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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. 15.
NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 8, 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 manu-
facture 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
Real Borelan Lamb and other skimo
Tirmings, &c., &c.

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

Leading Wholesale Houses.

John * Macdonald * & Co.

TO THE TRADE.

Becoming Material for a Woman.

She always looks well who dresses
IN A BLACK SILK DRESS.
If any of your customers are asking for Black
Silk Peau-de-Sole, Black Silk Faille
Francaise, Black Silk Regency, Black
Satin Duchesse, we can supply you with a
range of prices in each line, special value, and
on the shortest notice.

Filling Letter Orders a Specialty. Orders solicited.
MONTREAL OFFICE: - - 207 ST. JAMES ST.
H. PINET, Agent.

JOHN MACDONALD & CO.

Wellington and Front Streets East, TORONTO.

The following Brands
Manufactured by

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

Are sold by all the

Leading Wholesale Houses.

PLUG SMOKING:

DERBY

12's, 7's, and 3's.

Old Virginia Twist,

BRIGHT PLUG CHEWING:
OLD CHUM, 8's.

MARK * FISHER, * SONS

AND COMPANY,

Merchant Tailors and
Woollen Buyers

will find our Stock replete with all the
Latest Novelties selected in the Home
and Foreign Markets.
We have never shown a more extensive
line of

STAPLE WOOLLENS

than we are doing at present,
Our Tailors' Trimming Dept.
is also more than usually complete.

Mark * Fisher, Sons & Co.,
VICTORIA SQUARE, MONTREAL.

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.

SPECIAL
Large Line of
Venetian
Worstedes

In Stock Bought at Old Prices.

SAMPLES ON APPLICATION.

JOHN FISHER,
SON & CO'Y,

442 & 444 ST. JAMES STREET,

MONTREAL.

The Chartered Banks.

BANK OF MONTREAL.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 22nd October, 1895.

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, 8 Clement's Lane, Lombard St., E. C.
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.
Montreal, Victoria, B. C.
Quebec, Vancouver, B. C.
St. John, N.B., Winnipeg, Man.
Toronto, Brandon, Man.

Agents in the United States:
New York, (62 Wall St.) W. Lawson and F. Brownfield.

SAN FRANCISCO, (124 Sanson Street,) H. M. J. McMichael, and J. C. Welsh.

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

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

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

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.
Paid-up Capital, \$2,000,000
Reserve Fund, 1,375,000

BOARD OF DIRECTORS:

JOHN H. R. MOLSON, President.
S. H. EWING, Vice-President.

W. M. RAMSAY, Saml Finlay.
Henry Archibald, J. P. Cleghorn.

W. M. Macpherson, F. WOLFESTAN THOMAS, Gen. Manager.

A. D. DUMFRIES, 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 Canada, 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—Parrs Banking Co. and The Alliance Bank, (limited); Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Rose & Co.

Liverpool—The Bank of Liverpool.

Cork—Munster and Leitner Bank, Ltd

Paris, France—Credit Lyonnais

Berlin.—Deutsche Bank.

Antwerp, Belgium—La Banque d'Anvers.

Hamburg—Besse, Newman & Co.

UNITED STATES:

New York—Mechanics' National Bank; National City Bank; Messrs. W. Watson, R. Y. Hebdon,

Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—The State National Bank.

Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank.

San Francisco—Bank of British Columbia. Detroit—Commercial National Bank.

Buffalo—The City Bank. Milwaukee—Wisconsin National Bank. Toledo—Second National Bank.

Butte, Montana—First National Bank. Great Falls, Montana—North-Western National Bank. Minneapolis—First National Bank.

Agents in Canada for the Money Order Departments of the Pacific Express Co. and American Express Co. of the U. S.

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

Commercial Letters of Credit and Travellers Circular letters issued available in all parts of the world.

QUÉBEC BANK.

Notice is hereby given that a dividend of two and one-half per cent. upon the paid up capital stock of this Institution has been declared for the current half year, and that the same will be payable at its banking house in this city, and at its branches, on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,
THOMAS McDOUGALL,
General Manager

Quebec, Oct. 23, 1895.

The Chartered Banks.

The Merchants Bank of Canada.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

G. HAGUE,
General Manager.

Montreal, October 22nd, 1895.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1855.

Capital Paid-up - \$1,200,000
Reserve, 600,000

HEAD OFFICE, MONTREAL.

Board of Directors:

JACQUES GRENIER, Esq. President.

GEORGE BRUSH, Esq. Vice-President.

CHS. LA GAULLE, Esq. WM. FRANCOIS, Esq.

A. PREVOST, Esq. ALPH. LEOLAIRE, Esq.

T. PREFONTAINE, Esq.

J. S. BOUSQUET, Esq. Cashier

WM. RICHER, Esq. Assistant-Cashier

ARTHUR GAGNON, Esq. Inspector

Branches:

Notre Dame St. West—J. A. Bliau, Manager.

St. Catherine St. East—Albert Fournier, Manager.

Quebec, Base-Ville, P. B. DuMoulin, Manager.

St. Roch, Nap. Lavole.

Three Rivers, Que., P. E. Panneton, Manager. □

St. Jean, Que., H. St. Mars, Manager.

St. Rémi, Que., C. Bédard, Manager.

St. Jérôme, Que., J. A. Thérberge, Manager.

St. Hyacinthe, Que., J. Laframboise, Manager. "

Agents in Canada:

Ontario—Molsons Bank and Branches.

New Brunswick—Bank of Montreal.

Nova Scotia—Bank of Nova Scotia.

Prince Edward Island—Merchants Bank of Halifax

Agents in United States:

Boston—The National Reverse Bank.

New York—National Bank of the Republic.

Foreign Agents:

Hanover—National Bank.

England—The Alliance Bank, Limited, London.

France—Le Crédit Lyonnais, Paris.

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

The Imperial Bank of Canada.

DIVIDEND No. 41.

Notice is hereby given that a dividend of FOUR per cent. upon the capital stock of this Bank has been declared for the current half-year, and that the same will be payable at the bank and at its branches on and after

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

D. R. WILKIE, Cashier.

Toronto, October 24th, 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, "

Brockville.....T. A. Bird, "

Collingwood.....M. Atkinson, "

Gananoque.....W. A. Copeland, "

London.....C. V. Ketchum, "

Peterboro'.....John Pringle, "

Port Hope.....W. F. Cooper, "

Point St. Charles (Montreal).....E. B. Andros, "

St. Catharines.....J. G. Bird, "

St. Catharines.....G. W. Hodgetts, "

Bankers:

London, Eng.....The City Bank, Limited

New York.....The National Bank of Commerce.

La Banque Ville Marie.

Notice is hereby given that a Dividend of Three Per Cent. (3 per cent.) upon the Capital Stock of this Bank, for the six months ending the 30th November next, has this day been declared, and will be payable at the Head Office of the Bank, in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER, 1895.

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

By order of the Board,

W. WEIR,
President.

Montreal, 22nd October, 1895.

The Chartered Banks.

The Chartered Banks.

The Chartered Banks.

The Canadian Bank of Commerce.

DIVIDEND No. 57.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board.

B. E. WALKER, General Manager.

Toronto, October 22nd, 1895.

The Ontario Bank.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

C. McGILL, General Manager.

Toronto, Oct. 25th, 1895.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.

Capital (fully paid up) \$1,500,000
Reserve Fund 225,000

DIRECTORS:

CHARLES MAGEE, President.
GEORGE HAY, Esq., Vice-President.
Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser,
John Mather, David MacLaren, D. Murphy.

Branches—Arapahoe, Carleton Place, Hawkebury, Keewatin, Kemptville, 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 GRONASSA, General Manager.
P. JAFFRANCE, 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 Scotland, London, France—Credit 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.

Bank of Hamilton.

Notice is hereby given that a dividend on the Capital Stock of the Bank of Four Per Cent., for the half year ending November 30th, has this day been declared, and that the same will be payable at the Bank and its Branches on and after

DECEMBER 2ND.

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

By order of the Board,

J. TURNBULL, Cashier.

Hamilton, October 23rd, 1895.

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 D. Matthews.

HEAD OFFICE, TORONTO.

Agencies—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., No. 366; Sherbourne St., cor. Queen; Market St., cor. King and George Sts.

Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold.

Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.

R. 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. Pease, Manager.

West End, Notre Dame St. West.
Cote St. Antoine, Green Avenue.
In Maritime Provinces:

Antigonish, N. S. Moncton, N. B.
Bathurst, N. B. Newcastle, N. B.
Bridgewater, N. S. Pictou, N. S.
Charlottetown, P.E.I. Port Hawkesbury, 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.
Londonserry, N. S. Truro, N. S.
Lunenburg, N. S. Weymouth, N. S.
Mattland, 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 remitted for.

Telegraphic transfers and drafts issued at current rates.

La Banque Jacques Cartier.

DIVIDEND No. 60.

Notice is hereby given that a Dividend of Three and a half (3½) per cent. for the current half-year, upon the paid-up Capital Stock of this institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER, 1895.

The Transfer Books will be closed from the 15th to the 30th November next, both days inclusive.

By order of the Board,

A. DE MARTIGNY, Managing Director.

Union Bank of Canada.

DIVIDEND No. 58.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

E. E. WEBB, General Manager.

Quebec, October 25th, 1895.

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. Wyld,
T. R. Wood, A. J. Somerville,
Jas. Scott.

AGENCIES.

Bowmanville, Cannington, Kingston,
Brantford, Chatham, Markham,
Bradford, Colborne, Newcastle,
Brighton, Durham, Parkdale, Toronto,
Brussels, 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. Correspondence solicited.
GEO. P. REID, General Manager.

Eastern Townships Bank.

Authorized Capital \$1,500,000
Capital Paid-Up 1,500,000
Reserve Fund 720,000

BOARD OF DIRECTORS:

R. W. HENEKER, President.
Hon. M. H. COCHRANE, Vice-President.
Israel Wood, J. N. Galer, Thomas Hart,
N. W. Thomas, T. J. Tuck, G. Stevens,
John G. Foster.

HEAD OFFICE, SHERBROOKE, Que.

WM. FARWELL, General Manager.

Branches—Waterloo, Richmond, Conitcook, Stanstead, St. Hyacinthe, Cowansville, Granby, Bedford, Huntingdon, Magog.

Correspondents:

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

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. HAMLIN, Esq., Vice-President.
W. F. Cowan, Esq. W. F. Allan, Esq.
Robert McIntosh, M.D. J. A. Gibson, Esq.
Thomas Patterson, Esq.
T. H. McMILLAN, Cashier.

Branches—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishen, 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.

The Chartered Banks.

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.

Banque d'Hochelega.

Notice is hereby given that a dividend of three and
 one half per cent. (3½) for the current half year, equal
 to seven per cent. per annum, on the paid-up capital
 stock of this institution, has been declared and that
 the same will be payable at the Head Office or at its
 branches, on and after

MONDAY, THE SECOND DAY OF
 DECEMBER NEXT.

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

By order of the Board.

M. J. A. PRENDERGAST, General Manager.

Traders Bank of Canada

(Incorporated by Act of Parliament 1835).

Authorized Capital, .. . \$1,000,000
 Capital Paid-Up, .. . 608,400
 Reserve Fund, .. . 85,000

Board of Directors:

WM. Bell, Esq., of Guelph, .. . President.
 C. D. Warren, Esq., .. . Vice-President.
 W. J. GAGE, Esq., JOHN DRYNAN, Esq.,
 J. W. DOWD, Esq., ROBT. THOMSON, Esq.,
 of Hamilton.

Head Office, .. . Toronto.

H. S. STRATHY, .. . General Manager.
 J. A. M. ADLEY, .. . Inspector.

BRANCHES:

Aylmer, Ont., Ingersoll, Ridgetown,
 Drayton, Leamington, Sarnia,
 Elmira, Norwich, Strathroy,
 Glencoe, North Bay, St. Mary's,
 Guelph, Orillia, Tillsonburg,
 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:

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 L. J. MORTON, .. . Vice-President.
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 Barrington, Bridgewater, Canning, Lockport,
 Lunenburg, New Glasgow, Parraboro, Shelburne,
 Springhill, Truro, Windsor. New Brunswick:
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Business Founded 1796.

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 TORONTO.

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GEORGE A. COX, .. . President.

Capital Subscribed, .. . \$2,500,000 00
 Capital Paid-Up, .. . 1,200,000 00
 Reserve Fund, .. . 315,000 00
 Contingent Fund .. . 80,184 71
 Total Assets, .. . 5,200,880 09

Debentures issued in currency or sterling payable
 in Canada or Great Britain. Money advanced on
 Real Estate. Mortgages and Municipal Debentures
 purchased.

Executors and Trustees are authorized by law to
 invest in the debentures of this Company.

FRED. G. COX, Manager. E. R. WOOD, Secretary

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 & Investment Society**

London, .. . Canada.

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

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

N. MILLS, Manager.

THE HAMILTON

Provident and Loan Society

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

Capital Subscribed, .. . \$1,500,000 00
 Capital Paid-Up, .. . 1,100,000 00
 Reserve and Surplus Profits, .. . 330,027 00
 Total Assets, .. . 3,730,575 85

Deposits received and interest allowed at the
 highest current rates.

DEBENTURES for 3 or 5 years. Interest payable
 half-yearly. Executors and Trustees are authorized
 by law to invest in Debentures of this Society.

Banking House—King Street, Hamilton.

H. D. Cameron, 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. Sacrament St.,
 MONTREAL, P.Q.

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 J. S. Bouquet, Esq., .. . Vice-President.
 W. Barclay Stephens, Esq., .. . Manager.

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 executor, trustee, receiver, committee of lunatic,
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All manner of trusts accepted; moneys invested;
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 bonds, debentures, etc., issued and countersigned;
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 ROYAL MAIL STEAMSHIPS.



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 Montreal Royal Mail Service.**

From Liverpool.	Steamships.	From Montreal.	From Quebec.
15 Aug.	Parisian	31 Aug. ...	1 Sept. ...
22 "	*Mongolian	7 Sept. ...	7 "
29 "	Numidian	14 "	15 "
5 Sept.	Sardinian	21 "	22 "
12 "	*Laurentian	28 "	28 "
19 "	Parisian	5 Oct.	6 Oct. ...

The Steamers of this service carry all classes of
 Passengers.
 The Saloons and Staterooms 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.

Steamers are despatched from Montreal at day-
 light on the day of sailing. Passengers go on board
 between 8 and 11 o'clock the previous evening (Fri-
 day.)

Steamers marked thus * proceed directly from
 Quebec after embarking passengers at 3 p. m. Satur-
 day and do not stop at Rimouski or Londonderry.
 Other Steamers sail from Quebec at 9 a. m. Sunday,
 and from Rimouski at 9 p. m. Sunday, calling at
 Mirville (Londonderry) to land mails and passengers.
 The Laurentian carries First Cabin passengers
 only on the East bound passage.
 The Saloons and Staterooms are heated by steam

RATES OF PASSAGE.

CABIN—Per S.S. Parisian, \$50, \$60, \$70 and \$80.
 By other Steamers, \$50 and \$60.

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, \$15.00.

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

(Late State Line of Steamers.)

From New Pier foot of W. 21st Street, New York.	From Glasgow.	Steamships.	New York.
16 Aug.	State of California	31 Aug. 8.00 a.m.	
30 "	State of Nebraska	14 Sept. 1.30 a.m.	
18 Sept.	State of California	28 " 12.30 p.m.	
27 "	State of Nebraska	12 Oct. 10.00 a.m.	
11 Oct.	State of California	26 " 11.00 a.m.	
25 "	State of Nebraska	9 Nov. 9.00 a.m.	
8 Nov.	State of California	23 " 8.30 a.m.	
22 "	State of Nebraska	7 Dec. 8.00 a.m.	

And fortnightly thereafter.
 Rates: First Cabin, \$40 to \$60. Second Cabin, \$25,
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Outfit for Steerage passengers furnished free.
 The Steamships State of California and State of
 Nebraska are not surpassed for their excellent ac-
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 Saloons are forward, Staterooms near the centre of
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 No cattle carried.

**Glasgow, Quebec and Montreal
 Service.**

From Glasgow.	Steamships.	From Montreal	on or about
16 Aug.	Buenos Ayres	8 Sept. ...	
23 "	Norwegian	10 "	
30 "	*Siberian	17 "	
6 Sept.	Pomeranian	24 "	
13 "	*Sarmatian	1 Oct. ...	
20 "	Buenos Ayres	8 "	
27 "	Norwegian	15 "	
4 Oct.	*Siberian	22 "	

And weekly thereafter. These Steamers do not
 carry passengers on voyage to Europe.
 *The Siberian and Sarmatian carry passengers
 West bound. The Siberian carries First Cabin pas-
 sengers only on the East bound voyage. Rate \$40
 and \$45.

London, Quebec & Montreal Service

From London.	Steamships.	From Montreal.	on or about.
17 Aug.	Monte Videau	4 Sept. ...	
24 "	Grecian	11 "	
31 "	Brazilian	18 "	
7 Sept.	Rosarian	25 "	
14 "	Anstrian	2 "	
21 "	Monte Videau	9 "	
28 "	Grecian	16 "	

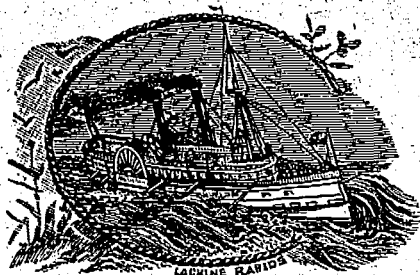
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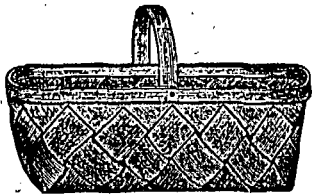
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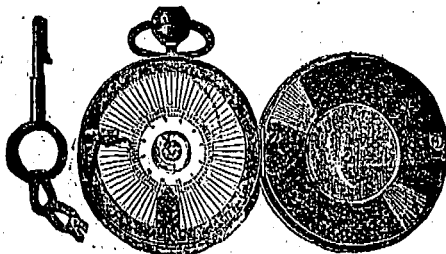
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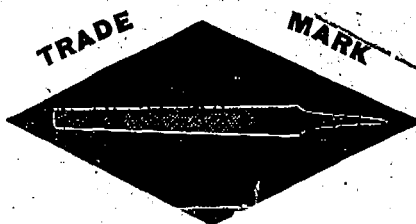
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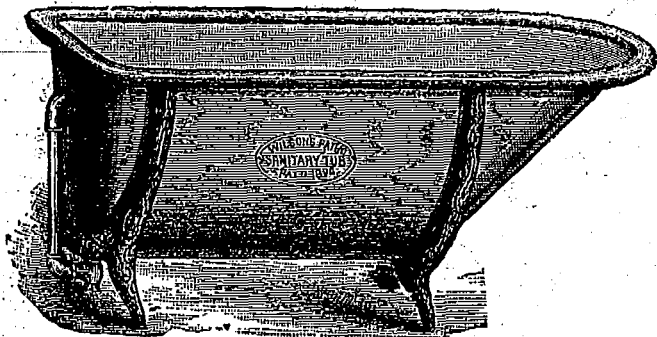
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HESPELER, ONT.

