. Is Compact, Handy and Cheap. In ordering Always Give Length of Boiler Tubes.

Made only by SHERWOOD MFG. CO., 34 WASHINGTON ST., BUFFALO, N. Y.

SOMETHING NEW!

Fills a Long Felt Want.

PERFECT PRESS MOTOR.

J. W. OLIVER, Editor-Proprietor of  
Yonkers, N.Y., "Statesman," says:  
"I was associated with Robert Hooper over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Tuerk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 13 nut governor to run three large presses, a folder and several jobbers."

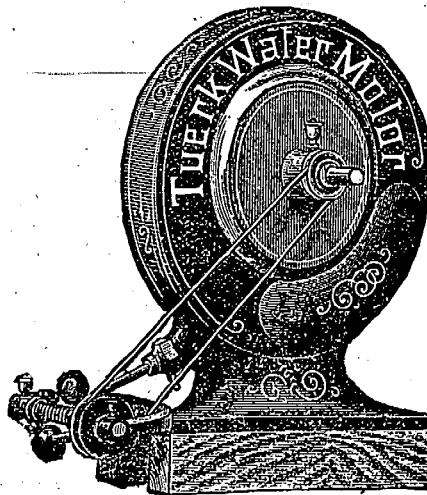
Note.—At Yonkers the water is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs. Motor running about all the time at a cost of from \$1.60 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

FOR SALE ONLY BY

Tuerk Hydraulic Power Co.

237 Broadway, Cor. Park Place,  
NEW YORK.

39 Dearborn St., CHICAGO, ILL.



Globe Valve Repairing Tools.

MANUFACTURED BY

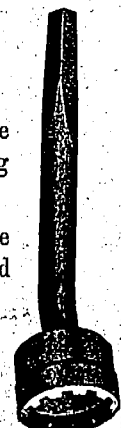
\* T. DRAPER, \*

Do not slight this because it looks SIMPLE, all the more reason for giving it consideration and writing for particulars.

These TOOLS are now largely used in Canada and the States, and spreading. On account of simplicity and efficiency are becoming a Staple Article.

For Proof, Prices and Particulars, address

T. DRAPER, Petrolia, Ont.





# BOILER SHOP.

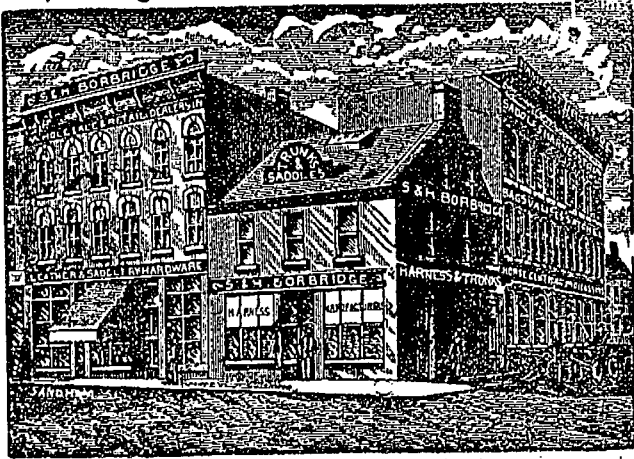
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Mills in this section are nearly entirely supplied with Boilers and other Plate Work from this shop; while for well-drilling purposes it has sent many boilers to Germany, Austria, India and Australia. It also makes oil still tanks Bleachers and Agitators, Salt Pans, Steam Boxes for Sturs and Hoop Mills, and any desired work in Plate or Sheet Steel or Iron, as well as all productions of Machine Shops, including Steam Engines and Castings in Iron and Brass.

Having a full outfit of machinery and tools, including Steam Riveter, and men of long experience, it invites comparison of the quality of its work, with any shop in Canada.

ARTHUR KAVANAGH,  
Manager.

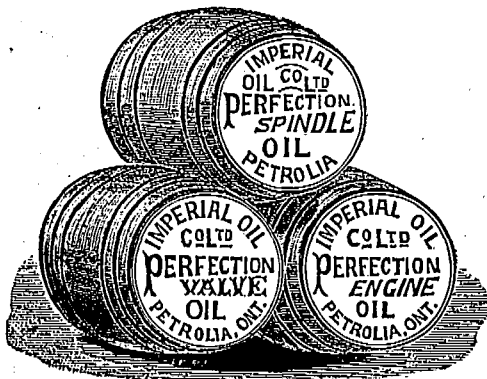
J. H. FAIRBANK,  
Proprietor.

# S. & H. BORBRIDGE,



Wholesale Manufacturers and Dealers in Leather, Saddlery, Hardware, Robes and Whips, Saddles, Harness, Trunks, Valises, Bags, Satchels, Horse Blankets.

Beef and Oil Tanned Moccasins. OTTAWA, Ont.



Special Oils supplied for any desired purpose.

Imperial Oil Co., Ltd. Petrolia, Ont.

Perfection  
Valve  
Engine and  
Spindle

# OILS

Are Fine, Filtered, Viscous Oils

FOR FAST RUNNING  
MACHINERY.



KNIVES for Union Leather Splitting machines, scarfing machines and Bark Mills.

Manufacturers of Machine Knives of every description. All of highest quality and fully warranted.

The L. & I. J. White Co'y, - Buffalo, N. Y.

SECURITIES.		London Dec. 12.	
British Columbia, 1877, 6 p.c. ....		129	134
1887, 4 1/2 per cent ...		116	121
Canada, 4 per cent. loan, 1860 .....		111	118
3 per cent. loan, 1888 .....		102	103
Debs. 1884, 3 1/2 per cent. ....		107	109
RHS Railway and other Stocks.		Dec. 12	
Quebec Province, 5 p. c., 1874.....		107	109
1876, 5 p.c. ....		108	110
1880, 4 1/2 p.c. ....		105	107
1888, 5 p.c. ....		116	118
100	Atlantic & Nth. Western 5 p.c. Gua	116	118
10	1st M. Bds .....	12	18
100	Buffalo & Lake Huron £10 shr. ....	132	134
300	do 5 1/2 p.c. 1st mort. ....	132	134
	do 2nd mort .....	105	107
	Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov. ....	105	107
	Canadian Pacific \$100 .....	55 1/2	56
100	Grand Trunk, Georgian Bay, &c. ....	99	101
	1st M. ....		
100	Grand Trunk of Canada Ord. stock.	4 1/2	5 1/2
100	2nd equip. mtg. bds. 6 p.c. ....	123	125
100	1st pref. stock. ....	81 1/2	81 1/2
100	2nd pref. stock. ....	20 1/2	20 1/2
100	3rd pref. stock. ....	10 1/2	11 1/2
100	5 p.c. perp. deb. stock. ....	125	127
100	4 p.c. perp. deb. stock. ....	52	54
100	Great Western shares, 5 p.c. ....	113	115
100	Hamilton & N. W., 6 p.c. ....	98	100
100	M. of Canada Stg. 1st Mort. 5 p.c. ....	93	95
100	Montreal & Champlain 5 p.c. 1st mtg. bds. ....	93	96
	*Montreal & Sorel, 1st mtg., 6 p.c. ....		
	N. of Canada, 1st mtg., 5 p.c. ....	98	100
	Northern Extension 5 p.c. pref. ....	00	000
100	Quebec Central, 5 p.c. 1st Inc. Bds. ....	29	32
100	T. G. & B. 4 p.c. bonds, 1st mort. ....	104	106
100	Well., Gray & Bruce, 7 p.c. bds. ....	96	98
100	1st Mort. ....	103	105
	St. Law. & Ott. 6 p.c. Bds., 4 p.c. ....		
MUNICIPAL LOANS.			
100	City of London (Ont) 1st pref 5 p.c. ....	98	100
100	City of Montreal stg. 5 p.c. ....	104	106
	1874 .....	104	106
100	City of Ottawa, 6 p.c. stg. ....	104	109
	redeem 1878 .....	102	106
	redeem 1875 .....	116	120
	redeem 1875 .....	101	103
100	City of Quebec, 6 p.c. con. 1873 .....	114	116
	6 p.c. redeem 1876. ....	117	119
	redeem 1878 .....	100	106
100	City of Toronto, 6 p.c. ....	101	120
	6 p.c. stg. con. deb. 1874. ....	115	117
	5 p.c. gen. con. deb. 1890. ....	104	106
	4 p.c. stg. bonds, 1921-23. ....	112	114
100	City of Winnipeg deb., 1884, 5 p.c. ....	117	119
	Deb. scrip. 1883, 6 p.c. ....		
MISCELLANEOUS COMPANIES.			
100	Canada Company .....	21	24
100	Canada North-West Land Co. ....	35	45
100	Hudson Bay .....	13 1/2	14 1/2
*All the bonds have been sold to a Canadian Syndicate.			