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Agents for Quebec & Maritime Provinces.

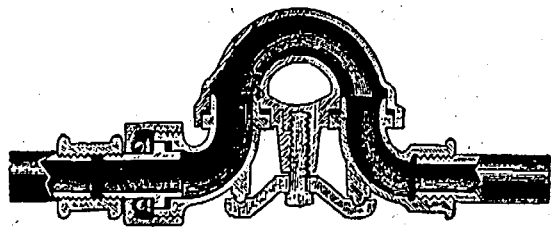
THE INSURANCE LLOYDS.

There is a good deal of gossip about the loss of business by the various Lloyds. It is probably true of the whole number, but decidedly untrue in respect of the worthy Lloyds. The recently printed statements of two of the leaders show that they have improved in every essential particular of assets, reserve, net surplus and loss ratios. The second-rate Lloyds have done fairly well in these items, but their fery experience is really yet to come. The third-rate Lloyds are undoubtedly paying poorly, their revenues are falling off, losses increasing and the day of accounting is bound to come. If the Lloyds are worthy they will succeed, if not worthy they deserve to die, and, moreover, will die. There are signs that many of the speculative concerns are already in the throes of death and public exposures may hasten their fall.

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The terms insure and assure, insurance and assurance, are used by many writers as equivalents or synonyms in meaning. There is, however, a radical distinction between them. The ship, house or man is insured; the payee under the terms of the policy, in case of loss, is assured. The policy-holder against the loss caused to him by the wreck of an insured ship, the burning of an insured house, the death of an insured man, in the former two of which, and the latter of whom he has an insurable interest is assured. He who takes and maintains a policy of insurance on his own life, without beneficiaries specifically named and described, leaves an assurance to his estate, or to his legal heirs. In general he or that which is subject of the insurance is the insured. The assured includes all direct beneficiaries. By direct we mean all whose release is necessary, in person or by duly authorized representative, to discharge the company from liability under the policy. The word insurant conveniently describes the persons who causes the insurance to be taken; but the words insure and assure should be used with as much discrimination in respect to their meaning as the words electricity and magnetism.

SUYDAM FLEXIBLE METAL PIPE JOINT

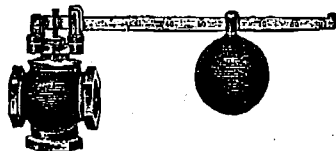


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It is more durable and less expensive than rubber hose

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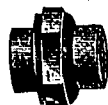
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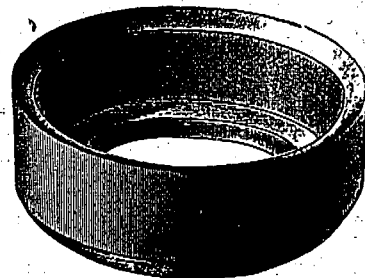
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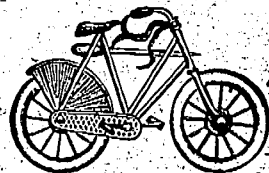
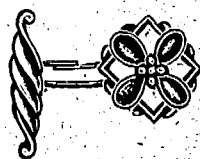
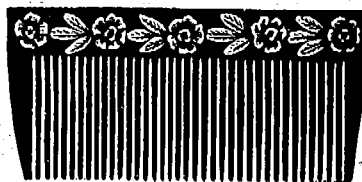
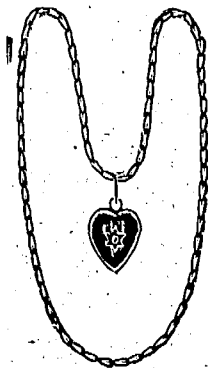
NEUWITTER & ROSENHEIM,

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 consists entirely of Up-to-date Sellers.



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

COME AND SEE US.

The **SYMPHONY**, A Home Orchestra.

Opera's, Waltz's, Noctyrne'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 too difficult for the SYMPHONY to execute in the most surprising manner. You can also use the key-board.

PRICES, \$175.00 TO \$800.00.

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, 1637 Notre Dame St., Montreal.
JAMES COOPER, 164 St. James St., Montreal. GEO. WOOLSON, 186 Queen St., Toronto.
W.M. LASH, St. John's, N.F. and thousands of others.

City Metal Works.

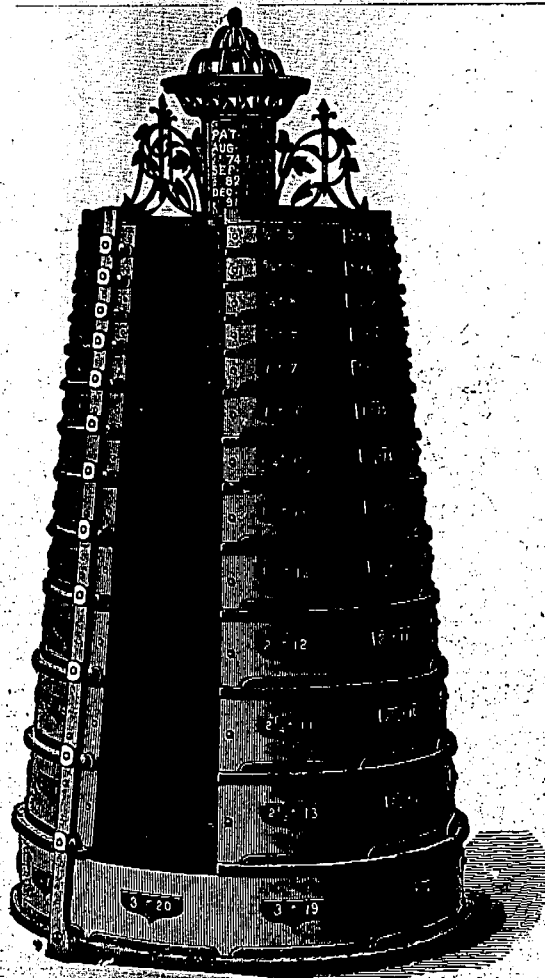
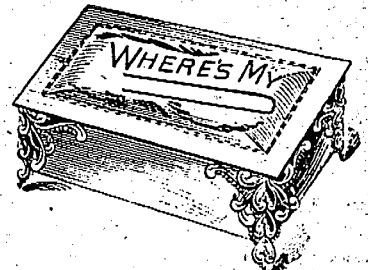
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Leading Manufacturers of

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11 & 13 Front Street, TORONTO.



THE
**BUTLER MFG
COMPANY,**
CHICAGO, Ill.,
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.

The Lovejoy Co.

414 & 416 Pearl Street,
NEW YORK, U. S. A.

**Electrotypers AND
Stereotypers.**

Manufacturers of
Electrotype Machinery.

Steel and Copperplate Engravings Duplicated.

AMERICAN EXPORTS.

American manufacturing exports for the month of September show an increase of \$1,000,000 above those of the same month last year, although they fail to maintain the rate of increase shown for July and August. The per cent. of manufacturing exports to total exports during September, 1895, was 28.66, against a percentage in 1894 of 26.51, while the percentage for the nine months of the calendar year ending with September was 26.68 for 1895 and 23.72 for 1894. There are slight losses in the exports of manufactures in some cases for September, which are offset in the figures for nine months by the heavy gain in the preceding eight months, but these losses have not prevented heavy gains under other items, as is indicated by the net gain in the totals for the month.

Leading Manufacturers &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, Hullfax, 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, Cretonnes, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

The Canadian Colored Cotton Mills Co., Ltd., Montreal, Mills at

Milltown, Cornwall, Hamilton, Merritton, Dundas, also A. Gibson & 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; Etoiles Blankets, Horse Blankets, Saddle-felt, Glove Linings.

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

Serge, Yarns.

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

Cardigan Jackets—Mitts and Gloves.

Braid—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 OF

Sofa, 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.

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 - Montreal & Toronto.
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 Canadian Tweeds, Flannels,
 Dress Goods,
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REPRESENTING IN CANADA,

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

—ALSO—

ALOYS. KNOPS,
 Aachen, Germany.

I. CÜPPER SOHN,
 Burtscheid, Germany,

WHOLESALE TRADE ONLY SUPPLIED.

THE

**Paper
 Pencil**

 Something New!
 Something Good!

 Can be sharpened with any pointed instrument as a pin or penknife.
 A sample by mail for seven cents.

* MORTON, PHILLIPS & 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, &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.

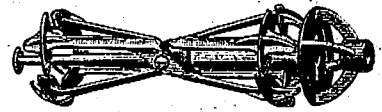
Ask Wholesale Houses for Samples.

 All goods GUARANTEED and stamped
 "WARRANTED INDIGO BLUE."

D. MORRICE, SONS & CO.,

MONTREAL & TORONTO.

Selling Agents.



Above is a Cut of our

PATENT LEVER FLUE CLEANER,

 Which for simplicity, durability and effectiveness
 is not equalled by any Scraper in the market. Al-
 though a new comer in the Dominion, we assure our
 customers that we are able to give them a first-class
 article at a very liberal discount, and would be
 pleased to quote prices on application.

 Box 155. **Frontier Mfg. Co.,** BUFFALO, N. Y.

Hamilton Cotton Co'y

HAMILTON, ONT.

Manufacturers of

 Cottonades, Denims,
 Warps and Yarns, Lamp Wicks,
 Twines, Webbing, &c.

STEAM and POWER

FOR ALL DUTIES.

Pumps

& HYDRAULIC
 MACHINERY

NORVEY 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 ANGLIS, 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.

—THE German sugar producers demand another increase of the export bounties and propose an increase in the consumption tax. The negotiations for an international sugar conference are still going on, and an agreement with Austria on the sugar question is reported to be certain.

—SOME advices received from Southern manufacturers state that current receipts of new cotton show an unusually large proportion of good grades and that low grade cotton will be scarcer than even the small crop estimates alone would indicate.

—A Nova Scotia woollen mill company claims to have received an order for tweeds from Amsterdam, as the result of a World's Fair exhibit. There are several descriptions of cloths made in Canada that could well be exported if their merits were better known.

—THE advance in citron was not a surprise to the well-informed people in the trade. It has been well-known for some time that the supply this year would be much less than usual, and an advance was expected sooner. The market was however, kept down for special reasons; but these have now been removed.

\$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.

E. A. SMALL & CO.

MONTREAL.

→ Manufacturers of Clothing ←

SPRING TRADE 1896.

WHOLESALE.

OUR TRAVELLERS ARE NOW ON THE ROAD.

→ Samples FOR Spring ←

Are now being shown by our travellers.

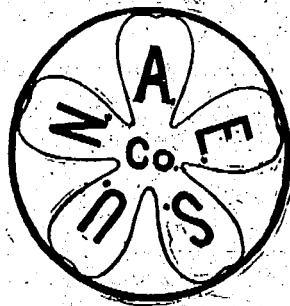
FOR STYLE, FIT and FINISH, we are fast getting to the front.

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'Epinette, St. Mandé, (Seine) France.

ALL ORDERS PROMPTLY ATTENDED TO.

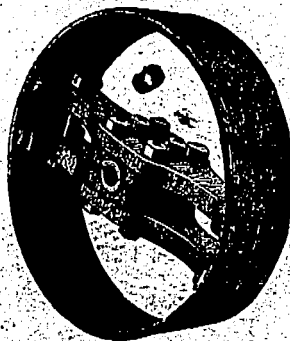
REID'S PATENT.

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—o
Just Purchased.

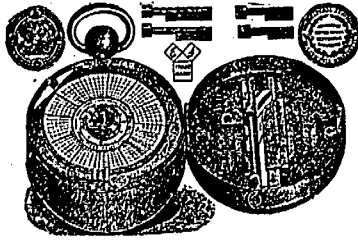
60 Barrels
Cod Liver Oil,
10 Tons
*** Glycerine ***

And can offer special quotations for present and forward delivery.

EVANS & SONS, (Limited)
Wholesale Druggists, etc., Montreal & Toronto.

Watchman's Improved Time Detector,

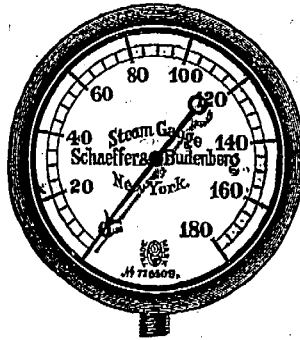
12 and 24 Different Keys with Safety Lock Attachments.



U.S. Patents: Nov. 30, 1876; Jan. 25, 1876; Dec. 5, 1876; June 26, 1877; Reissued Sept. 23, 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,
208 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. 22 W. Lake St.,
NEW YORK. CHICAGO.

William A. Rosenbaum,

ELECTRICAL EXPERT and PATENT SOLICITOR,

177 Times Building, - - - NEW YORK CITY.

—A DOMINION Order-in-Council has been passed, reducing the rate for the inspection of grain to forty cents a car.

—SEVENTY casks of sealskins passed through the city from British Columbia for London this week. They will be about the last skins to reach London in time to be sorted for the December sales.

—C. M. LAMPSON & Co, and the Hudson's Bay Company will hold their seal skin sales in London this year on Dec. 3rd and 4th respectively. Formerly the sales were held in October, but the new regulations have made the seasons later.

—THE quarterly report of the Department of Trade and Commerce gives details of a gratifying increase in Canada's trade during the first three months of the fiscal year. The live stock and dairy trade has been the chief gainers by this improvement in bus iness.

—TWENTY dollars for a story.—“Our Monthly” published by the Manufacturers Life Insurance Co., Toronto, offers \$20 for the best argument for life insurance in the form of a story not exceeding fifteen hundred words. Particulars may be had by applying to headquarters.

—SEPTEMBER and October have proved severe months on the lakes, and losses are already counted in excess of the total receipts. Only a few weeks remain, but with the prospect of further storms, the insurers of lake marine risks cannot hope for any change for the better.

—AT a recent meeting of representatives of the English Nitrate Companies, the draft of an agreement for the regulation of the production and export of nitrate of soda was unanimously accepted, subject to the adhesion of all producers. The scheme received the strong support of representatives of the Coast producers who were present at the meeting.

—A CABLEGRAM has been received from Paris to the effect that the French Government had canceled all of the Algiers phosphate leases and that the government also had in view and would in all probability place a heavy tax on all phosphate exported from France and its colonies. This means a good deal to Canadian phosphate miners.

—THE walnut market is said to be in particularly good shape this year. Outside of the small lot of Naples there is only a

light stock of old Grenobles and one or two small lots of other varieties here. The outlook for fresh supplies in quantity to supply requirements of consumption is said to be not over bright.

—FURTHER shipments of Argentine butter have been made to England and sold at 87s 6s up to 105s for medium to fine. Other shipments are expected in London. Considering that Canadian creamery butter was quoted in Liverpool at 93s to 97s 6d at the time the above sales of Argentine butter were made, the quality of the latter must have been very fine.

—THE Detroit Manufacturers' Club is in correspondence with the Massey-Harris Company, of Toronto, with a view of influencing them to locate a branch of their plant in that city. The firm are contemplating erecting a branch manufactory in the U.S and are not unfavorably inclined toward Detroit as a location.

—A NUMBER of farmers living near the boundary line, have waited on the Collector of Customs at Killarney, Man., requesting him to ask the authorities at Ottawa to allow them the special privilege of bringing in a threshing outfit from Dakota to assist them in getting their threshing done before winter sets in. The deputation of farmers represented 10,000 bushels of grain.

—D. A. CAMPBELL, general storekeeper, Strathborne, N.S. has assigned. He was formerly of McKay & Campbell in the agricultural implement business at Port Hastings and started a general store in January 1894, succeeding his father. He had not much means of his own, nor much experience in storekeeping, so he went behind, was pressed by a creditor, and assigned, making preferences of \$2,950.

DIRECT FROM JAPAN—

We are receiving this week over 2100 packages of
 ↗ JAPAN TEAS ↖
 Our “Victoria” and “Princess Louise” Brands
 In 5, 10, 20, 40, 50 and 80 lb. packages.

Also a full line of Congou & Gunpowders.
 Write for Samples and Prices before you order elsewhere. It will pay you.

LAPORTE, MARTIN & CIE,

72, 74, 76 & 78 St. Peter St., Wholesale Grocers, MONTREAL.

ALWAYS THE BEST

Softer and Cleaner Batting.

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

A marked Improvement
 in the quality of

Will make these goods sell
 as usually well in 1895-96.

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

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.



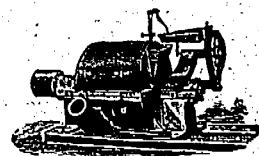
Mohawk Valley Cap Factory,

Manufacturers of
**Scotch Knitted
 Caps,
 Tam O'Shanters,
 Toques, Cloth Caps,
 All Styles Sweaters
 for Men, Women
 and Children, &
 Specialties in Knit Goods.**

OFFICE AND FACTORY; Park Ave., Broad, Catharine and Third Sts.

— UTICA, N. Y., U.S.

THIBAUDEAU BROTHERS & CO.
 IMPORTERS OF
GENUINE ISNIE
 QUEBEC, THIBAUDEAU FRERES & C^{IE} LONDON, THIBAUDEAU BROS. & C^O
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 sight. Solid tempered Steel Knives, opens all size cans, the only can opener that does not hurt the hand in some way. First one sending 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.

-T. D. WELLER & SON, general storekeepers of Brighton, Ont., have assigned. The business was started by the father some years ago and he admitted the son early this year. Their capital was limited and they seem to have attempted too much for it—M. A. Payne, jeweller, St. Thomas, has succeeded in compromising at 25c on the dollar—W. B. Malcolm, plumbers' supplies, Toronto, Ont., has assigned. He was supposed to be in a good position and his failure has caused great surprise.

-At the annual meeting of the Canadian Fire Underwriters' Association, held in this city, Mr. Fred. W. Evans, representing the Etna and London and Lancashire was elected president, Mr. P. H. Sims of the British America, 1st vice-president, E. A. Lilley of the London Assurance, 2nd vice-president, and R. MacLean and Alf. W. Hadrill, secretaries, for the western and eastern divisions respectively.

-BURKE & McPHERSON, general storekeepers of Ingonishe, N.S. have assigned. They have been in business for a few years but lost heavily by severe gale that swept the South Ingonishe coast early this year.—Martin Roche, general storekeeper, Kijaloe, Ont., has assigned. He was formerly of Howard & Roche who dissolved in August '89, he continuing. But his habits were

subject to some criticism and he seems also to have neglected his business.

-JACOB ERRATT, furniture, Ottawa, has assigned. A few years ago he commenced keeping a stock farm, which proved somewhat of a drain on his resources. He also seems to have carried too heavy a stock, as well as to have credited freely. Then he became widespread, but he shows quite a large nominal surplus, although his means are largely locked up—Mrs. R. T. Young, general store, Burlington, Ont., is offering 40 cents on the dollar. She is the wife of E. Young and has been in business for some years but with very small means.