## HOTEL DIRECTORY--Continued.

PLACE.	NAME.	PROP. OR MGR
KINGSTON,	The British American,	
do	Hotel Frontenac,	R. W. Dowling
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horsman
MARKHAM,	Tremont House,	Jas. E. Pitts
NAPANEE,	Falsley House,	E. A. Douglas
OTTAWA,	The Russell,	Kenly & St. Jacques
PARIS,	Arlington Hotel,	John Ealand
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central,	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
SPOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's,	McGaw & Winnett
Trenton, Ont.,	Gilbert House,	T. H. Biecker
UNBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Fyne

## QUEBEC.

MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	W. S. Weldon
do	The Balmoral,	E. H. Dunham & Co
QUEBEC,	Chateau Frontenac,	

## NOVA SCOTIA.

HALIFAX,	The Halifax,	L. Hesselein & Sons
TRURO,	Victoria Hotel,	Geo. R. Dupe

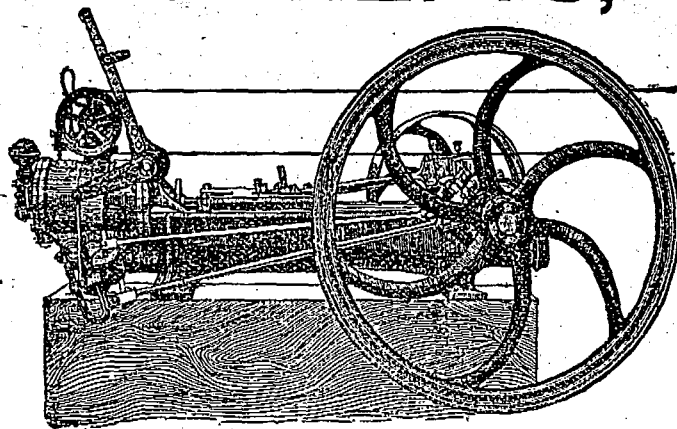
## PRINCE EDWARD ISLAND.

CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davies

# FARRAR & TREFTS,

54-66 PERRY ST.,  
BUFFALO, N.Y.

Manufacturers of  
Stationary,  
Marine and  
Locomotive  
BOILERS and  
ENGINES.



IRON AND BRASS  
CASTINGS OF  
EVERY DESCRIP-  
TION.

OUR SPECIALTIES:  
Oil Engines and  
Boilers,  
25,000 IN USE.  
Propellor Tug and  
Yacht Wheels,  
10,000 IN USE.

## E. L. ETHIER & CO.,

Billiard Table  
and Bowling Alley Balls  
Manufacturers and  
Importers.

Do all kinds of work in  
the Billiard line.

88 St. Denis Street,  
MONTREAL.

Telephone 6057.

Branch Store: Ottawa.



# BEDDING !!

Established  
20 years.

Get your **BEDDING** and **BEDSTEADS** from a  
first-class House

ROCK BOTTOM PRICES.

Old Bed Feathers and Mattresses Purified and Re-Made at the  
Shortest Notice.

## J. E. TOWNSEND,

1 Little St. Antoine Street,  
Corner St. James Street only.

TELEPHONE 1906.

MONTREAL, Que

## FOR SALE.

- 1 Iron Cylinder Dryer, 84 in. face, 36 in. dia.
- 9 " " " " 72 " " 40 "
- 4 " " " " 72 " " 36 "
- 5 Chilled Callender Rolls, 78 in. face, 7 in. dia.
- 1 Iron Roll, 76 in. face, 11 in. dia.
- 2 " " " " 72 " " 17 "
- 2 " " " " 72 " " 16 "
- 2 " " " " 72 " " 12 "
- 1 Second Hand Steam Boiler, 54 in. x 14 feet.
- 3 Iron Rolls, 32 in. face, 10 in. dia.
- 1 " " " " 37 " " 11 "
- 1 " " " " 40 " " 12 "

Dominion Paper Co. Montreal.  
Can.

*Job Printing of all  
kinds done at this  
office.*

### OUR BUSINESS DIRECTORY.

ACCOUNTANTS AND AUDITORS.  
Montreal Radford & Walford  
59 Imperial Building.

CANNED GOODS, FRUIT & VEGETABLE.  
Trenton, Ont. - Log Cabin Brand, - Miller & Co.

FINE WHISKEYS, I.X.L AND X.T.C.  
Belleville Ont. H. Corby

FINANCIAL AGENTS.  
Montreal Hanson Bros,  
Temple Building.

FURNITURE MNFRS.  
Belleville, Ont. Geo. S. Tickell & Sons

HUNGARIAN PROCESS, FLOUR MILL,  
Campbellford, - Corresp. solicited, - Chas. Smith

INSURANCE BROKERS AND AGENTS.  
Montreal Archd. Nicoll  
Board of Trade Building.

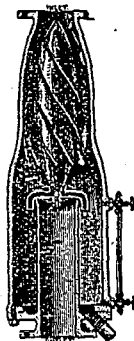
RAW FURS AND SKINS.  
Montreal Hiram Johnson  
496 St. Paul Street.

SCALES.  
Montreal Superior Qualities. James Fyfe  
Corner St. Paul and St. Peter Streets.

STREET CARS, OMNIBUSES & HOSE  
WAGGONS.  
Belleville, Ont. St. Charles & Pringle

# "STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

For Horizontal or Vertical Steam or Exhaust Pipes.

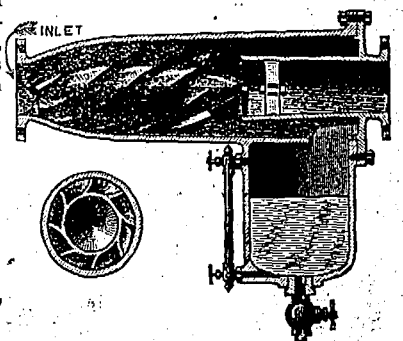


Vertical Separator.

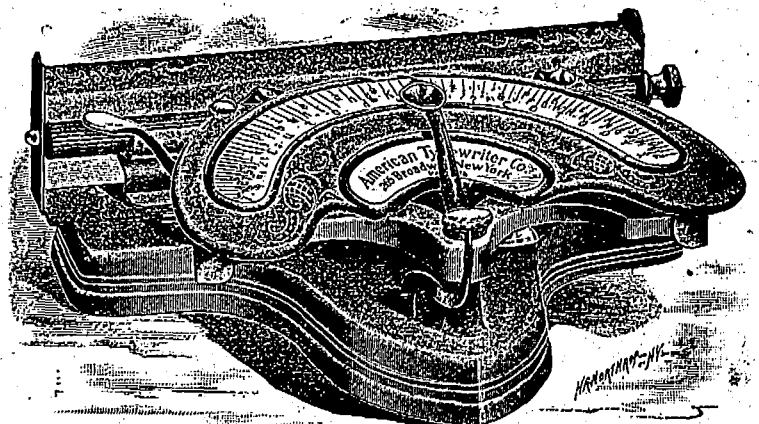
Used in U. S. Navy, Principal Central  
Electric Light Stations, Electric Rail-  
ways, Steamships, Railroads, Mills,  
Manufacturing Plants, and in Mines  
on steam mains up to 1,000 ft. in  
length.