-THE Indian presidential governments are sending to South America for a fresh supply of cinchona seed in order to replant certain parts of their land that have gone out of cultivation. From the last report of government cinchona plantations in that province we see that, owing to the increased demand for quinine two or three hundred additional acres of land have been prepared for cinchona.—During 1894-95 the net profit on the working of the government plantations was 7,700 rs., against 1,100 rs. in the previous year.

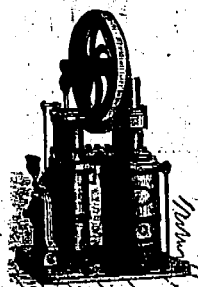
PURE OAK BELTING

The J. C. McLaren Belting Co.,
 Montreal and Toronto
 Tel. No. 363. Tel. No. 47

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.

FOR
PHOTOGRAPHS
 Of the Highest Finish
PORTRAITS
 In the Newest Approved Styles
 and Reproductions

Go to the New Parlours
 and Studios of:

Wm. Notman & Son,

Birks' New Building, Phillips-Sq.,
 Opposite the Cathedral.

MONTREAL.

FALL 1895.

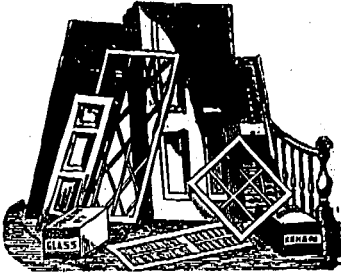
SPECIALS

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

Lonsdale, Reid & Co.,
DRY GOODS IMPORTERS,
MONTREAL.

Agents for Crompton's Corsets.

RHODES, CURRY & CO.



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

McArthur, Corneille & 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 16, 21 and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye Stuffs. Naval Stores, &c., &c., &c.

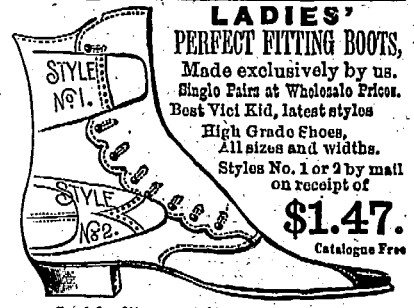
Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street
 AND
 147, 149 & 151 Commissioners St.
MONTREAL.

Curtain Stretchers!!

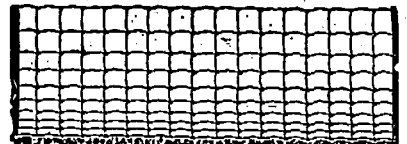
WHOLESALE & RETAIL.

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



LADIES' PERFECT FITTING BOOTS,
 Made exclusively by us. Single Pairs at Wholesale Prices. Best Vici Kid, latest styles High Grade Soles, All sizes and widths. Styles No. 1 or 2 by mail on receipt of
\$1.47.
 Catalogue Free

Said for Illustrated Circular of Novelties.
N. Y. SPECIALTY CO., 253 Broadway, N. Y.



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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.

—The continuance of the remarkably pleasant weather for so long into the fall promises a serious crop of fires if a cold snap suddenly sets in and brings about a hurried and reckless starting of heating apparatus. Every year many fires are chargeable to this cause, but the conditions now are extremely favorable toward an abnormal number, as a sudden and very marked change in temperature may be expected at any time. Property owners should have their stoves, furnaces, etc., carefully examined and put in order before they are suddenly overtaxed.

—Mr. **ANDREW CARNEGIE** says that the railway system of the United States is practically developed and that they can never expect again to build railways at the rate of 13,000 miles a year. There are more rail mills than will ever be employed on rails, and some that never should have been built. The rail mills must now adapt themselves to other purposes as well as rails. No doubt the consumption of rails next year will be greater than it has been for two or three years, but not sufficient to keep the rail mills all busy.

—The insurance money paid out to the heirs of Dr. Fraker who was supposed to have been drowned in the Missouri river and was afterwards discovered hiding in the woods in Minnesota, including the \$25,000 paid to ex-Judge James E. Lincoln, as trustee for the supposed heirs of the swindler, will be with-

drawn from the Federal Court, a settlement having been effected. Judge Lincoln and the other relatives of Dr. Fraker who would have benefitted by the swindle, although innocent of wrongdoing, have offered to return the \$35,000, less incidental expenses and the offer has been accepted.

—It is stated that Grenoble walnuts coming to this country via Havre are expected at that port on the 9th, arriving in New York on the 17th. Possibly a few bales may arrive in Havre in time to take the steamer leaving last Saturday in which case they would arrive in New York on the 10th. Some small lots of French were supposed to have been shipped Saturday last, and will reach here not later than the middle of the month. Later shipments will be made from Bordeaux within the next two weeks. There is a large crop of both Grenobles and French and later in the season we may look for very moderate prices.

—A suit has been commenced in Toronto, by the Equitable Life Insurance Company against Elisha Alger, of Pickering township, to recover \$7,000, the amount paid on a policy on the life of Mrs. Alger, his wife, who died last August. The body of Mrs. Alger was exhumed last September, as there were suspicions that she had been passed by Dr. Francey, of Whitevale, under an arrangement with her husband, while suffering from chronic consumption, Dr. Francey left for the States when the

LENOX SCOTCH CAP CO.,

MANUFACTURERS OF

FINE SCOTCH CAPS.

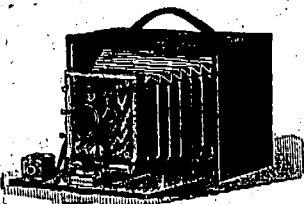
Scotch Yachting, and of the Celebrated Tam O'Shanter, Seamless Knit Caps and Toques
 a Specialty.

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NEW * Camera Exchange.
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IF you want to buy, sell or exchange CAMERAS or LENSES, call on us. We have a large assortment always on hand.

We are the cheapest Photo Supply House in the U. S. We can save you money. Send two-cent stamp for Bargain List.

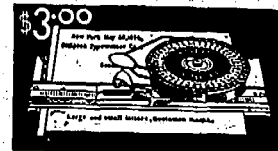
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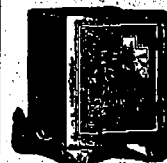
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Having 84 characters, rapid and easy to operate, and quality of work equal to the best. Sent by mail or express prepaid on receipt of \$3.25. In hand-

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SIMPLEX TYPEWRITER CO.,
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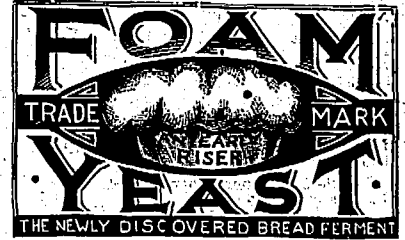
West's Hand Tire Setter.

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 1/4 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 one 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.

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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.,

1. TORONTO, Ont.

79. Esplanade.

investigation was commenced, but came to Toronto a few days ago under a safe conduct from the Ontario Government to give evidence. Alger has been arrested on a charge of fraud after consenting to a judgment cancelling the policy.

—THE British Government have at last decided to abolish the cardamom monopoly, against which the planting community has been agitating for some years past. The cardamom gardens were all surveyed last year, and a regular assessment will be fixed on each holding. It is expected that the revenue thus raised will equal the average income obtained by the Government from the monopoly which has hitherto existed. The proposed innovation will not affect the London market directly, as hardly any cardamoms are now imported from the Indian mainland, the produce of that country being almost all consumed in the East.

—SIR JOHN B. LAWES, the well-known agricultural expert has issued his annual review of the British wheat crop of 1895. He says that the chief features of the crop are the high quality of the grain and the small quantity of straw. Whatever the actual weight may be of a bushel of grain grown farmers are required to deliver sixty-three pounds to the bushel. This year the measured bushel frequently weighs sixty-three pounds, and British grain will be in request by millers. The shortness of the straw is a great misfortune, as the value of the straw is the chief reason that many English farmers continue to grow wheat. The actual imports of wheat within the harvest year of 1894-'95 were nearly 24,750,000 quarters, instead of 21,500,000 quarters as was estimated. Sir John estimates the total available supplies from home and foreign sources at thirty-two and a third million quarters.

—I. F. GUAY, electrician, Quebec, has called a meeting of creditors, with a view of offering 25 cents on the dollar—J. E. Desbiens, general storekeeper, St. Brune, Que., is offering 50 cents on the dollar, secured. He has carried on business there since spring of 1893, when he succeeded his father, but he had but little of his own, and could not make the business a success. At first he asked an extension of time, but is now making the above offer—J. Allaire, general storekeeper, St. Guillaume, Que., already noted, has compromised at 42 1/2 cents on the dollar, cash—Robt. Armstrong, shoes, Renfrew, Ont., already noted, is now offering 25 cents on the dollar, cash—M. A. Fraser, general storekeeper, Steveston, B.C., has assigned. She is the wife of J. A. Fraser who managed the business. He died a short time ago, and affairs were not found in a very good condition, so Mrs. Fraser has had to assign.

—T. GUILLETTE, general storekeeper, Farnham, Que., has assigned. Liabilities \$700. He has been in business 6 or 7 years in a small way, and was supposed to be doing nicely, until about a year ago when he commenced going behind—H. Archambault, grocer, Montreal, has effected a settlement at 60 cents on the dollar, cash. He has been in business some 6 or 7 years, but lacked ability to face the keen competition he had to encounter—A. McCann, blacksmith, Gananoque, Ont., has assigned. Liabilities between \$5,000 and \$6,000. He has been in business some years, but his trade the past year or two has been so dull that he has gradually eaten up all the capital he had—H. W. Cuff, provisions, Toronto, has assigned. He proved unsuccessful in 1881, and compromised at about 20 cents on the dollar. He made some money afterwards, but for the past year or so again went behind. He seems to have had too much of his means locked up in property—Geo. Hall, baker, Toronto, has assigned.

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,

Tinners' Plumbers' & Steam Fitters' Supplies

Gas Fixtures,

LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

SAMUEL, SONS & BENJAMIN,
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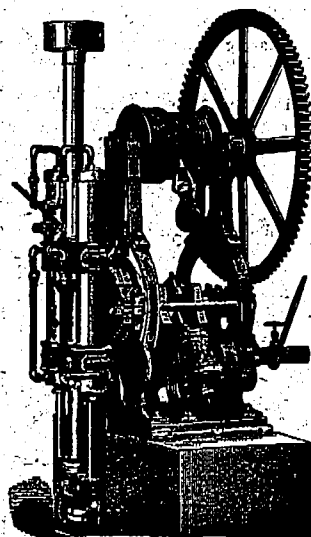
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Manufacture Superior

Church, Chime and Peal Bells.



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For Prospecting for Minerals, Well Boring, Shafting, 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
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.

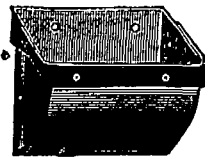
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by
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Manufacturers
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FULTON & GREEN STS.,
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Ornamental Mouldings a Specialty.
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(Successors to
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Commission
Merchants,
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St. Sacrament Street,
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General Agents for
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and Popular Brand of

Scotch Whiskey

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

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

In business over 20 years. At one time he did fairly, but seems to have invested too much in real estate.

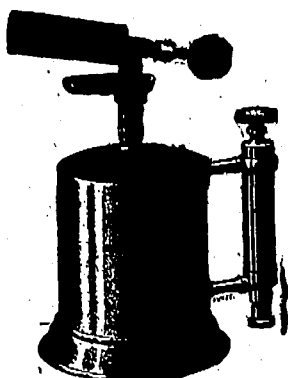
—THE fire loss of the United States and Canada for the month of October, shows a total of \$13,411,500, or over \$5,000,000 more than the sum chargeable against October, 1895. The 1895 fire loss is to date about \$4,000,000 greater than the total for the same period of 1894. The following table gives comparisons by months :

	1893.	1894.	1895.
January.....	\$ 17,958,400	\$ 10,568,400	\$ 11,895,000
February.....	9,910,900	11,297,600	12,310,200
March.....	16,062,850	9,147,100	14,239,300
April.....	14,669,900	11,540,000	11,018,150
May.....	10,427,100	10,777,800	7,761,350
June.....	16,344,950	8,282,300	9,229,300
July.....	12,118,700	16,307,000	9,085,000
August.....	13,222,700	10,432,800	9,920,000
September.....	10,508,700	10,149,000	10,766,300
October.....	11,014,700	8,180,700	13,411,500
Totals.....	\$132,847,400	\$105,780,600	\$109,680,400

GASPE ITEMS.

Our Gaspé correspondent writes under date the 30th ult. substantially, as follows : On the 16th Oct. inst. a general meeting of the Gaspé Board of Trade was held at the Council Hall at Gaspé Basin, presided over by Mr. F. Veit, in the absence of the

President. The principal business discussed was the Bay des Chaleurs R.R. It was resolved to petition both governments, Ottawa and Quebec, that the charters to the present B.C.R.R. be cancelled, the government to take possession of the road and complete it to its terminus at Gaspé Basin. "It was contended that the Company had received ample subsidies which, however, had been misapplied, that no capital had been put in the undertaking by its promoters and that all the company wanted was to pocket part of the money appropriated by the two governments without any intention of co-pleting the road." This is a very strong view of the case, although "facts seems to justify it." While the road has been the best subsidized in the province, half of it is not yet built, the construction work is stopped the last two years, and a few weeks ago the men engaged on the part built not having been paid, some for over a year, struck, refusing to work any longer without pay and trains have not been running since.—The Board also decided to petition the Quebec Government praying for the publication of the *Cadastré* which now has been made for several years. In a district where there are no notaries and where deeds are made by nearly everybody this *Cadastré* is much more needed than in some other counties and yet it will be one of the last to be put into force and published.—After about 30 years of active business life in the fishing trade on the Gaspé Coast, and having amassed a snug fortune at the sweat of his and the fishermen's brows, Mr. C. G.



"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!

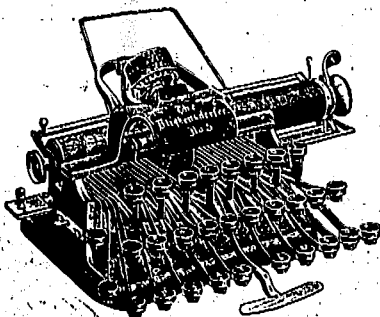
White Manufacturing Co.,
40-42 State St., Chicago, Ill.

Mahogany Veneers

Figured and Plain.

Correspondence invited.

WM. E. UPTEGROVE & BRO.
465-475 East 10th St.,
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Wonderful Typewriter.

34 Letters and Characters. Weight, Six Pounds.

PRICE, \$35.00. FULL KEYBOARD.

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

GREELMAN BROS., Agents,
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HENRY PORTER,

Tanner and Manufacturer of

Leather Belting, Fire Engine,
Hose, Harness

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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, Brasces and Belts, White and Colored Kid Gloves.

Representatives in all Provinces.

Glover & Brals

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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.

LeBas will leave for Jersey, Channel Islands, in a few days where he will hereafter reside. His numerous friends will speed his departure by a banquet and an address. It is the first ever presented to any of his countrymen on a similar occasion—recalling his ever generous efforts and substantial aid towards the prosperity of the fishermen and their intellectual advancement. He thrived when and where others failed, the one among all those who were his fellow workers and co-operators who achieved success.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Nov. 2, 1895:

	1895.	1894.
Passenger Train Earnings.....	121,554	117,516
Freight do. do.	296,721	292,740
Total do. do.	\$418,275	\$410,256
Increase 1895, \$8,019.		

THE CHEMICAL TRADE.

The improvement in the general chemical trade in Europe which commenced over a month ago is well maintained. Ammonia alkali remains firm at the advance, and is moving well.—Caustic soda and bleaching powder have recently been in improved demand for export prior to closing of navigation at some ports, and the latter article has been bringing rather

better prices. Bicarbonate of soda is offering more freely from second hands, but maintains in value; chlorate of potash is quiet but steady, and chlorate of soda is active on spot. The exports of bleaching materials have fallen away somewhat during September, but during the nine months ended September 30th last, as compared with the corresponding period of 1894, there is an increase in weight of 6,205 tons, and in value of £10,618, and in alkali there is an increase in weight of 22,479 tons, but a decrease in value of £35,332. Tar products are moving well; solvent naphtha has improved and is firm. Benzoles are in demand at the higher prices. Crude carbolic has advanced, and there is good enquiry for crystals for forward delivery. Creosote is receiving more attention. Sulphate of ammonia is improving, and other ammonia salts are firm. makers of muriate being sold for some time ahead. Acetates of lime are firmer, and in acetate of soda a large business has been passing for early and forward delivery at considerably advanced prices. Acetates of lead are steady, brown being rather scarce on spot. Sulphate of copper is quiet. Green copperas is in good demand. Large quantities of car bonate and caustic potash have recently been sold, and higher prices are now asked. Borax was advanced 20s. per ton early in this month. Tartaric and citric acids have advanced strongly. Convention prices for oxalic acid for the home trade have been revised, to the benefit of consumers.

China Cuspidors, Tea Sets, Toilet Ware, Fruit Jars, * 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, 339 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 ...

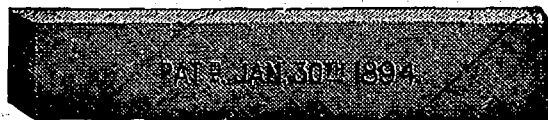
The Mutual Accident Ass'n Ltd., (being the Accident Department of The Palatine Insurance Co. Ltd., of Manchester, Eng.)

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

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents and 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.'

BERMUDA ADVERTISEMENTS.

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General Merchant and Ship Agent,

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Agent for Pickford & Black's "Canadian and West 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.

ESTABLISHED 1857.

B. W. WALKER & CO.,
GOVERNMENT AUCTIONEERS,

Ship Agents, Commission and Produce Merchants,

—AND DEALERS IN—

Fruits, Vegetables, Grain, Breadstuffs, Sugars, Fuel, Meats, Butter, &c.

25 Front Street, Hamilton, Bermuda.

Consignments solicited. Orders for Bermuda Produce promptly attended to.

It Leads all Home Companies

IT LEADS

In Age
In Size
In Popularity
In Actual Results

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R. HILLS, - - - - - Secretary.
W. T. RAMSAY, - - - - - Superintendent.

J. W. MARLING,
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THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$39,500,000
Investments in Canada, - - - - - 11,300,000

1895 Bonus Year.

[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.

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OF LONDON, G. B.

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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.

NORTHERN ASSURANCE COM'Y.

INCOME AND FUND (1892)

Capital and Accumulated Funds, - - - - - \$36,465,000

Annual Revenue from Fire Premiums..... } 5,545,000

Annual Revenue from Life Premiums..... } 5,545,000

Annual Revenue from Interest upon Invested Funds..... } 5,545,000

Deposited with Dominion Government for the security of Canadian policy-holders..... 200,000

Head Offices:—London and Aberdeen.

Branch Office for Canada, Montreal, 1724 Notre Dame St.

Manager for Canada, - ROBERT W. TYRE



Insurance.

PHENIX

FIRE INSURANCE CO'Y.

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Established in 1781. Canadian Branch
Established in 1801.

No. 35 St. Francois Xavier St.
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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 Inter-lachen 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 23 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Inter-lachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

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"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,

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WHOLESALE MEN

Should send for an Estimate for their

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TO THE

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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. BOOLEY, 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, *

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Telephone 1277.

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THE COLONIAL

Mutual Life Association.

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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, NOVEMBER 8TH, 1895.

LIFE INSURANCE IN CANADA.

We have somewhat delayed our review of that portion of the report of the Superintendent of Insurance for 1894 which refers to life insurance, but the press of other equally important matter and the mass of

NOVEMBER.						
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

figures to be dealt with are sufficient justification for delay.

Perhaps the most pleasing features of the report are the two facts made apparent viz., that the people of Canada are provident, and that they have faith in their own financial institutions—although they are generous patrons of those of the neighboring republic as well as those of the "old country." That institutions which, without any shadow of doubt, ably bear the responsibility of over three hundred millions of dollars, (\$308,161,436, page 18)—not a mushroom or an unsteady growth, but the gradual, long continued and ever increasing effect of a well-conducted and practically beneficent business—speaks volumes of commendation alike for the participants and for the managers; yet we must not conclude either that the system or any of its forms or any of its managers are as yet absolutely perfect.

The earliest public records of life insurance in this country now available are those of 1875, in which year the Superintendent informs us that the life insurances effected in Canada amounted to fifteen millions (p. 19) whilst in the twentieth year (1894) they amounted to forty-nine millions and a-half, the total for the twenty years being five hundred and sixty-six millions and a half, of which there remained in force at the end of the 20th year three hundred and eight millions. The amount of life insurances in force at the end of each year has only twice receded these experiences, being in 1876 and 1878, years which were recognized as years of calamity and general retrogression, but which taught the useful lesson of securing that form of provision for the loved ones, the dependent ones, and for old age, which is the least liable to be found wanting when it is needed; and that this confidence has not been altogether misplaced is shown by the fact (p. 77) that the policies which became claims in 1894 in Canada amounted to \$3,762,359, the claims in 1893 being \$3,975,382; and yet, at the end of twenty years of business the unsettled claims were only \$320,952 of which \$284,993 were unmatured and unresisted.

Just here we may remark that the resistance of frauds is a duty, which every financial institution owes alike to the public and to its own honest patrons; at the same time it is also the duty of such institutions so to conduct their business as to avoid disputes and doubts, a duty which may by life insurance companies be generally effected by fair business methods and by careful selection of agents. The evil of agents and companies so greedy for business as to imperil the lives of its insureds has been exposed in more than one case during the present year—we trust in such manner as to pre-

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 50 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.....	3,688,000
Death Claims Paid, over.....	23,000,000
New Business received in 1894, over.....	\$1,000,000
Insurance in Force exceeds.....	800,000,000

F. A. BURNHAM, President.

D. Z. BESSETTE, General Manager, Prov. Quebec.

12 PLACE D'ARMES, - - - MONTREAL, Que.

AGENTS WANTED.

vent the inducements to murder or suspicion of murder which have appalled the public and made them doubt the beneficence of so necessary a provision as is afforded by life insurance properly conducted.

Where the systems vary and yet are necessarily based upon the same foundation of experiences and of the same tables of mortality, comparisons are not readily available. It is only when the speculative idea displaces those of self-denial and prudence that one can imagine danger or deprecate the practice; so that in presenting the tables as they show the business done by the Canadian, the British and the American Life Companies, while we rejoice in the well-founded confidence of our people in their own financial institutions, we are pleased to see that the active efforts of the British and the American Companies have been well rewarded, especially as some of them have reciprocated this kindly feeling of confidence in Canada by the erection of buildings which honour as they adorn our principal cities instead of exclusively in the more transient investments in mortgages and debentures.

The business of the various companies is shown by the summaries on pages 18-19, the life insurance effected in Canada being in 1875:—

In Canadian Companies.....	\$5,977,601
" British ".....	1,689,898
" United States ".....	8,306,824
Total.....	\$15,974,258

At the end of 1894—the 20th year of record—the figures stood:—

In Canadian Companies.....	\$28,670,804
" British ".....	8,214,216
" United States ".....	17,640,677
Total.....	\$49,525,257

The increases during 1894 being—

In Canadian Companies.....	\$ 580,927
" British ".....	246,381
" United States ".....	8,495,122
Total.....	\$4,822,410

The \$3,495,122 increase in life insurances effected in Canada by United States companies in 1894 is worthy of comment in view of the fact that their total increase in twenty years was only \$9,333,853.

The life insurances in force in Canada at the end of 1895 were :—

In Canadian Companies.....	\$21,957,297
In British ".....	19,455,607
In United States ".....	43,596,361
Total.....	\$85,009,264

At the end of 1894—the end of the 20th year—they were:—

In Canadian Companies.....	\$177,511,846
In British ".....	33,911,885
In United States ".....	96,737,705
Total.....	\$308,161,436

The increases during 1894 being shown on page 18 as :—

In Canadian Companies.....	\$10,036,974
In British ".....	368,001
In United States ".....	2,134,739
Total.....	\$12,539,714

figures which cast a serious doubt upon the accuracy of the table of life insurances effected, or else upon the wisdom of some of the means taken for the attainment of those increases. A glance at the figures of the tables on page 18 will explain our meaning.

The termination of life insurances in Canada during 1894 were (p. 20) :—

	Naturally.	By Surrender and Lapse.
In Canadian Companies.....	\$2,084,740	\$15,379,461
In British ".....	626,711	2,172,011
In United States ".....	1,841,493	12,901,270
Totals.....	\$4,552,944	\$30,452,742

a showing which emphasizes our statement that the ways of the companies are not yet perfect, otherwise the surrenders and lapses would not be so enormously disproportionate to the terminations by natural causes. The ill-feeling, expense and disappointment in connection with these misplaced policies, representing over thirty millions of dollars, must necessarily be an injury to the companies as well as to the public.

That Canada is a country of comfortable competence rather than of millionaires is shown on page xx of the report where the average amount of the life policies is given as \$1,737, there being little difference in the averages of the Canadian, British and the United States companies ; but that there is yet ample field for faithful endeavor is strikingly exhibited by the statement that there are only 173,727 life policies in force in Canada. These last mentioned average and number are exclusive of the industrial policies.

The superintendent has compiled from the best evidences available the average death rate of insured lives during the last nine years, page xxi, distinguishing between the active companies whose experiences present a fair average, the assessment companies in whom may be located the transient insurants, and the retired companies in which there are, of course, no renovations or ameliorations by new insurances. The death rate of the active companies varies from 8.132 in 1886 to 10.327 in 1894. In the assessment companies it was 7.997 in 1886 and 8.101 in 1894, while in the retired companies it was 15.817 in 1886 and 26.440 in 1894.

The premium incomes of the companies were:—

	In 1875.	In 1894.
In Canadian Companies.....	\$ 707,256	\$5,435,031
In British ".....	623,296	1,079,330
In United States ".....	1,551,835	3,394,914
Totals.....	\$2,882,387	\$9,909,275

The report does not enable the same comparison as to the payments for claims and for expenses in 1875 and 1894, so we are perforce obliged to be content with their payments and expenses during 1894 which were (p x c. Page 89).

	Canadian.	British.	U. S.
For death claims.....	\$1,576,398	\$601,669	\$1,233,217
For Matured Endowments.....	237,734	60,100	423,703
To annuitants.....	38,894	6,002	16,695
Surrendered policies.....	332,777	85,477	288,715
Dividends to policy holders.....	331,150	36,497	247,397
General expenses.....	1,560,229	215,390	639,704

These tables are not reliable for purposes of comparison, because—

1. The surrendered policies often mean reconstructions, resulting in the issue of new policies;
2. Some of the companies, instead of declaring dividends to policy-holders, make quinquennial reductions of premiums;
3. The general expenses of the British and United States companies are not fully known inasmuch as the cost of the management of the companies is not included in the foregoing amounts.

At the same time the general expenses are far too large in any form of insurance which spends as much in the conduct of the business as it pays to its proper claimants. This state of affairs must however continue until the people are better educated in the principles of life insurance, and the companies adopt better methods of securing and conducting the business. But, lest this should be used for the preferring of fraternal or benevolent assessment associations, we must add that they do not compare favorably in these respects.

A CUP OF TEA.

It seems at first somewhat of a bold assertion, but nevertheless it is a fact that one of the most difficult things to obtain in this, or any other city, outside of the home circle,—and even there it is far from uniform—is a really good cup of tea. At a hotel it is manifestly impossible, as to make tea specially for each guest would be out of the question. At the better class of clubs and restaurants an effort is certainly made in this direction ; but even in their case the results are disappointing. The trouble is not with the tea itself, but in the kitchen ; and any of the larger dealers will maintain that, no matter how even their blends may run, the purchaser will still get a different cup every morning of the year. The methods of measurement of the amount of tea to be infused are usually of the crudest kind. The vague standard of a "handful" is often the one adopted, and thus a daily variation in the strength of the liquor is inevitable. Then again the water may either be boiling or not, the tea may have to stand an indefinite time, its temperature is not closely watched, even if it be not wholly disregarded, and it may either be allowed to boil, or else to quietly stew itself on a hot stove until all its harshest and most disagreeable qualities are brought to the surface. It is only necessary to go into one of our large wholesale tea houses to see how different their methods are. There the amount of tea for each cup is carefully weighed in a pair of druggist's scales, the water is on full-boil when it is added, and the period of infusion is carefully watched. In this way all the delicacy of its flavor and aroma are saved for the taster, and the liquor differs as much from that of the same tea, flung

hastily into a teapot and stood on a kitchen stove, as champagne does from small beer.

It is not always, however, the fault of the kitchen; although that is certainly usually the principal transgressor. Sometimes the jobber or the grocer may be to blame. Sometimes his blends vary very considerably in their character. If his supply of one of his particular chops runs out he may substitute another, and thus alter, to a greater or less degree, the character of his blend. If two or three of the component teas are thus changed it can easily be seen that the blend, although sent out under the same name, is of an entirely different character. Some houses are notorious offenders in this way. Their blends vary from week to week, as their stock of each particular description of tea ebbs and flows, and thus the customer never knows exactly the character of the tea he is purchasing. Still worse is it in the case of those grocers whose alleged blends consist principally of the contents of the barrels into which every large tea-room casts its surplus samples. In this case the blend is purely a matter of conjecture. As each sample is tasted the unused tea is thrown into this receptacle and the contents are consequently varied in the extreme. They may be practically all the one tea, or they may present a kaleidoscopic variety of color and flavor. The grocer who purchases this mixture certainly has an excellent chance of educating the tastes of his customers in the characteristics of the various teas; but anything like certainty of flavor and strength are out of the question, and the purchaser who returns after having enjoyed one excellent drawing, under the impression that he will get the same tea again, has often a series of unpleasant surprises before him.

This applies, naturally, only to the trade that is sufficiently educated to appreciate blends. The staple tea of Canada is, of course, a low-grade Japan, such as is usually purchased at about 11 to 12 cents and is retailed at 25 cents. This is the tea the average country general storekeeper demands. Any other is above the heads of his customers. They want a cheap tea that can be boiled all day long if necessary and has a flavor that would take the skin off an ordinary palate. This season these low grades are exceptionally scarce, and of even poorer quality than ordinary. The supply from Japan was fair; but Chicago intercepted most of the supplies, and there is nothing to be had in this city under 13 cents to-day and even at that figure they are in light supply and firmly held. Relatively the better grades are far cheaper; but the public do not care for that. They want a 25 cent tea, without any regard to quality. Of course they like it as good as they can get it; but that is their limit of price. As a consequence the grocer or general storekeeper must pick up his tea as cheaply as possible and accept the margin between the price he pays, and the price the public is ready to give, as philosophically as he can.

FIRE RECORD.

Windsor, Ont.—Forest fires have done great damage in Colchester and Gosfield townships. The village of Camp Palmer was several times in danger. Drews & Mesner's mill was shut down, and all the employes turned out to fight the fires. A special train was sent from Walkerville with men to aid in putting out the fire. James Coulter had sixteen hundred cords of wood burned, and Drews' mills had one thousand cords burned.

Moncton, N.B.—Fire at Petitcodiac destroyed B. S. Mann's blacksmith shop and A. Moore's carriage shop. Moore's carriage shop was recently fitted out with new machinery. The total loss is nearly \$3,000; insurance only \$500. The fire started in some sawdust banking around the blacksmith shop, and under a high wind spread rapidly.

CLOTHING NOVELTIES.

The wholesale clothing trade has shown several signs of extension and expansion during the year. More especially is this the case in boy's clothing, in which an innovation, so far as Canada is concerned, has been made by running the increase in sizes by years instead of inches. Heretofore the rule has been to add one inch to the breast measurement for each of the respective sizes. Now the sizes start from the standard for three years old, with increases of $\frac{3}{4}$ inch per year in the breast measurement, $\frac{1}{2}$ inch per year in length of sleeve, and $\frac{3}{4}$ inch on length of coat and pants. This enables the purchasers to fit a larger number of boys, by giving them a much more varied range of sizes, so that there are very few boys who cannot be accurately fitted with ready made clothing by any well supplied store.

Boys' clothing starts with the sizes from three years to nine. These are in two pieces, and the short knickerbockers are usually finished with three buttons at the knee in all lines. The coat is generally single-breasted five buttoned, and closes right up to the neck, although a few double breasted lines are shown. Among the good selling lines are jackets with five pleats finished with crow-tacks, and others having double pleats and straps finished with buttons and flapped pockets. Norfolk jackets with a belt are also popular, and one stylish line shows $1\frac{1}{4}$ inch box plaits and two $\frac{1}{2}$ inch pleats, finished with a strap. In other shapes the double breasted sailor suit has proved an excellent seller. In these lines prices run from \$1.50 to \$4.

For the ages from nine to fourteen years, the suit is made in three pieces, and the vests are single or double breasted, and with collar or not, according to taste. The short pants are finished like those of the younger lads, and the whole suit sells at from \$2 to \$6. Communion suits for these ages are made in black worsted, bound, and flat-stitched. Youths whose ages run from 14 to 19 years wear the three piece suit also, but with long pants. The coat usually has a single stitched edge, and this seems to be the favorite; although sample suits in heavy goods are double stitched from a quarter to three-eighths of an inch wide.

One of the novelties of the season is the "slim" suit for growing young men. These suits are made longer in the body and arms than the ordinary men's, and with the coat longer also in proportion to the breast measurement. In the case of the trousers, which in the ordinary suit run from 31 to 34 inches in length and average from 32 to 32 $\frac{1}{2}$ inches, the length in the "slim" suit is 33 to 36 inches, inside seam, besides being cut higher in the body and longer in the waist. In fact they are made to suit the abnormal proportions of a growing young man, and vary from the measurements of the ordinary suit just sufficient to enable him to be accurately fitted. The "stout" suit is its diametrical opposite. In this suit the measurements all fall their just proportion below the standard for breast measurement, and thus a well-assorted stock can produce suits that will fit any man, not absolutely deformed, in a way that a few years ago would have been deemed absolutely impossible.

Bicycle suits, of course, form a feature of the year. The best selling styles are what are termed the "yoke" Norfolks, in which the characteristic pleats do not go up to the shoulders but meet a plain yoke which gives a far better fit to the coat. The knee-pants have double

seats to fit the saddles and are fitted at the knee with elastic straps and buckles which allow free play to the muscles of the leg.

In overcoats every line is shown from the expensively finished coats, costing \$20 wholesale, intended for British Columbian trade, where custom tailors are few and far between, to the \$4 ulster built for our own province. Travelling ulsters are made in children's, boys', youths', and men's sizes at every price from \$4 to \$15. They are lined with tweed, except at the shoulders which are "tipped" with farmers' satin to make the garment slip on easily, and are strengthened at the neck with a cloth yoke. For those who feel the cold, double breasted tweed backed vests and tweed lined business suits are offered, and it is evident that the clothing trade are permitting no chances of making sales to pass their doors. Any large house can furnish a range of sizes sufficiently ample to fit any ordinary man, no matter whether slim or stout, and in boys' clothing more especially, their range is so perfect that there is but little need to look beyond their samples.

THE REPORT OF THE LOAN COMPANIES FOR 1894.

The annual Report, issued by the Finance Department of the position of the Loan Companies and Building Societies is just to hand for the year 1894. This seems late, but the mass of work involved in its compilation cannot be realized except by those who have been engaged in it, or similar labors. We note that, 8 companies have declined to send in their reports, this suggests the desirability of their being required to do so by a short Act of Parliament, as official Reports of this nature ought to be complete. The changes made in the position of the companies since 1893 are shown in the following tables:—

LIABILITIES, 1893-94.

	1893 \$	1894 \$
Capital paid up.....	95,445,252	39,131,766
Reserve Funds & undivided profits...	14,602,640	18,885,408
Liabilities to Stockholders.....	\$50,047,892	\$58,017,169
Deposits.....	18,581,578	20,782,944
Debentures payable in Canada.....	10,028,102	10,388,146
do. in Great Britain.....	49,408,398	47,153,502
Debenture stock.....	2,613,395	2,939,452
Sundry liabilities.....	1,781,076	7,241,957
Liabilities to the public.....	\$82,362,544	\$88,506,061
Total liabilities.....	\$182,410,436	\$141,523,231

ASSETS, 1893-1894.