## Joseph DeRycke,

Patenteo and Manufacturer,  
TAYLOR BUILDING,  
39 & 41 Cortlandt St.,  
New York.



Horizontal Separator.



The New Model No. 2 Improved American Typewriter, \$8, IS NOW READY.

The latest model of the first success-low-priced typewriter.  
Improved construction and better finish. Sold by the makers at price slightly above the manufacturin  
cost. Send for catalogue and letter written with it. Agents wanted everywhere.

American Typewriter Co., Broadway & Chambers St., New York City

Syracuse Solar or Sun<sup>m</sup> Made  
**Coarse Salt** For Meats, Fish, Pickles,  
Ice Cream, Skins & Pelts.

Unequaled for Curing.  
Brings hides and skins up bright and clean on the  
flesh. Adds to their value.  
Used by the Chicago packers and by leading coun-  
try hide dealers.  
No dirty grain or blotches when Syracuse Salt is  
used. Keeps shrinkage down.  
Write us for samples of our salt and full details.  
Once tried, always used.  
For full details of analysis and prices, etc., address

Onondaga Coarse Salt Association,  
Thos. Malloy, Sec'y. SYRACUSE, N.Y.  
WESTERN AGENT:  
G. W. Williams, 19 & 21 Wabash Ave., - Chicago.  
EASTERN AGENT:  
C. S. Worden, Mercantile Exch.,  
6 Harrison Street, New York.

**Western Electric Co.,**

CHICAGO-NEW YORK,  
Electrical Apparatus and  
Supplies.  
ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Dec. 13, 1895.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	3½-6mos.	350	\$50	120 116½
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7½-6mos.	100	10	276 276
Western Assurance.....	25,000	5-6m <sup>r</sup> 4.	40	20	166¼ 164¼
Guarante. Co. of North America.....	13,372	6	50	10.50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Dec. 14, 1895 Market value p. p'd up sh.

Atlas.....	24,000	22 p. s.	50	6	£25	£27
British and Foreign Marine.....	67,000	25	20	4	£23¼	£24¼
Caledonian.....	21,500	20	25	5	£27-15-0	£30
Commercial U. Fire, Life and Marine	50,000	25	50	5	£36¼	£37¼
Edinburgh Life.....	5,000	19s	100	20	54-10-0	00
Fire Insurance Association.....	100,000	5	£10	£2	¾	¾
Guardian Fire and Life.....	200,000	7½	10	5	10	10¼
Imperial Fire.....	60,000	20 p. s.	20	5	20	30
Lancashire Fire.....	136,498	5	20	2	5	5¼
Life Associati <sup>n</sup> of Scotland.....	10,000	17 6-7 p.c.	40	8¾	44-10-0	00
London Assurance Corporation.....	35,862	20	25	12¾	£58	59
London & Lancashire Life.....	10,000	10	10	2	4¼	4¾
Liv. & Lon. & Globe Fire and Life...	391,752	75	St.	2	49	50
National of Ireland.....	40,000	£25	24 p.c.	£2¼	40-0	00
Northern Fire and Life.....	30,000	23¼	100	10	70	72
North Brit. & Merc. Fire and Life....	110,000	20 p. s.	25	8¼	38	39
Phoenix Fire.....	6,732	£18½ p. s.	50	50	£233	£257
Queen Fire and Life.....	200,000	80	10	1	71-16	6 13-16
Royal Insurance Fire and Life.....	125,234	58¼	20	3	50	51
Scottish Imperial Life.....	50,000	83d	10	1	1-13-6	
Scottish Provincial Fire and Life.....	20,000	15	50	8	....	

THE  
"I. X. L."  
**TEMPERED COPPER CO.**  
Manufacturers of  
Tempered Copper for Commutator Bars.  
Tempered Copper Castings a Specialty.  
All Kinds of Brass and Bronze Castings.  
OFFICE AND WORKS:  
16, 18 & 20 Elk St., - Buffalo, N.Y.