	1893 \$	1894 \$
Loans in Real Estate.....	110,916,559	116,810,577
Loans on Municipal bonds.....	585,310	274,194
“ on their own stock.....	754,149	805,076
Total active loans.....	\$112,206,018	\$117,889,847
Loans on property held for sale.....	3,208,424	3,692,531
Debentures owned and cash on hand..	17,745,843	20,730,971
Total Assets.....	\$133,250,285	\$142,313,349

The companies whose annual statements are summarized in the above tables number 94, being an increase of 12 over the year previous. Of these, 84 operate in Ontario, 7 in Quebec, and 3 in Nova Scotia. Of the new companies 11 were established in Ontario, and 1 in Nova Scotia. One of these companies whose returns are included in the summary of 1894, which did not appear in those of 1893, is the Toronto General Trusts Company. The figures of this company explain to a large extent several of the increases which are shown

in the past year. Thus, out of a gross increase of \$5,-894,018 in "Loans on Real Estate," the General Trusts Co. is responsible for \$4,856,976, leaving only \$1,037,-042 as the gross increase for the whole of the companies operating in 1893. Eliminating the figures of this company we get the comparisons of totals for 1893 and 1894 as follows:—

	1893 \$	1894 \$
Total liabilities to stockholders.....	50,047,892	52,497,829
Total liabilities to the public.....	82,362,544	88,537,543
Total liabilities.....	132,410,436	136,085,372
Total assets.....	133,250,285	136,325,591

It is doubtful whether a company of this class should be included in the returns of "Loan and Building Societies," as its business is not directly of that character, its loans on real estate are only an incidental feature, just as are the loans of the insurance companies: It receives no deposits, and its funds represent the floating balances held by the Court of Chancery, or the sums held on account of the estates of deceased persons. To get a complete statement of the extent of mortgage loans of Canada would require returns from the insurance companies, and from private investors, which we should be glad to see done, as it might be if undertaken by the Government. Another feature in these returns needs to be understood before their precise meaning can be grasped which is, that some of the companies whose figures are included in the Report are operating as buyers and sellers of Real Estate, so that the extent of the property held for sale by the companies includes a considerable amount which has not come from foreclosures of mortgages, but by direct purchase, and is being vended just like any other merchantable property. In comparing the condition of the companies year by year, there is one item of paramount interest, and significance, viz., the total amount of "loans on real estate held for sale." This is the indicator which tells the character of the management, and the condition of the borrowing classes who give mortgages to secure their loans. The amount of such property held in 1894 was \$3,692,531, an increase in the year of \$394,107, or close upon 12 per cent. This is doubtless a large amount, but is a great falling off as compared with the increase between 1891-92, and 1893, as between those two earlier years and 1893, the companies enlarged their holdings of real estate on which they held mortgages by over one million dollars. The total value of these properties in 1889 was \$4,357,865, and for the preceding eight years had averaged \$4,200,000, so that the total of \$3,692,531 in 1894 is a decided improvement over a number of earlier years. The explanation is found in the "boom" of real estate that went over the Province of Ontario a few years ago, which inflicted such disasters upon Toronto. When that excitement broke out, properties all over Ontario were snapped up, redemptions were large for a considerable time, so those classed as "held for sale" were largely reduced, although really still held under mortgage. Then, when the "boom" burst, these properties and others, were foreclosed, and thus the return of such loans was increased, not so much by a new schedule of bad loans, as by the "sick" ones having relapsed. When then we consider that, in the years from 1880 to 1889 the loans on real estate averaged 77 millions, and the loans on "real estate held for sale" averaged 4 millions, while

in 1894 those loans were over 116 millions, and the property held for sale was much under 4 millions, we have before us a demonstration that, the business of the loan companies has, on the whole, been conducted with remarkable and highly commendable sagacity and prudence. The weak spots are found in a few only of those Toronto companies who were injudicious enough to make loans on boom valuations, from which they are now suffering by having on their hands a considerable amount of depreciated and unsaleable property. In our issue of February 15th, 1895, we gave a sketch of the gradual expansion of this form of business since 1867, since which date the loans have increased from \$2,831,000 to \$116,810,000, yet, during this 27 years not a single company has become insolvent. In the same period similar enterprises in the States have gone to ruin by dozens, and very few have achieved the success of a number of those in Canada. The most striking features in the financing of the loan companies are, the enormous development in the issue of debentures, both of those payable in the Dominion, and those floated in Great Britain. For many years past the companies have been relying more and more upon these resources, and less on deposits. The policy is a prudent one, as the extension of loans repayable in three to five years, which are, to a large extent, certain to be renewed, out of money deposited at call, or payable on a month's notice, opens a risk which is not desirable, and compels the holding of cash reserves which are unprofitable. The following shows the changed conditions of the companies in this respect since 1885 :

	Deposits.	Debentures p'ble in Canada.	Debentures p'ble in Great Britain.
	\$	\$	\$
1885	15,435,084	4,341,703	30,456,835
1887	18,251,422	6,898,047	32,082,266
1889	17,757,876	8,155,940	40,388,281
1891	18,482,958	8,550,053	46,345,039
1894	20,782,944	10,388,146	47,158,562
Percentages of in- crease in 10 years..	33.60	138.	54.70

Placing the two classes of debentures together, we find the gross increase between 1885 and 1894 was over 65 per cent., while the increase in deposits was only 33.60 per cent. The increase of \$16,697,000 in debentures held in Great Britain is a very gratifying tribute to the excellent management of our loan companies, for the shrewd and cautious investors of the old land—more especially those of Scotland, where our loan company bonds are popular—would not have bought those debentures so largely had not their record been unstained, and the utmost confidence been created in the stability of the issuing companies.

—GRIFFIN & WRIGHT, who have conducted a dry goods business in St. Thomas, Ont. have assigned. In the spring of 1892 the firm purchased two stores on the south side of Talbot street from Mr. Thomas Arkell, and expended between \$5,000 and \$6,000 on the building, fitting it up as a first-class dry goods establishment. By so doing they hoped to largely increase their business, a hope which was realized during the first year, but since then the general depression affected them seriously, and business fell off very considerably. It is quite probable that a compromise might have been effected with the creditors, but the firm deemed it better in the interests of their suppliers that an assignment should be made. So far as they are concerned it is probable that the business will be closed up. The estate shows quite a surplus of assets over the liabilities, even when placing the real estate at what the properties are actually worth.

QUEBEC ECONOMICS.

The opening of the current Session of the Provincial Legislature was marked by what is styled, more grandiloquently than correct, a "Speech from the Throne" by Lt. Governor Chapleau, characterized by a highly optimistic view of the condition of this Province. We have no objection to the chief official of Quebec endeavoring to throw a roseate light over its position, as its credit will bear considerable efforts to dissipate the cloud which hangs over its finances. Mr. Chapleau was amply justified in regarding the increase in our dairy products in the past year or two with great satisfaction. Anything which tends to break up the defective system of agriculture which obtains in this Province is to be hailed with approval and encouragement. We doubt however whether butter and cheese have enough fermentive force to effect the reforms needed. He declared that, in extent of savings deposits this Province, Quebec stands ahead of all the Provinces. But, while admitting such evidences of thrift and money-making are gratifying, we should be more glad to see a large amount of these funds put into the land rather than into savings' bank vaults, as the results of more enterprise in cultivating the soil would be better than storing it up in deposits. Governor Chapleau spoke also with much approval of the extension of colonization schemes for opening new lands for settlement. This policy is desirable to a limited extent doubtless, but while the lands already half cultivated could sustain a much larger population, it is questionable whether any considerable addition to the cultivable area of the Province, involving the expenditure of public funds, is justified unless indeed the scheme outlined in these columns from time to time for the employment of reformatory labor should be tried. One need go no further than the top of our mountain to see many thousands of acres which do not yield their possible increase owing to a bad system of agriculture.

In meeting the House, Premier Taillon had a sop to throw for the appeasement of his Montreal critics in the repeal of the taxes laid on this city, which should have been imposed more evenly over the whole properties of the Province. The difficulties in the way of collecting taxes—even the Jury and Building fund—in remote districts have been frequently dwelt upon here. The farmers of Quebec would be all the better for a touch of the tax-goad; they need awakening to the fact that, if they are to have local subsidies they must pay a fair share of the taxation they involve. While Provincial expenditures do not touch their pockets they will continue to send representatives whose main idea is to make our cities, Montreal especially, the milch cows of the Province. Looking down the list of public expenditures for 1894-95, compared with those of previous years, we gladly note a number of decreases. Out of 10 items decreases are shown in 6. Of these 9 are to be classed as "controllable outlays," so that in only three items are increases shown in which reductions were feasible, which were, "agriculture, colonization, and immigration," "asylums and charities," and "public works and buildings, extraordinary." As the increase in "agriculture, etc." was only \$38,657, and was at least intended to develop our dairy business, it may be allowed to pass. The in-

creased cost of "asylums and charities" needs watching very closely as this form of expenditure is open to grave abuse. What the "extraordinary" expenditure on "public works and buildings" was for we are not yet informed, but, in view of the manifest economies in so many departments we are disposed to give Mr. Taillon credit for having only spent this money by necessity. The remaining item which was increased in 1894-95 over previous years is that of "interest," which amounted last year to \$1,486,660, which, since 1891 has gone up from \$1,271,506, an addition of \$215,154. This represents payment of the "piper" engaged for the "dance" in which Mr. Taillon was not a performer. The payments of railway subsidies and several others of that class were reduced from \$1,234,895 in 1890-91 to \$1,164,924 last year, a small decrease, but in such expenditures, "the smallest favors are thankfully received."

The revenue receipts of 1890-91 were \$3,750,813, in 1894-95 they were \$4,221,68. Although a small deficit will probably be announced there is sufficient evidence that the Taillon Administration has been making an earnest effort to reduce expenditures, and bring about a much to be desired equilibrium between them and income. There are among them those whom the country can rely upon to perform their promises, men with whom "*Noblesse Oblige*" is more than an empty sound.

Recognising this, we trust the Legislature will devote itself to a business-like effort to support the policy of economy which has been inaugurated, and, in any proposals of taxation will demand that the burthen of Provincial taxes be distributed equitably over the whole tax resources of the Province.

COMING STYLES.

Of the novelties displayed for the coming spring in dress goods are the vigereaux effects showing a ground of delicately colored shades. Broken effects in stripes, and herring-bone effects also prevail in similar colorings. Homespuns in mixtures or light browns and cadet blues and greys in coarse weaves, are also prominent among these new styles. The striking effects are the broken checks, interwoven with dyed yarns with silk noil introductions, also in small bourette effects that crop out to the surface at irregular distances, the whole set off by the introduction of bright delicate coloring so arranged as to produce no set design, but an irregular pattern that is very effective. Dyed worsted yarns enter largely into the warps of these, being irregularly dyed in various colors, producing an effect similar to those of a chine in silks. The introduction of a heavy weft spun with silk noils and bourettes woven at certain intervals, gives the fabric a heavy appearance that, while not prominent, when viewed at a short distance produces a very novel effect. Various colorings are interwoven in these on a ground of a light delicate tint. Fine silk hair line stripes on grounds of a darker tone are also among the new season's creations and make up very stylishly when employed for tailoring suitings. Delicate tinted grounds of lustrous wool or mohair woven smooth with pin head dots of a contrasting color cropping to the surface at regular intervals are shown; also bright worsteds, woven on the order of a hopsacking or a basket weave, with various colors so interwoven as to produce a harmonious effect, in all the new spring shades of blue, light green and salmon pinks which are introduced in the printed warps and are blended with the weft in pretty contrasting effects, with wool and worsted yarns in combination with mohair and silk. Small neat overshot effects on mohair

grounds, also small figured sicilians in black, small designs and plain sicilians in both black and colors are taking well. Pure mohair fancies in delicate stripes and aristocratic colors are also prominent. Browns figure conspicuously in mohairs, and it is predicted that this is a very promising color for the new season, in shades varying from the light tans or reddish brown shades to the deepest tones of tabac or tobacco brown. Coarse Scotch mixtures in rough effects promise to go well in spring colorings. Scotch plaids with silk stripes and satin bars in the clan colorings, while not particularly new, are among the styles for spring. Plain weaves in pure mohair, such as sicilians, grenadas, etc., are desirable as a spring dress fabric, and jobbers have prepared for a good demand on these. They have not confined themselves to black particularly, but are showing a wide range of colors. Bedford cords in alternating colors, illuminated with silk in a three-toned effect and a boucle dot on a Scotch canvas weave in two colors, are among the lower-priced fabrics for outing wear.

GROCERS' PROFITS.

Readers of the JOURNAL are sometimes astonished at the difference between the jobbers' prices for general groceries, fruit, flour, oatmeal, etc., quoted in our prices current and those charged them by their own suppliers. A man who pays \$5 to his grocer for a barrel of Fameuse apples when the jobbing price is from \$2 to \$2.75, feels he has cause to grumble. Also, when he pays 35 to 50c per dozen for his fresh laid eggs, and 30 cents per pound for his butter, at the time that he sees finest October creamery quoted at 23½c and rolls at 16 to 17c, and that best new fresh fall stock in eggs sells at 18c, he is apt to think the margin of profit to the grocer is too large. No doubt the percentage of advance between the wholesale price and the retail price is larger in groceries than in anything else. But then the losses in this branch of trade are also very heavy. There is no line in which the losses from bad debts are heavier, or the amount of credit required to be given, is larger. The cost of prompt delivery is also considerable; the loss on perishable stuff heavy; the stocks carried are large; while rent and other expenses are generally greater than in other lines. For all these reasons the retail grocer requires a broad margin over the jobbing price; but there are times when he makes this margin a good deal broader than is necessary and then his customers are perfectly justified in grumbling—and looking to other markets.

THE SEALING SEASON.

The sealing season is now closed and the total collection of skins from all sources is definitely known. As compared with last year, the Northwest coast catch for 1895 falls about 40,000 skins short, which is a far greater decrease than was at first expected. The most experienced hunters in the business say that next year's collection will show even a more marked falling off, and state further that seal hunting as a business will be a thing of the past in two more seasons. This condition of affairs seems more than likely, as a number of the old-time schooner owners have already signified their intention of either selling their vessels at once or using them in other lines of trade. Owing to the scarcity of skins prices have advanced materially, but notwithstanding the good returns the owners are receiving, not one of their expeditions will show a balance on the right side of the ledger. The total catch of the American sealing fleet was 17,703 skins, and adding to this the take of the Canadian as well as the Japanese fleet, the total catch of Northwest coast seals for 1895 may be placed at the comparatively small number of 90,000 skins, against 125,000 last year. The North American Commercial Company managed with difficulty to obtain the full quota of 15,000 skins, while the Russian Seal-skin Company had to be content with a total catch of 17,920 skins from the Copper Islands.

THE SHORTIS CASE.

However varied may be opinions on the question as to the sanity or otherwise of young Shortis, one thing admits of no doubt. The evidence of the Irish Commission very conclusively proved that his habits were so erratic and so foolish as to render a successful career in Canada impossible. During the trial his most unfortunate father testified that the lad was too mentally deficient to give any promise of his conducting even such a business as cattle-dealing, which he chose as his calling in life, in which he would have had his father's experience as a guide. This trade calls for no educational equipment beyond the bare rudiments, nor any such knowledge as demands intellectual studies and application for its acquirement. Yet, although judged unequal to learning this business, which we have known carried on with great success by extremely illiterate persons, this young man was sent out to Canada to meet the battle of life here all alone, where his father's help and prestige would be of no service, and where his alleged mental defects would be an insuperable drawback. The notion that Canada is a place where "the fool of the family" can achieve success in business is much too commonly held in the old land, but it is an utterly senseless idea, the conditions of life in Canada demanding even higher qualifications for success than those of the mother country. To send a young man of the character and habits of Shortis to Canada was to insure his ruin. Canada breeds too many weaklings of her own to have any need of or sphere for imported ones. We trust the English press will pay attention to this aspect of the Shortis case, and warn parents against attempting to unload upon Canada those young fellows whose training, habits or intellectual failings cloud their prospects at home.

THE CLENDINNENG ASSIGNMENT.

In the hope that the efforts of the long-time owners of this large estate to recover possession would prove successful, we refrained from giving a statement in detail of their assets and liabilities to 23rd September as placed before the principal creditors about that time. (If the total liabilities to Sept. 23rd, viz., \$879,476, the following are the principal items :

Crathern & Caverhill (metals).....	\$ 6,969
L. Cohen & Son (coal).....	4,896
J. Macdougall & Co. (foundry).....	1,500
McLaurin Bros.....	1,778
Corporation St. Henri.....	33,000
(This was to be written off in 20 years from 1st Jan. '98, by annual installments.)	
A. Gendron.....	1,779
Canada Mach. Agency.....	1,978
Damase Cyr.....	5,400
La Banque du Peuple—	
Notes Wm. Clendinneng & Son.....	\$475,733
Order Canada Pipe & Fdry Co.....	136,213
Sp'l do. do. (secured by pipes since used)	12,000
Open account W. C. & Son.....	109,737

B. E. Edwards & Son.....	\$733,033
Mont. Roofing Co.....	2,500
A. C. Leslie & Co.....	2,433
Nova Scotia Steel Co.....	2,392
Bank of Commerce.....	1,844
(Secured by Warehouse Receipt on pig-iron)	2,300
The accounts under \$1000 each make with these the total.....	\$879,476.01

It is perhaps not surprising that the chief of such an extensive business should have believed, as he said, that the liabilities to the public, over and above the Banque du Peuple, did not exceed \$20,000 and consequently protected them from the effects of the transfer of his property to the bank just after its suspension. The result was that payments were made as matured on account to creditors other than the bank, in all some \$8,500 of which \$3,100 was to creditors whose notes were in the said bank and which participated in that amount.

New cash purchases since.....	\$2,898
Wages, 8 fortnights.....	9,750
Small claims, interest, rent, salaries, personal drawings, freight and commission paid meantime.....	2,218

The gross assets amount to \$566,367, constituted as follows :

St. Henri land (new foundry) 350,000 ft. at 12½c as per ledger.....	\$ 45,187
Buildings on same &c.....	117,778
Working plant (if employed).....	120,952
Goods, &c., on hand William street &c. (Less 20 p. c.).....	56,950
Goods warehoused to banks.....	8,337
Cash and Bills Receivable.....	883
Many small accounts in ledger.....	14,684
Real Estate exclusive of St. Henri property and St. Anne farm.....	406,816

(These are assessed at \$223,400). St. Anne farm land originally cost \$8,000; the house and improvements cost about \$11,000; mortgage \$20,000. The mortgages, instalments &c., other than to the Bank du Peuple, are in all about \$148,000.

Shares in Trading & Shipping Co., Dominion Rubber, Reclaiming Co., Imperial Brush Co., and Montreal Belt and Island Railway foot up nominally about \$11,000. The statement shows a deficit of \$313,109.

How the losses took place will probably be explained later on.

LA BANQUE DU PEUPLE.

The opening of the doors of La Banque du Peuple for the purpose of paying to depositors 25 per cent. of their claims as announced took place on Monday last. There was a perceptible rush at the start, some of the callers evidently fearing the money would be all gone before they could get to the counter, but this shortly subsided when every readiness was shown to pay and when friends were seen counting over their Bank of Montreal notes or asked to step aside to make room for others. There was a steady stream of depositors during the day, but the total withdrawn did not reach more than one-fifth to one fourth of the amount offered by the bank. On Tuesday and Wednesday the stream had become quite thin, many people evidently becoming satisfied they could have their money, and therefore did not want it. At the branches there was a similar state of affairs, Quebec, forming some exception to the rule, the rush on the branch there on Monday having been rather lively for a while. The total amount withdrawn to the close of business hours on Thursday at headquarters and at all the branches did not exceed three-fourths of a million. The notes of the Quebec Bank were employed to make payments on Tuesday and later. The payments to Montreal depositors amounted to \$260,000 out of a total of \$360,000.

A correspondent in Quebec directs our attention to the statement of the Banque du Peuple issued to the shareholders in March last especially to the signatures thereto. He wants to know what changes have taken place meantime in the item "By Call and Short Loans on Stock and Bonds \$752,818.39,"—whether the claim against the largest creditor with that concerning the Park & Island Railway is included in that amount. The P. & I. R. bonds have meantime been signed.

INSURANCE IN FRANCE.

The new business of the French life insurance companies for 1894, shows an extraordinary falling off. The companies are seventeen in number, as follows : Assurance Générales, Union, Nationale, Phénix, Caisse Paternelle, Urbaine, Caisse Générale des Fam., Monde, Soleil Aigle, Confiance, Patrimoine, Abeille, France, Foncier, Nord and Providence. The amount of new business for 1894 is 296,451,221 francs, as against 495,995,277 francs in 1893, a decrease of 199,544,056 francs, nearly 200,000,000 in round numbers. This decrease is accounted for by the introduction of reforms in practice, the introduction of new mortality tables calling for advance in premiums, and alteration in the system of commissions paid. There is also a notable decrease in the amount of insurance in force, due to repurchase and lapses of policies, as well as to the foregoing causes and to deaths. Nothing is said about the effect of the activity and enterprise and liberality of the American life companies transacting business in France.

INDUSTRIAL INSURANCE.

The total premium income of the nine British industrial insurance companies for the past year was £6,302,000, which shows that the business has doubled itself in the course of ten years. Of course, the Prudential obtained the lion's share, its premium income amounting to £4,244,424. The return shows in its statistical statement the progress of four of the leading collecting friendly societies, the aggregate premium income of which, last year, was £1,278,000. The accumulated funds of the industrials amount to £12,000,000, of which the Prudential holds about £11,000,000. The assets of the four collecting friendlies sum up to £2,000,000.

—O. DAUPHINAIS & Co., drygoods of this city, have assigned with liabilities of \$3,000. O. Dauphinais started business in the spring of 1882. He failed in March, 1890, and commenced in his wife's name. He did not succeed and assigned for the second time last January when he recommenced once more in the name of Miss C. Danphinais; but with no better luck than before apparent—Napoleon Toupin, general storekeeper of Fecteau's Mills, Que., has assigned with liabilities of \$2,000. He started in the summer of 1892. He was previously a farmer and lacked ability. His capital was also limited—J. B. Bourcier, grocer of this city has assigned. His liabilities are about \$700. He started last spring for the second or third time—W. L. Cole, shoes, Montreal, has filed consent to assign. He started in May '94, but his capital was small, and competition so keen that he could not do sufficient trade to make it pay—C. A. Deeks & Bro., tailors of Toronto, already noted, are now offering 50c on the dollar—A. L. Vanasse, grocer of Cornwall, has assigned. Liabilities \$1,600. In business there since spring of 1892, coming from Adamsville. His capital was too small for success—Alphouse Beauchamp, grocer of this city has assigned. Liabilities \$600. He has moved about from stand to stand but could not make the business pay—J. H. Whitman, general storekeeper of Salmon River, N.S., has assigned. He became involved in Sept. '92 and effected a settlement at 60 cents in the dollar spread over two years. He worked through this, but it proved somewhat of a strain, and trade becoming depressed he has now had to assign—J. M. Egan & Co., general store, Mount Stewart, P.E.I. are endeavoring to compromise. The firm has existed some years but dissolved last spring and the business is now being wound up—J. F. Allen & Co., general store, Hillsdale, Ont., have assigned. They started in fall of '85, and did fairly, at first but of late trade has been dull and they have lost ground

LEGAL RECORD, &c.

Week ended Nov. 4, 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.

October 30.

Berthier—Molsons Bank vs. Dme. W. Phillippe..... \$1,000
 Grantham—Credit Foncier vs. J. Galipeau, \$820; W. J. Watts vs. C. B. Lavigne, \$264.
 Ham—W. Dionne vs. J. Lavertu..... 275
 Montreal—J. A. Chevrier vs. A. Belanger, \$406; J. L. David vs. J. W. Donohue, \$401; E. W. Crompton vs. C. J. Loberge, \$270; C. L. Letang et al vs. U. Leclair \$326; Dme. R. Letourneau et vir vs. J. Lefebvre, \$5,824.
 St. Ferdinand, d'Hallfax—A. Kennedy vs. Saml. Champ-lain, \$5,000.
 St. Laurent—Banque Nationale vs. S. L. Deguisse..... 500
 Scottstown—C. Hebert vs. F. Leblanc..... 472
 Three Rivers—Banque Jac. Cartier vs. Mrs. R. Smardon et al, \$525.

October 31.

Beauport—Marie Simard et vir vs. G. E. Galarneau..... \$1,560
 Granby—De Mary J. Bray vs. J. H. McCannay, esq. 1,913
 Montreal—J. Versailles vs. F. McCool, \$341; Can. Trad. & Shipping Co. vs. Dme. M. A. Prieur, \$376; G. Y. Smith et al, exrs. vs. Shoobred & Co., \$1,066.
 Newport—L. W. Eldridge vs. J. R. Prouty (Dmgs.)..... 3,000
 Quebec—Banque du Peuple vs. T. McGreevy, \$4,885; J. U. Gregory vs. L. S. O'Dell et al, \$1,050.
 Rigaud—J. A. Chevrier vs. A. Belanger..... 466
 St. Constant—Dme. Rose Letourneau et vir vs. E. Lefebvre, \$5,234.
 St. George de B.—J. R. Wilson vs. P. G. Gauthier..... 300
 St. Hyacinthe—C. Benoit vs. M. Benoit..... 310
 St. Hugues—C. Mailly vs. E. Lemieux..... 472
 St. Paul—N. Charrin vs. C. Mongeau..... 950
 Upton—O. Chalfoux & Fils vs. H. G. Elphege..... 261

November 1.

Coteau du Lac—Can. Trading & Ship. Co. vs. Dme. L. A. Sauve, \$376.
 Montreal—D. Cyr vs. J. B. Cyr et al, \$273; M. Dineen vs. A. Jeffrey, \$412; M. Connolly vs. R. Meredith et al, \$15,000; Comm. Union Ass. Co. vs. A. Nicoll, \$716; Dme. E. Montreuil vs. G. E. Pineault, \$250.
 St. Severin—W. Grandmont vs. Rene Goulet..... 300
 Three Rivers—F. F. G. Foley Piano Mfg. Co. vs. J. Ryan 355

November 4.

Montreal—C. Gagnon vs. J. B. Chabot, \$500; W. Evans vs. R. G. Finnie, \$387; Dme. M. E. R. Lalonde vs. J. Lalonde, \$1,000; E. C. Amos vs. A. Martin, \$1,000; N. F. Bedard vs. H. Pinton, \$263; J. Tobin vs. P. Tobin, \$1,500.
 Quebec—Dme. Marie Simard et vir vs. J. E. C. Pelletier 317

WRITS ISSUED, PROVINCE OF ONTARIO.

October 30.

Cartwright—Ontario L. & S. Co. vs. T. Bruce..... \$4,057
 Cornwall Tp—P. T. Empey vs. C. H. Wood..... 620
 Toronto—W. H. Scott vs. Imperial Lumber Co. (Disputed), \$400; L. Swabey vs. H. H. Moorehouse, \$1,300; C. S. Smith vs. E. B. Smith et al, \$810.
 Trafalgar Tp—J. Hixson vs. Jos. Wild..... 973

October 31.

Bay City, Mich—Traders Bank vs. A. Maltby et al..... 330
 Cobourg—Dominion Bank vs. H. Cameron et al..... 5,491
 Cornwall—T. May & Co. vs. Misses Mossey..... 551
 Lancaster—Mary J. Hemingway, admrx. vs. J. K. & Flora H. Hepworth, \$1,520.
 Lucknow—London Loan Co. vs. D. S. McDonald..... 284
 Owen Sound—W. J. Thompson vs. Jas. Corbett..... 368
 Port Arthur—Dom. Brew. Co. vs. Steve Downing..... 895
 Smith—W. H. Meldrum vs. P. G. McCargar et al..... 307
 Toronto—D. B. McLennan, exr. vs. E. Barber & D. G. McDonald of Massey, \$2,475.
 Wellesley—Locked Wire Fence Co. vs. C. R. Gingerich. 252
 Weston—Peel Genl. Mfg. Co. vs. Jos. Jacks et al..... 6,540
 Detroit, U. S.—J. W. Sharpe vs. D. Watson..... 328

November 1.

Bromley Tp—A. & P. White vs. J. McCourt..... 534
 Chatham Tp—R. C. Struthers & Co. vs. A. Robertson et al, \$1,191.
 Cobourg—J. Y. Cruikshanks vs. J. Phillips..... 2,000
 Etobicoke Tp—E. Egan vs. Mary Doyle, exrx..... 500
 Hamilton—J. H. Salisbury vs. J. & M. O'Connor (dmgs), \$5,000; Ann Turk vs. A. Onderdonk (dmgs) \$10,00.
 Kingston—C. A. Pipon vs. J. R. Rattenbury et al..... 278
 Ottawa—Pennsylvania Coal Co. vs. F. Clewlow..... 2,648
 Toronto—E. W. Adams vs. J. G. Giles, \$2,052; Ontario Mut. Life Assce Co. vs. J. S. & Mary A. Hatten, \$4,146; J. Crocker vs. D. McDermed, \$19,423; A. G. H. Luxton vs. J. Pim & N. B. Gash, \$1,091.
 Toronto Tp—L. Benane vs. J. McCaffrey..... 377
 Bay City, Mich—Traders Bank vs. A. Maltby..... 3,004

November 4.

Beamsville—G. S. Karr vs. J. H. & Wm. Tallman..... 1,333
 Camden E—B. Levin & Co. vs. G. E. Hinch et al..... 324
 Edmondville—W. H. Gillard & Co. vs. M. A. Charlesworth & J. Brownell, Griswold, Man., \$1,003.
 Emily—A. W. Bigelow et al vs. W. & Elzth. Morrison... 320
 Grimsby—H. J. Taylor vs. Judson & Leatho. Konkle.... 1,720
 Ingersoll—D. McVicar vs. E. S. McMulkin et al..... 431
 Lindsay—Stratton & Hall vs. McKee Wilson..... 978
 Napanee—M. B. Wayer vs. T. D. Pruy..... 1,300
 Niagara Falls—P. McColl vs. A. N. Pigot..... 2,000
 Nilestown—T. B. Escott & Co. vs. W. W. Duncan..... 1,396
 Orangeville—J. Montgomery vs. J. & F. McQuarrie.... 4,300
 St. Catharines—J. J. Booth vs. T. Niham (dmgs)..... 300
 Seaforth—T. B. Greening & Co. vs. Charlesworth & Co. et al, \$607.
 Toronto—Bank of Montreal vs. T. F. Chamberlain, \$1,129; J. Silversides vs. Mary A. Christie, \$419; E. R. C. Clarkson vs. J. L. Hughes, \$320; Credit Foncier vs. T. M. Stephenson, \$1,800.
 Toronto Tp—J. Graham vs. A. Johnston et al..... 7,584
 Williamsburgh Tp—Union Bank vs I. f. Lane et al..... 2,012

WRITS ISSUED, MANITOBA.

October 31.

Banff—Mathews, Towers & Co. vs. L. C. Fulmer & Co. 553
 Clearwater—Silverman, Boultern & Co. vs. R. Rogers, \$378; J. W. Mackenzie & Co. vs. R. Rogers, \$640.
 Saskatchewan—Macdonald & Co. vs. R. W. Caswell..... 311
 Winnipeg—Schaeffer Piano Co. vs. R. M. Simpson..... 775

November 1.

Winnipeg—Lalley, Watson & Co. vs. P. Brown..... 276

November 4.

Winnipeg—Commercial Bank vs Arnett & Co., \$3,671; Union Bank vs. H. Benallack, \$980; J. McDonald vs. W. Ferguson, \$608.

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

October 30.

Montreal—P. Vanier agt. Dme. G. Bourdeau, \$009; F. E. Nunn et al agt. W. Clendinneng et al, \$753; Bank of B. N. A. agt. Alex. Hetu, \$299; A. J. A. Roberge agt. R. Leandre, \$324; E. Poirier et al agt. Queens Hotel Co., \$891.
 Point Claire—W. Strachan et al agt. Dme. Mary H. Fraser, esq. et al, \$6,020.
 St. Alexandre—N. Demers agt. N. Manseau..... 256
 St. Valentin—D. Salt agt. C. Hebert et al..... 660

October 31.

Maissoneuve—E. Desjardins agt. E. Laflamme esq. \$2,168
 Montreal—Banque Nationale agt. D. Brodeur, \$631; J. H. Mallette agt. E. Corbeille, \$311; A. Charlebois agt. J. Lesnard, \$500.
 Notre Dame de Grace—L. Abinovitch agt. S. Lariviere.. 348

November 1.

Mile End—H. Porter agt. F. Leduc..... 322
 Montreal—P. A. Elliott agt. C. E. Carbonneau, \$480; G. Marsolais vs O. R. D'Ivery, \$334.
 St. Cunegonde—T. Gauthier agt. L. Fortin et al..... 1,180
 St. Henri—C Marrow agt. T. Cowan..... 281

November 4.

Lachute—Sun Life Ass. Co. agt. T. Palliser..... 1,565
 Vercheres—A. Pigeon et al agt. T. Duphily..... 258

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

October 30.

Assignack Tp—A. Leask agt. Alex. Leask..... \$ 532

Thunder Bay—A. J. Macdonnell agt. Badger Silver Mining Co., \$891.	
Toronto—H. G. Clark agt. A. Coghill, \$457; Imperial Bank agt. R. H. Ramsay & Co., \$4,380.	
	October 31.
Niagara Falls—London Furniture Co. agt. W. L. Lundy... \$ 939	
Ottawa—Garteraig Fire Clay Co. agt. McRae & Co..... 272	
Prescott—Corpn. Prescott agt. D. McCartin et al..... 285	
	November 1.
Blyth—Molsons Bank agt. J. B. Kelly et al.....s. 4,836	
Chatham Tp—Merchants Bank of Canada agt. J. H. & D. C Boulton, \$682.	
Finch—J. Oliver et al agt. W. Stark..... 3,560	
Maryborough—J. Johnston agt. T. McCullough, sr..... 305	
Strafford—T. Walder et al agt. W. Essan..... 3,905	
	November 4.
Bath—Mary J. O'Heron agt. W. J. Rise..... 500	
Chatham—M. McConnell agt. W. Douglas..... 489	
Glen Sanfield—W. Wade agt. S. McCuaig..... 386	
Hamilton—J. L. Behneke agt. J. N. Young et al..... 1,338	
Humberstone—Anderson Furn. Co. agt. Assembly Hotel Co. et al \$399.	
Lindsay—W. Goodnough agt. Saml. & Sarah Perrin..... 1,259	
Listowel—F. Abraham agt. Cyrus Hacking..... 456	
Ottawa—Dowling & Leighton agt. J. Erratt, \$200; Blake Lash & Co. agt. W. H. Walker, \$1,237.	
Toronto—C. L. Morphy agt. A. O. Andrews, \$932; Temperance & Gen. Life Ass. Co. agt. Agnes Harrison et al exrs., \$330; Standard Shirt Co. agt. W. E. Meharg, \$881; Imperial Bank agt. R. H. Ramsay & Son, \$1,821.	
Wellington—R. B. Werden agt D. J. McG. Cumming et al 759.	
JUDGMENTS RENDERED, MANITOBA.	
	November 1.
Winnipeg—Tasse, Wood & Co. agt. G. M. Hayward & Co., \$263; Imperial Bank agt. J. H. Harris et al, \$371; Imperial Bank agt. Thomson & Co. et al, \$871.	
	November 4.
Winnipeg—R. H. Hayward agt. G. M. Hayward..... 694	
JUDGMENTS RENDERED, BRITISH COLUMBIA.	
	October 31.
Chilliwack—Edinburg & Amer. L. & M. Co. agt. J. W. Hollins-head, \$987.	
Cortez Island—Northern Counties Invst. & Trust, Ltd., agt. Drinkwater & Rose, \$1,151.	
	November 1.
Aldergrove—J. Manning agt. D. Manning..... 336	
JUDGMENTS RENDERED, NOVA SCOTIA.	
	November 1.
Digby—John O'Connor, hotel, for..... 515	
Isaac's Harbor—E. H. Kirby, G.S. for..... 1,013	
Montagne—Nova Scotia Gold Mines, Judgments aggregating \$4,025.	
	November 4.
Sydney N—R. T. Campbell, drugs, for..... 1,954	
Windsor—Nathan McLellan, builder, for..... 343	
JUDGMENTS RENDERED, N. B.	
	November 1.
Weldford—Jas Brown, G.S. & Lumber..... 1,072	
CHATTEL MORTGAGES, PROVINCE OF ONTARIO.	
	October 30.
Elmwood—Elmwood Lumber Mfg. Co. to McNally & Adams, \$600.	
Lobo Tp—Sophia O'Neill et al to S. Stewart..... 758	
Paris—G. W. Baker to G. C. Baker..... 1,200	
Perth—J. L. Koch to Maggie Grant..... 750	
Toronto—Mrs. Mary E. Dignam to N. S. Williams..... 654	
Westmeath Tp—Hugh Beach to W. H. Clarke..... 600	

	October 31.
Clinton—J. Beattie to Farran & Tisdall..... \$ 063	
Elmvale—Mrs. Sarah A. Ellis to J. Drysdale..... 509	
Lindsay—O'Neil & Simpson to J. McDonald..... 2,000	
Ottawa—Lavina & Frances H. McElroy to T. May & Co. 2,500	
Paris—T. P. Graye to A. A. Bixel..... 513	
Port Hope—T. Ellison to Harvey & Van Norman..... 2,884	
Toronto—Jas. Cole to W. Butterfield, \$600; Mrs. Capt. L. W. Ord to Toronto Gen'l Trust Co., \$2,236; Avern Pardoe to R. Jenkins, \$1,438.	
Wingham—C. A. Campbell to E. J. Clark..... 1,225	
Whitby—H. B. Taylor to C. Taylor..... 1,500	
Wroxeter—A. Goebel to G. Goebel..... 800	
	November 1.
Hamilton—H. L. Bastien to Isabella Wilson, \$500; Mrs. Bridget Burn to J. G. Gould, \$536.	
Toronto—Edward Fawcett to A. Small et al..... 1,069	
Vankleek Hill—J. E. Blanchard to J. McDougall & Co., \$650; J. E. Blanchard to McDougall, Barrett & Co., \$1,633.	
	November 4.
Dalton—A. J. McDonald to Tisdale & Wade..... 2,800	
Elmwood—Elmwood Lumber & Mfg. Co. to McNally & Adams, \$600.	
Guelph—C. L. Nelles to A. R. Curzon..... 1,851	
Hawkesbury E—S. O'Riely to J. Constantineau..... 1,586	
Lutterworth—James Bryant to A. R. Williams Mach. Co. 850	
Ops—A. Lewis & J. Wilson to Western Can. L. & S. Co.. 3,844	
Ottawa—Mary A. Lambkin to T. G. Coursolles..... 586	
Toronto—J. F. McConnell to H. S. Mara..... 1,700	
Walkerton—Mrs. Mary & Geo. Grasser to G. Bradley.... 600	
Windsor—A. J. Climaque to J. Ferguson et al..... 600	
Woodville—J. H. Staples to B. Ross..... 1,000	
CHATTEL MORTGAGES, MANITOBA.	
	October 31.
Gartmore—Jacob Cathers to McIntosh & Hosegood..... 2,245	
	November 1.
Winnipeg—S. & R. Diner to D. Ripstein, \$1,000; Lechtzier & Co. to M. Lechtzier, \$500.	
	November 4.
Indian Head—W. R. Bell to Scot Am. Invst Co..... 30,878	
CHATTEL MORTGAGES, B.C.	
	October 31.
Vancouver—A. Massa et al to S. Massa..... \$ 600	
BILLS OF SALE, PROVINCE OF ONTARIO.	
	October 30.
Comber—A. M. Aubin to Elzth. Aubin..... \$1,000	
Mountain Tp—E. & N. McIntyre, exrs. to W. Pearson... 750	
Perth—Mrs. Maggie Grant to J. L. Koch..... 1,200	
	October 31.
Hamilton—R. C. Stinson to Mary C. Stinson..... \$3,600	
	November 1.
Burrits Rapids—A. Derrick to Mary Burritt..... 756	
St. Thomas—W. M. Morse to G. T. Claris..... 631	
Toronto—W. A. & J. Hargreaves to J. M. Hargreaves.. 1,782	
	November 4.
Cornwall—S. Crombie to J. Mulligan..... 981	
Ottawa—J. A. Rickey to E. D. & W. J. Storey..... 1,500	
BILLS OF SALE, MANITOBA.	
	October 31.
Newdale—G. W. Ray to Lake Woods Milling Co..... \$ 500	
BILLS OF SALE, P.E.I.	
	November 4.
Charlottetown—J. T. McKenzie, tailor..... 5,563	
BILLS OF SALE, N.S.	
	November 1.
Middleton—F. E. Cox, publisher, &c. for..... 798	

AN ACTUAL BENEFIT.