**Consumers**  
**Cordage Co.**  
(LIMITED)  
... MANUFACTURERS OF ...

Manilla, Sisal, Jute,  
and Russian Cordage

**BINDER TWINE.**

Jute and Cotton Bags.

→ HEAD OFFICE ←

St. Patrick St., Montreal

ESTABLISHED 1824  
**Alliance**  
Assurance Company  
of London, England.  
CAPITAL \$ 25,000,000.  
GEO. McHENRY MANAGER FOR CANADA.  
MONTREAL.

**PROTECTION**  
Under all circumstances  
is afforded by the Policies of the  
**Liberal**  
Provisions for  
Incontestability;  
Grace in payment of Pre-  
miums;  
Extended Insurance under  
terms of  
MAINE NON-FORFEITURE  
LAW...  
Issues an  
**INSTALLMENT POLICY** PORTLAND, MAINE,  
with all desirable features.  
PRINCIPAL AGENCIES IN CANADA:  
162 St. James St., Montreal, P.Q. 17 Toronto, St., Toronto, Ont. 103½ Prince William St., St. John, N.B.

**A PENSION FOR LIFE,** For MEN and WOMEN.  
The Pension Bond Policy of the Manufacturers Life  
guarantees an income for life of from \$100 to \$10,000 a  
year, from any age after 45. No medical examination  
required. Should death occur at any time before the  
pension becomes payable, all the money paid by the as-  
sured to the Company will be returned to his or her bene-  
ficiaries. This is the easiest—cheapest—simplest—and  
most convenient way of providing for old age. Same  
rates for both men and women. No medical examination  
required.  
**Manufacturers' Life Insurance Co.** TORONTO,  
→ Canada.  
President, GEO. GOODERHAM.  
(President Bank of Toronto.)  
J. F. JUNKIN, Gen. Manager. GEO. A. STERLING, Secretary.  
W. N. KING, } District Managers.  
W. E. BINDLAY, }  
G. H. JUNKIN, } City Manager.  
Reliable Agents Wanted. 162 St. James St., MONTREAL

**Insurance.**  
**The Federal Life ASSURANCE COMPANY.**  
HEAD OFFICE, - HAMILTON, ONT.

**Policies World Wide**  
.. AFTER ONE YEAR FROM ISSUE..  
Capital and Assets - - - - \$1,000,000.00  
Surplus to Policyholders, - - - - 704,141.26  
ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.  
James H. Beatty, David Dexter,  
President. Managing Director.

**WORTH KNOWING**  
"It is the safest and fairest policy I have ever seen,"  
was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the Ordinary Life Policy of the Temperance and General Life Assurance Co.  
This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.  
HEAD OFFICE, 22 to 28 King St. W., TORONTO  
HON. G. W. ROSS, LL.D., President  
HON. S. H. BLAKE, Q.C., ROBT. McLEAN, Esq., Vice-Presidents.  
**H. SUTHERLAND, - Manager**  
Correspondence solicited. Agents wanted.

**Scottish Union and National INSURANCE COMPANY, I**  
Of Edinburgh, Scotland.  
ESTABLISHED 1824.  
M. BENNETT, Jr., Gen. Manager North American Branch, Hartford, Conn.  
Capital ..... \$30,000,000 Invested Funds.....\$13,500,000  
Total Assets ..... 34,472,705 Deposited with Dom. Govt., 125,000  
(Market value.)  
WALTER KAVANAGH, Resident Agent, 117 St. Francois Xavier St., MONTREAL

**Insurance.**  
**British \* America ASSURANCE COMPANY.**  
HEAD OFFICE, . . . TORONTO.

Incorporated 1833.  
**FIRE AND MARINE.**  
Cash Capital, .. .. \$750,000.00  
Total Assets, over .. .. \$1,464,654.84  
Losses Paid since organization, .. .. \$14,094,183.94  
Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. Sims, Secretary  
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

JOSEPH PHILLIPS, President. ALBERT E. NASH, Secretary.  
V. ROBIN, Treasurer.  
**York County Loan & Savings COMPANY.**  
Head Office: - Confederation Life Building,  
Corner Yonge and Richmond Sts., - TORONTO  
Subscribed Capital, - \$300,000.  
Solicitors—MESSRS. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