The European invasion by American life offices has in the first place, in Great Britain, simply resulted in an increase in the new business of existing companies. The invasion, therefore, has actually benefited the English companies themselves. Without keen competition and competitive explanations continuously carried on, the dull ear of the public cannot be successfully reached. It is when rival companies are pressing their respective claims to give back more out of a sovereign than any other office can, that the public gradually wake up to the fact that there is such a system as insurance, and that possibly it might be worth looking into. That the British companies have profited by the American invasion does not admit of any doubt.

M. BEATTY & SONS,
Welland, Ont.



Dredges, Ditchers, Dericks, and Steam Shovels - - -

Of various styles and sizes to suit any work.

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

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

JAS. G. STEWART, MONTREAL, Agent.

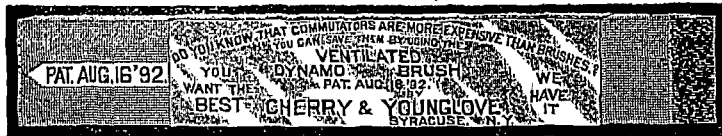
Put this in your Hat

for the benefit of your feet as a reminder "What I am going to try the next time I buy any, are



Goodyear Weltd SHOES.

Cherry-Younglove Woven Wire Ventilated Dynamo Brush.



Our patented construction insures requisite ventilation, sufficient elasticity and ready and positive longitudinal adjustment. By the use of these brushes your commutator will last indefinitely. ONCE TRIED ALWAYS USED. Blue point prices on standard sizes, send for circular. MANUFACTURED BY

YOUNGLOVE & GERE,

Main Office, No. 14 Grand Opera House Block, - SYRACUSE, N.Y.

—NOTICE is given of application to Parliament for an act to incorporate a company to build another Hudson Bay railway. The proposed road is to be worked by either steam or electricity and to run from Winnipeg to Saskatchewan, at or near Grand Rapids, and thence to deep water navigation in Hudson Bay with power to build branches, etc.

Financial.

Thursday Ev'g., Nov. 7th, 1895.

The elections in the United States had but little effect, upon the stock market as it was felt that even in the West no candidate who came out squarely for free silver had a chance of being elected. The principal disturbing feature was the strain of the South African liquidation in Paris which caused London to cease operating in New York, for every one knows now that the Russian war scare was simply got up for stock-jobbing purposes and that the Czar has just as much intention of declaring war on England as he has on France, and hence the market would soon have rallied but for London's apathy. This caused a rise in sterling exchange at once; for all the bills drawn against London's last purchases of securities were absorbed at once and no new ones were forthcoming, so that the spectre of gold shipments once more rendered the market timid. In New York posted rates rose to 4.88 for

sixties and 4.89½ for demand. Rates actually paid were 4.87½ to 4.87¼ for sixty days, 4.88¼ to 4.89 for demand, and 4.86¼ to 4.89¼ for commercials. In this market exchange was steady. Between banks sixties were 9½ to 9¾, demand 9½ to 10, and cables 10 1-16 to 10½. Over the counter sixties were 9½ to 10, demand 10½ to 10¾, and cables 10¾. New York funds were 1-33 discount to par between banks and ½ to ¼ premium over the counter.

Money continues to rule easy. In New York call loans on stock collateral were dull and easy on a basis of 2 to 2½ per cent. In the time loan market there was discrimination in respect to collateral. Offerings were fair but demand light. Brokers quoted rates on approved collateral at 2 per cent, for thirty days, 2½ per cent, for sixty to ninety days, 3 per cent, for four and 3½ to 4 per cent, for five to six months on good marketable collateral. Quotations are 4½ to 5 per cent, for sixty to ninety-day endorsed bills receivable, 4¾ to 5¼ per cent, for four months' commission house and prime four months' single names, 5 to 5½ per cent, for prime six months' and 6 per cent, and above for good four to six months' single names. Re-discounting for interior banks is only moderate. The demand for commercial paper was not active, as recent failures have made buyers conservative. In London the rate of discount in the open market is 1 per cent. In this city call loans are easy at 4 to 4½ per cent, with com-

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 demand. Millions of each brand sold annually; sales constantly increasing.

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

mercant discounts ranging from 6½ to 7 per cent. Silver is easier and 1-16d lower in London under the belief that Japan will shortly cease buying. In London it closed at 80. 15-16d. In New York the price for commercial bar is ½ cent lower at 67¼ to 68¾c. Fine Government silver sells at 67½ to 69c.

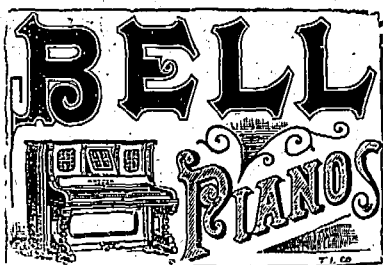
Gas, Street Railway, and Toronto Street furnished practically all the speculative deals of the week on the Stock Exchange. They represent 12,000 shares out of the 14,600 shares which changed hands during the week and really monopolised what speculative trading there was; but as usual on a largely professional market they were somewhat unsteady in tone. Outside of them there was only a small investment business in the banks, and although the market closed strong the character of the business was hardly satisfactory. The following are the transactions of the week as per Chas. Meredith & Co., stock-brokers:

BANKS.	Shares.	Highest.	Lowest.	Last Year
Montreal.....	70	224¼	224	225½
Hochelaga.....	43	125	125	....
Merchants.....	341	171	170¼	168
Nationale.....	7	70	70	55¼
Commerce.....	39	141¼	141¼	139¾
Peoples.....	75	20	18	....
Quebec.....	23	112½	112½	....
MISCELLANEOUS.				
Cable.....	555	104	103½	143½
Can. Pacific.....	50	57¼	57¼	62¾
Gas.....	8070	205¾	200¼	186¾
Mt. St Ry.ex.divid.	4998	209¾	207	158
Toronto Ry.....	4830	80¾	76½	....
Bell Tel.....	53	159¼	153	154¾
R. & O.....	125	95	94	85¼
Telegraph.....	170	165	164½	153¾
Duluth Pref.....	200	6¼	6	9¾
Dom. Cot.....	20	97½	97½	102¼

MONTREAL CLEARING HOUSE.

Total for Week Ending Nov. 7, 1895.	Clearings.	Balances.
Corresponding	\$12,015,285	\$1,310,392
Week of 1894.....	14,100,298	2,378,859
" " 1893.....	12,292,151	1,255,344
" " 1892.....	12,502,316	1,556,474

WILLIS & CO. → 1824 ←
Notre Dame St..
MONTREAL



WHOLESALE AGENTS
— FOR THE —
GOLD MEDAL **Bell Pianos & Organs**

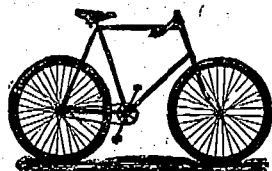
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AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied territory.

THE Monarch

King of Bicycles.

LIGHT, STRONG,
SPEEDY, HANDSOME.



FINEST MATERIAL.
SCIENTIFIC
WORKMANSHIP



Four Models—\$85 and \$100.

EVERY MACHINE FULLY GUARANTEED.

SEND 2-CENT STAMP FOR CATALOGUE.

MONARCH CYCLE CO.

Factory and Main Office:—Lake and Halsted Sts., CHICAGO, ILL.

BRANCHES:—New York, San Francisco, Salt Lake City, Denver, Memphis, Detroit, Toronto.

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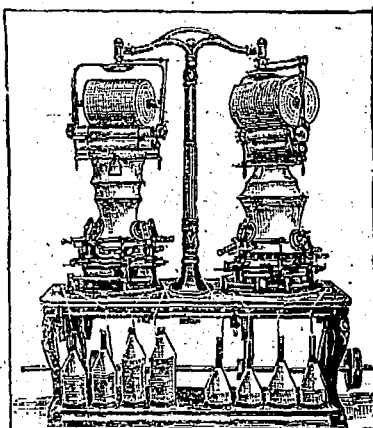
ESTABLISHED 1846.

Tompkins * Bros.

TROY, N.Y.

Manufacturers of

**KNIT
GOODS
MACHINERY.**



Tompkins' Upright Rotary Knitting Machine.

MONTREAL WHOLESALE MARKETS.
Thursday Evg., Nov. 7, 1895.

The unseasonably warm weather and the exceptionally low water in the canals has seriously checked trade. Prices are as firm as ever and a few advances are even noted; but business can only be characterized as flat. The volume of trade is below what it should be at this season of

the year and although the outlook is a promising one no immediate improvement seems likely. In dairy produce the principal feature is the increasing demand for summer cheese which bids fair to materially reduce the present congestion in the cold storage warehouses. In butter the falling off of the export demand has weakened the situation. Eggs are also less firm

PUBLIC NOTICE.

It 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.

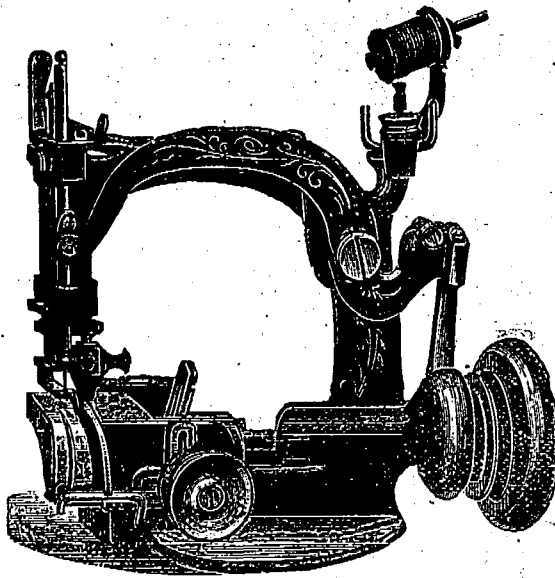
DORION & ALLAN,

Solicitors for Applicant.

under a limited demand and an unexpectedly large supply. Live stock are dull; partly because of the poor quality of the beasts offered, and partly because the disappointing character of the English market has discouraged exporters. Flour is stronger so far as Ontario grades are concerned. Teas are very firm, particularly in the lower grades. Chemicals and cement move in a jobbing way at full figures. Dried fruit is active, and the Fremont's cargo is already all out of first hands. Sugar is dull and unchanged. Leather is weak, and sales of 10,000 sides of No. 2 sole have been made at our inside quotations. Iron and the metals are flat but firmly held, and there is talk of a further advance in black sheets. Fruit is active, and shippers of Canadian apples to England are satisfied with their returns. In the dry goods market the outlook is more hopeful in spite of the unseasonable weather. Money, however, is still a subject of complaint, although some improvement in remittances is noticeable.

ASHES—Receipts at the end of October were limited, but have been heavy in November. Pots are very quiet at \$3.90 to \$4.00 for first sort and \$3.10 to \$3.25 for second. Pearls sell at \$4.00 for firsts. Received since 1st January 1,711 brls. Pots, 395 brls. Pearls. Delivered since 1st January 1,581 brls. Pots, 332 brls. Pearls. In store 6th November at 6 p.m., 204 brls. Pots, 66 brls. Pearls.

BUTTER, CHEESE AND EGGS—The export demand for butter has fallen off but factory men are so closely sold up that there is no weakness apparent in the market. Holders are firm in their views, and from 22 to 23 1/2c is a fair figure for fresh late made creamery, with 19 to 19 1/2c for the earlier makes. Townships dairy may be quoted at 17 to 18 cents and Western at 14 to 15. In cheese about 3,500 boxes French were offered which sold at 9 cents and the quotation for Quebec fall makes may fairly be put at 9 to 9 1/2c. Finest Ontario fall makes are quoted nominally at 9 1/2 to 9 3/4c, but with buyers not anxious to operate. An encouraging feature, however, is that summer makes are commencing to move out of cold storage more freely and that prices for this class of cheese have advanced to 8 1/2 cents for anything really good. In fact the cheese situation may be described as quiet but improved in tone and holders are far more confident in the future. The egg market is easier under the warm weather and a falling off in demand. We quote fine fresh laid stock at 18 to 20c, choice candled at 14 to 15c and ordinary at 11 1/2 to 12c per dozen. A fair business was done in potatoes, and prices rule steady at 35c to 40c per bag for choice stock in car lots. The market for beans is quiet and steady at \$1.10 to



JOS. A. BRAUTIGAM,

Machinist and Manufacturer of Special Machines for Hat Manufacturers.

148 & 145 ELM STREET,
NEW YORK.

SPECIAL—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.

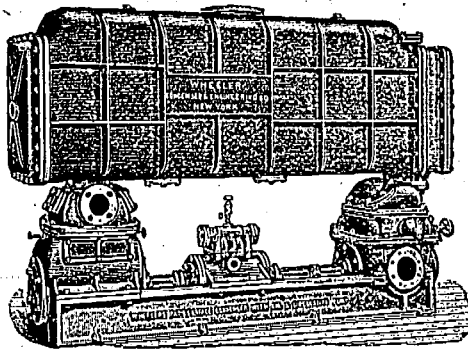
Machines of every description designed and manufactured.

Send for Catalogue.

Wheeler Condenser & Engineering Co.

39-41 CORTLANDT STREET, NEW YORK.

Sole Proprietors and Manufacturers of the

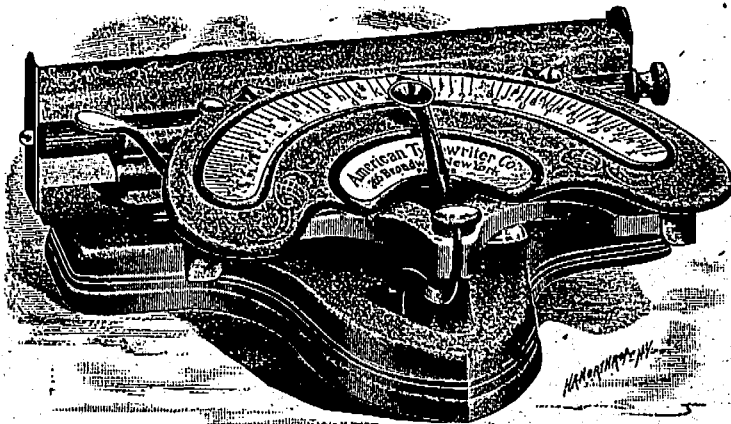


For
Marine
and
Stationary
Service.

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.



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 prices slightly above the manufacturing cost. Send for catalogue and letter written with it. Agents wanted everywhere.

American Typewriter Co., Broadway & Chambers St., New York City

\$1.15 per bushel for choice hand-picked in car lots, and at \$1.20 to \$1.30 for smaller quantities. There is no change in hops, business being slow at 5c to 8c per lb. for new, as to quality. The demand for tallow in small lots is fair at 6c to 6½c for prime refined and 5c to 5½c for lower grades. The receipts of poultry are liberal for this season of the year, and, owing to the mild weather, the supply is in excess of the demand. The feeling is easier, but the only change in prices to note is a decline of ½c per lb. in chickens, sales being made at 5½c to 6½c. We quote: Turkeys, 8c to 9c; chickens, 5½c to 6½c; ducks, 7c to 8c, and geese, 5½c to 6c per lb.

CEMENT AND FIREBRICKS—Business is fairly active in cements. There is a brisk demand for small lots to complete existing contracts but no large sales for future delivery are reported. The arrivals of the week are 8,400 casks of English cement. We quote English at \$1.95 to \$2.10 and Belgian at \$1.85 to \$1.95 ex-wharf. Firebricks are in good demand and the arrivals for store are heavy.

CHEMICALS—There are few enquiries, and most of the houses are busy filling orders and delivering goods. In London prices are: Acid, citric, 1s 8d to 1s 3½d; oxalic, 3½; tartaric foreign, 1s 1½d to 1s 2¼d; English, 1s 2d to 1s 2½d. Cream of tartar, first crystals, 101s; powdered, 103 to 105s. Alum, lump, 5s 4½d to 5s 6d; powdered, 5s 9d to 5s 10½d. Arsenic, lump, 28s; powdered in barrels, 15s 6d. Benzole, 50 per cent. 1s 2d; 90 per cent. 1s 3d. Bleaching powder, union price, £7 5s. Borax, crystals, £19 10s; powdered, £20 10s. Camphor, refined, 2s 4d. Potash chlorate, 4½d to 4¾d; prussiate, 8d; sal acetos, 5d; ammoniac, firsts, 39s; seconds, 37s. Saltpetre, English refined, in barrels 21s 6d, in kegs 22s 6d. Soda ash, 1½d; crystals, 42s 6d, ex-ship; caustic, 70 per cent. £7 15s. Sulphate of copper, £16 10s to £17. Ammonia, 24 per cent, in bags, £9 2s 6d. Quinine, 1s 1½d. Sugar of lead, 2s; English, 3s.

DRY GOODS—The feeling among wholesalers is decidedly more hopeful. The trade recognize that prices are far more inclined to advance than to recede and hence are far more confident buyers. Trade is also improving, although but slowly, in both city and country. The unusually fine warm weather has checked it somewhat in this city, but people recognize that the cold snap will be a sudden and a sharp one when it comes and are making preparations to meet it. Money is still complained of, but it looks as if an improvement might be looked for in this direction before long.