**Quebec Fire Assurance Co'y.**  
Established 1818.  
Directors—Edwin Jones, President; George R. Renfrew, Vice-President;  
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F. Hunt, Wm. Simons.  
Agents—Nova Scotia—J. T. Twining & Son, Halifax. P. E. I.—E. R. Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son. Ontario—Geo. J. Pyke, Toronto. Manitoba—W. R. Allan, Winnipeg. British Columbia—W. S. Gravelly, Vancouver.  
Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

**Caledonian Insurance Co'y**  
THE OLDEST SCOTTISH FIRE OFFICE.  
TEMPLE BUILDING, - MONTREAL  
LANSING LEWIS, Manager.

**NORTH AMERICAN LIFE ASSURANCE COMPANY,**  
.. Head Office, - TORONTO, Ont.  
President, John L. Blaikie, Esq.,  
Pres. Canada Landed & National Investment Co.  
HON. G. W. ALLAN, J. K. KERR, Esq., Q. C., } Vice-Presidents.  
WILLIAM McCABE, F. I. A., Managing Director.  
The great success which has attended the Company from its organization, and particularly during 1894, is duly evidenced by figures taken from the last financial statement:  
Cash Income..... \$ 553,394.93  
Expenditure including death claims, endowments, profits and all payments to policy-holders ..... 286,193.40  
Assets ..... 1,937,446.30  
Reserve Fund ..... 1,564,020.00  
Net Surplus ..... 333,216.75  
Dr. CHAS. AULT, Man. for Prov. Quebec.  
180 St. James St., Montreal, Que.

**THE PROVIDENT SAVINGS Life Assurance Society of New York**  
want General Agents in the following counties in the Province of Ontario.  
Prescott, Glengary, Stormont, Dundas, Russell, Carleton, Grenville, Brockville, Leeds, Lanark, Renfrew, Addington, Frontenac, Kingston City, Lennox, Prince Edward, Hastings, Victoria, Ontario, Muskoka, Parry Sound and Nipissing Districts, Simcoe, York, Peel, Halton, Wellington, Grey, Bruce, Huron, Perth, Waterloo, Oxford, Brant, Haldimand, Monck, Welland, Niagara, Norfolk, Elgin, Middlesex, including London City, Lambton, Bothwell, Kent and Essex.  
Good terms will be given reliable and energetic men.  
Apply to **R. H. MATSON,**  
General Manager for Canada,  
77, YONGE ST. TORONTO, Ont.

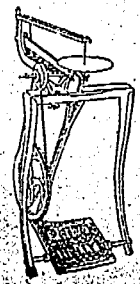
**LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.**  
FIRE and LIFE.  
Invested Funds, .. \$40,833,724  
Funds Invested in Canada, over 1,000,000  
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.  
Canada Board of Directors:  
HON. HENRY STARNES, Chairman.  
EDMOND J. BARBEAU, Esq.  
WENTWORTH J. BUCHANAN, Esq.  
G. F. C. SMITH, Resident Secretary.  
Medical Referees—D. C. MACCALLUM, Esq., M.D.  
Standing Counsel—Geo. B. CRAMP, Esq.  
Head Office, Canada Branch: MONTREAL.

**THE WATERLOO MUTUAL Fire Insurance Company.**  
Established in 1863. Head Office, Waterloo, Ont.  
Total Assets, Jan. 1, '94, \$349,734.71.  
GEORGE RANDALL, Esq., Prestant; JOHN SHUEN, Esq., Vice-President; C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

**MERCANTILE FIRE INSURANCE COMPANY.**  
WATERLOO, ONT.  
Subscribed Capital.....\$200,000 00  
Dom. Govt. Deposit..... 50,079 76  
Losses promptly adjusted and paid.  
I. E. BOWMAN, Esq., President; J. LOCKIE, Esq. Secretary; T. A. GALT, Esq., Inspector.

**SUN** FOUNDED A. D. 1710.  
**INSURANCE OFFICE FIRE**  
HEAD OFFICE: Threadneedle Street, LONDON, ENG.  
Transacts Fire business only, and is the oldest purely Fire Office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.  
CANADIAN BRANCH:  
15 Wellington Street East, - Toronto, Ont.  
H. M. Blackburn, Manager.  
H. F. Potman, Inspector.  
This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.  
ALLAN & WILLIAMS, Genl. Agts., Winnipeg.  
IRA CORNWALL, Genl. Agt., St. John, N.B.  
L. J. McGhee, " Halifax, N. S.

**OLD "GRIMP" is Comin'**  
Nothing will keep your boy at home the long winter evening or prove so useful as the  
**PRIZE HOLLY SCROLL SAW**  
All Iron and Steel. Price, \$3.00.  
**PRIZE DEMAS LATHE**  
AND  
**SCROLL SAW**  
AND ALL FURNISHING.  
SEND FOR CIRCULAR TO  
**SHIPMAN ENGINE MFG. CO.**  
ROCHESTER, N. Y.



**NEW YORK LIFE**  
INSURANCE COMPANY,  
JOHN A. McCALL, President.

Statement of Business,  
December 31st, 1894.

ASSETS INVESTED	\$182,011,770
SURPLUS	20,249,807
INCOME IN 1894	36,483,313
INSURANCE IN FORCE	813,204,160

**Good Agents are Wanted**

for several central and productive localities in Canada.

Apply to

**DAVID BURKE,**

GENERAL MANAGER,

Company's Building, MONTREAL.

THE  
**BRITISH EMPIRE**  
MUTUAL  
LIFE ASSURANCE COMPANY,  
OF LONDON, ENGLAND.

ESTABLISHED 1847.

Head Office, CANADA.

British Empire Building,  
MONTREAL.

Government Deposit, - \$747,207.34  
RESULTS OF VALUATION 1893.

Larger Cash Surplus,

**INCREASED BONUS.**

Valuation Reserves Strengthened,

IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

**CONFEDERATION**  
LIFE ASSOCIATION,  
Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE

Over \$25,000,000.00.

Montreal Office:

207 ST. JAMES ST.

H. J. JOHNSTON,

Manager, P.O.



**H. D. LAYMAN,**

DEALER IN

THE  
**Layman Pneumatic Boats,**

Sporting Boats,  
Pleasure Boats and  
Life Preservers.

OFFICE AND SALESROOM:

30 West 29th St., Cor. Broadway,

**NEW YORK.**

The above remarkably ingenious invention not only fill the sportsman's demands as a fishing and hunting craft, but is the most convenient small boat made for many purposes:

1. Both hands are free to fish, shoot or work.
2. It cannot be upset by the occupant.
3. It is as comfortable as a rocking chair.
4. If filled with water, it still floats and carries the weight of two men.
5. It weighs but 20 lbs. and can be carried in a hand satchel.

Send 5 Cents for  
ILLUSTRATED  
CATALOGUE,  
above address.



THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS are made in two standard sizes and are adapted to persons of both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe and reliable.

See illustrated article in the "Scientific American" of May 18, 1895.

**WESTERN ASSURANCE COMPANY.**

FIRE AND MARINE. Incorporated 1851.

Assets, over	\$2,350,000.00
Income for Year ending 31st December, 1894, over	2,175,000.00

Head Office. - Toronto, Ont.

J. J. KENNY, Vice-President & Man.-Director.

Geo. Cox, President.

C. C. FOSTER, Secretary

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

190 ST. JAMES STREET.

**COMMERCIAL UNION**

ASSURANCE CO., Ltd.,

Of London, England.

**FIRE! LIFE! MARINE!**

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

HEAD OFFICE, Canadian Branch, - MONTREAL

EVANS & McGREGOR, Managers.

**THE IMPERIAL**  
INSURANCE COMPANY LIMITED  
FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch:

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

A. D. LACY, RESIDENT MANAGER.

**LONDON**

Guarantee and Accident Com'y. Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets  
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.