FRUIT—Apples are selling freely in the local market and are firmer at \$2.25 to \$2.65 in car lots and at \$2.50 to \$3.50 in smaller lots. On Monday last 9,600 barrels American apples were offered in Liverpool. Baldwins sold at 12s 6d to 15s per barrel; Greenings, 10s 9d to 11s 6d; Newtown Pippins, 12s 6d to 20s; Boston Baldwins, 12s 6d, and Ben Davis, 12s 9d. On the same day 6,000 barrels were sold in London. Newton Pippins brought 16s to 21s; Baldwins, 11s 6d to 12s 6d; Greenings, 13s; Nova Scotia King Tomkyns, 14s to 16s; Ribstones, 9s to 15s. Lemons run from \$4 to \$5 for boxes and \$7 to \$8.50 for cases. Pineapples are coming in freely from Havana and job at 15 to 18 cents each. Grapes are over so far as Canadian varieties are concerned but Catawbas sell in 5 pound baskets at 20 cents and Almerias at \$5 to \$7 per keg as to size. New Eleme figs job at 9 to 17 cents per pound. American pears in bushel baskets sell at \$3.50 to \$3.75 and California winter pears at the same figure. Jamaica oranges sell at \$3.50 to \$4 in boxes and \$6 to \$6.50 for barrels. Sweet potatoes are \$3.25 to \$3.75 per barrel. Onions sell at \$1.50 to \$1.75 per barrel for natives and 45 cents per crate for Spanish. Bosnia prunes sell at 3½ cents for fresh stock and at 5½c for re nch.

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.

FLOUR AND GRAIN—Flour is firmer for Ontario grades and an advance of from 10 to 15 cents per barrel has been established. In fact owing to the scarcity of Ontario fall wheat it looks as if Ontario flour will soon be dearer than Manitoba as millers have to pay 75 cents per bushel delivered. We quote winter wheats \$3.85 to \$4.15, spring wheat patents \$4.05 to \$4.15, straight roller \$3.50 to \$3.60 and Manitoba strong bakers \$3.65 to \$4. Oatmeal is weak and prices have dropped to \$2.90 to \$3 for standard. Bran is firmer at \$15, but shorts and moullie are unchanged. In the

STAR SAFETY RAZOR

THE MEDAL OF SUPERIOR MERIT

AMERICAN INSTITUTE 1884-85-86

EVERY MAN HIS OWN BARBER!
 «SHAVING»
 AN EASY AND CONVENIENT LUXURY.
 NO DANGER
 OF CUTTING THE FACE.

PATENTED—
 June 15, 1880, Dec. 14, 1888,
 June 22, 1880, March 5, 1889,
 January 6, 1889, April 22, 1887,
 May 4, 1889, Nov. 12, 1887,
 June 22, 1880, July 2, 1887,
 June 22, 1880, August 7, 1888,
 England March 6, 1887.

For Sale by KAMPFE BROS. Manufacturers & Inventors, 8 READE STREET, -1 NEW YORK CITY.

How About Your Light?

It is faulty that's certain. Either its Poor or too Hot or too High. Want to overcome all that?

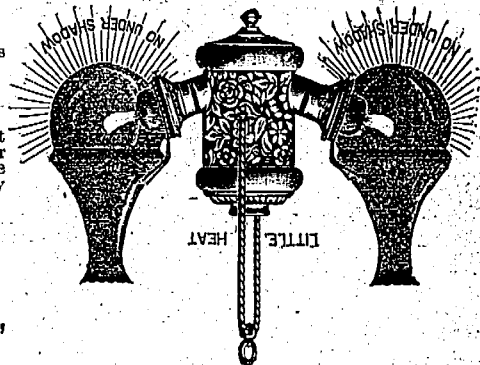
USE THE ANGLE LAMP

For with a better light than the Best gas, it gives but LITTLE HEAT, no SMOKE nor SMELL, no UNDER SHADOW, and—Note this!—it burns but 1 quart of ordinary Kerosine Oil in 20 hours. People that use them call them "Perfect."

Send for our Catalogue, all styles from 1 to 12 burners,

THE ANGLE LAMP CO., 76 Park Place, N. Y. CITY.

J. U. Bauchelle, Mgr.

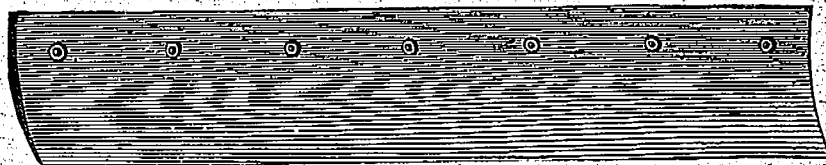


grain market the only point worth noting is the weakness of buckwheat which has declined to 41 to 42 cents, owing to large offerings and limited demand. There is a fair enquiry for oats at 81c for No 2. Cable advices to the Board of Trade were as follows: Cargoes off coast, wheat dull; maize quiet. Cargoes on passage, wheat, buyers and sellers apart; maize, quiet and steady. English country markets, wheat, steady. Liverpool wheat, quiet, maize, steady. Minneapolis first bakers' flour, 17s 9d. Futures, wheat firm; 5s 3d November, 5s 3½ December, 5s 4¼ March; maize, steady; 3s 3¼ November, 3s 4½ December, 3s 3d February, March and April. Paris, wheat, 19.00 November and

December; flour, 48.00 November and December. French country markets firm.

GROCERIES—Teas are quiet, but the low grades are exceedingly scarce and what Japans are now selling at 18 cents are of poorer quality than sold at 11 cents a year ago. Before the season is over buyers will be obliged to buy the better grades and this will mean an increase in prices all round. At present they are holding off, but it is evident teas will be dearer before long. Sugars are unchanged. The season is practically over, and even a reduction in prices would not stimulate sales. In dried fruits the tone of the market is

Nine-Tenths of all the Staves Manufactured in this Country are Cut with our Knives.



M. Gregg & Son, Manufacturers of Stave, Jointer, Planer, Veneer and other Knives ROCHESTER, N.Y. Circulars "How to cut Timber for Stave and Heading Bolts," furnished on application.

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.**

perceptibly firmer. The SS. "Fremona" is not yet in port but all of her cargo of Mediterranean fruit is out of first hands, and the market now depends upon what the jobbing houses will ask for it. Present prices are 4 to 6 1/2c for raisins and 3 1/2c and upwards for currants. Prunes are 2s 6d higher in Europe. French are quoted at 4 to 4 1/2c, and Bosnia at 6 to 6 1/2c. California raisins on spot are quoted at 4 1/4 to 6c. Advices from San Francisco report a very active demand for prunes. Shipments from all over the State have been unusually heavy and stocks are much reduced. There is more firmness than at any time since the season opened. Forties are in demand at 6 1/4c; 50s, 60s and 70s on the same basis. The other sizes are difficult to obtain, and consequently the four sizes can only be infrequently quoted. There was a large output of 100s to 200s in Southern California, but these have been nearly all shipped out.

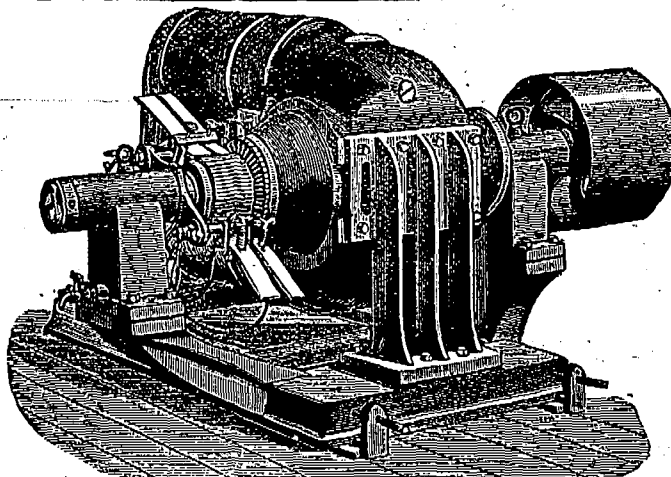
HAY—The market is strong under a good demand from the United States, and only the shortage of cars checks business. There appears to have been too much hay sent West and it is reported that over fifty cars are unsold on the track at Toronto. We quote \$10.50 for No. 1 and \$9.50 for No. 2 at country points, with prices delivered alongside ship \$1 more. Very little exporting is being done as freight space is now being reserved for the more profitable lines of cheese, butter and apples and the vessel agents do not care to quote on hay.

HIDES AND LEATHER—The hide market is easy. The killing season is on, and the "bear" movement in Toronto has no difficulty in keeping prices down while supplies are so plentiful. Dealers are paying 6c, 5c, and 4c to butchers and getting a cent more from tanners when they can. Clips and lambskins have risen to 60 cents. Calfskins are at 6 cents, but as none are coming in the quotation is almost nominal. In leather the feature of the week has been the sale of a lot of 10,000 sides of No. 2 B. A. sole at 22 cents, for future delivery. This is the only transaction of note in an otherwise dull and uninteresting market.

IRON AND HARDWARE—The market for the heavy metals can only be called flat, although prices are firm and advancing, in sympathy with England where manufacturers seem to be full of orders. It is expected that blacksheets will be advanced another 10 cents here before long, as the position in Great Britain fully warrants it, but at present prices are absolutely unchanged from last week. In the United States the market has shown few changes of a general nature, but it is evident that it has lost no strength. Material advances in prices are few, but the entire situation indicates a strengthening of values, and there are more signs that the trade is to settle down to a firm basis with remunerative prices, but without the fancy figures quoted a few weeks ago. In all lines production is keeping up and the output is large, but the demand seems to be sufficient to prevent any accumulation of stocks. The stronger tendency in the pig iron market is caused largely by the fear that the ore supply will fall short this winter. Through the difficulty over the carrying rates on the lakes, iron ore is being neglected because vessel owners find more money in carrying grain; and all shipments are practically stopped several weeks before the closing of navigation. Hence, it is feared that some of the furnaces may have to close down sometime during the winter for want of ore, unless a great deal more reaches the docks. The Bessemer steel market shows no further advance but the situation is hopeful. In the finished iron and steel market prices are being well held, although the mills are not pushed with orders.

LIVE STOCK—The market for export cattle was dull under a lack of suitable

MANUFACTURERS OF **Constant Potential Dynamos and Motors** of all sizes & voltages for lighting and power



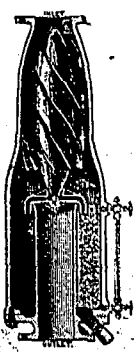
ADVANTAGES CLAIMED:
Substantial construction; smooth running and durable; well protected from external injury; parts easily removed for repairs. Automatic Self-Lubricating Journals, wastes no oil; current generated with least sparking—consequently small wear of Commutator and brushes. Perfectly self regulating and so simple any man of ordinary ability can run them.

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

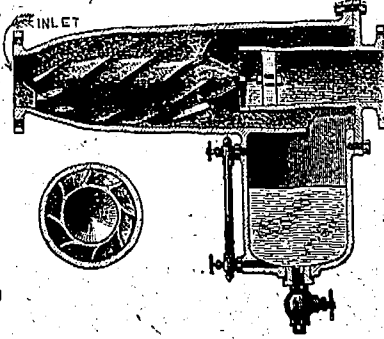
"STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

For Horizontal or Vertical Steam or Exhaust Pipes.

Used in U. S. Navy, Principal Central Electric Light Stations, Electric Railways, Steamships, Railroads, Mills, Manufacturing Plants, and in Mines on steam mains up to 1,000 ft. in length.



Vertical Separator.



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Height 7 feet 4 in.
Width 8 feet.

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Each Mirror Pivoted in
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TRIPLICATE 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.

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animals and disheartening cables from London. Sheep were active and sold readily for export at 3c to 3 1/4c. On local account the best cattle offered sold at 3 1/4c to 3 1/2c, fair at 2 3/4c to 3c, common at 2 1/4c to 2 1/2c, and inferior at 1 1/4c to 2c per lb. live weight. Demand for sheep and lambs from butchers was good, and for picked lots of lambs they paid 3 1/2c per lb. live weight, while shippers paid for mixed lots of sheep and lambs 3c to 3 1/4c per lb. By the head butchers paid \$2.50 to \$4.50 for sheep and \$1.50 to \$3.50 for lambs. Calves sold at from \$1.50 to \$10 each as to size and quality. In Liverpool cables show that the market is weaker, and prices show a further decline of 1/2c per lb. as compared with last week. Choice Canadian steers sold at 9 1/2c to 10c, sheep at 11c to 11 1/2c. A private cable received from Liverpool quoted choice Canadians 9 1/2c, and stated that middling stock was unsalable.

PAINTS, OILS AND GLASS—In paints business has been comparatively quiet. There has been a small spurt due to the close proximity of the closing of navigation, but not what had been anticipated. In fact the houses are principally working on sorting orders. In oils the leading features are the arrivals of Gaspé cod oil which is now offering in the market at 32 to 35c. Linseed oil is unchanged. In cotton seed oil Texas mills wanted 20c for loose crude, but now they are ready to take 19c, and it is reported have sold a number of tanks, for prompt shipment at that figure. The seaboard mills want 20c, but they do not find buyers. In New York comparatively little business has been done during the week. Several hundred barrels prime new summer yellow for delivery early in November have been made at 28 to 28 1/2c. For later November delivery 27 1/2c has been accepted. Some sales of yellow have been completed at 27 1/2 to 28c, and a few sales of new crude have been made at 24 to 24 1/2c in barrels. Old oils have been almost entirely neglected.

PETROLEUM—The market continues firm at unchanged rates. We quote American oil in car lots, prime white at 16 1/2c, water-white at 16c and astral at 19c. In small lots 1 cent more. Canadian oil 14 1/2c in car lots and 16c in single barrels. Benzine sells at 14 1/2 to 16c for Canadian and 23c for American.

Provisions—A quiet week's business of a jobbing character is all that can be noted in the provision market. We quote Canadian short cut at \$14.50 to \$15 for clear and \$15.50 to \$16 for mess. City cured hams and bacon run from 9 to 11 cents per lb. Canadian lard in pails jobs at 9 1/4 to 10c and common refined at 7 1/4 to 6 1/2 cents. Closing cash quotations on provisions in Chicago were: Mess pork, \$8.25 to \$8.87 1/2; lard, \$5.00 to \$5.02 1/2; short ribs, sides, \$4.50 to \$4.55; dry salted shoulders, \$4.75

Don't Think

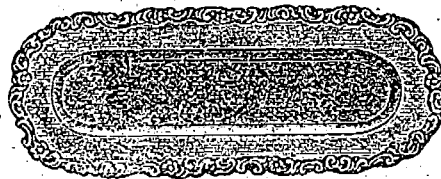
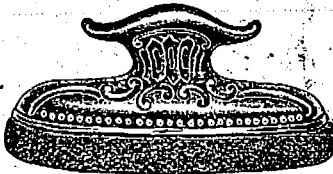
this is all we make, we can fix you up from a Candelabra to a Hair Pin.

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you are in doubt call on us when in NEW YORK.



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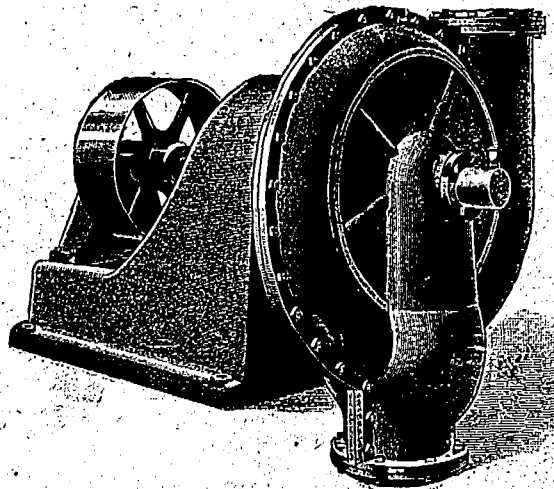
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SURETYSHIP.

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) - - - 304,000
 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. WITBALL
 Secretary and Treasurer, - - - ROBERT KERR.

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

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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 Nov. 7.	Cash value per S.
British North Am.....	248y	4,866,668	4,866,668	1,338,333	2 1/2	Apr. Oct.	240	584 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec.	140	70 00
Commercial, Windsor..	40	500,000	288,640	95,000	3	.....	105	43 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov.	260	180 00
Du People.....	50	1,200,000	1,200,000	600,000	3 1/2	Mch Sep.	18	9 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.	158	153 00
Hochelaga.....	100	800,000	800,000	320,000	3 & 1/2	June Dec.	125	125 00
Imperial.....	100	1,983,630	1,983,370	1,156,176	4	June Dec.	187 1/2	187 50
Jacques Cartier.....	25	600,000	500,000	235,000	3 1/2	June Dec.	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec.	171	171 00
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3 1/2	Aug Feb.	162	162 00
Molsons.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct.	177 1/2	88 75
Montreal.....	300	12,000,000	12,000,000	6,000,000	5	June Dec.	224	448 00
Nationale.....	30	1,200,000	1,200,000	80,000	.....	.....	76 1/2	22 98
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec.	83 1/2	83 50
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec.	187 1/2	187 50
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	168 1/2	158 75
Quebec.....	100	2,500,000	2,500,000	500,000	3 1/2	June Dec.	110	110 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.	168	84 00
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec.	243	243 00
Traders.....	100	608,400	608,400	85,000	3	.....	98	98 00
Union (Halifax).....	50	500,000	500,000	160,000	3	.....	123	61 50
Union of Can.....	100	1,200,000	1,200,000	280,000	3	Jan July	100	100 00
Ville Marie.....	100	500,000	479,620	10,000	3	June Dec.	73	73 00
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	153	158 00
Brit. Can. Loan & Inv. Co.....	100	1,620,000	398,493	112,000	3 1/2	Jan July	110	110 00
Brit. Mortg. Loan Co.....	100	450,000	311,978	75,000	3 1/2	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	124,075	3	Jan July	90	22 50
Can. Colored Col. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	62 1/2	62 50
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3 1/2	Jan July	112	112 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	145 1/2	72 87
Can. Sav. and Loan Co.....	50	750,000	722,000	195,000	3 1/2	Jan Dec.	113	56 50
Central Can. Loan & Sav. Co.....	100	2,500,000	1,200,000	324,007	3	Jan July	131	131 00
Dominion Sav. and Inv. Co.....	50	1,000,000	982,412	10,000	3	July Dec.	83	41 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan—Qtly	120 1/2	60 25
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	611,480	146,195	3 1/2	May Nov.	106	53 00
Freehold Loan and Sav. Co.....	100	3,223,500	1,319,100	659,650	4	June Dec.	110	110 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	330,027	3 1/2	Jan July	128 1/2	123 50
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	1,387,000	670,000	4 1/2	Jan July	166	83 00
Imperial Loan and Inv. Co.....	100	840,000	708,558	164,054	3 1/2	Jan July	110	110 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	3	Jan July	115	115 00
Lond. & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mch Sep.	108	54 25
London Loan Co.....	50	679,700	659,050	74,000	3	Jan. July	104	52 00
Lond. 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	65 60
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct.	203 1/2	81 50
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov.	104 1/2	104 13
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March—Qtly	124	102 55
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	110	110 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Mch Sep.	134	39 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	1,200,000	450,000	3 1/2	Jan July	128 1/2	64 25
People's Loan and Deb. Co.....	50	600,000	600,000	115,000	2	Jan July	40	20 00
Real Est. Loan Co.....	40	581,000	321,880	50,000	2	Jan July	70	35 50
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	.....	93	93 00
Toronto Electric Light Co.....	100	500,000	20,000	20,000	2	Quarterly	160	160 00
Toronto Street Railway.....	100	6,000	6,000	.....	N11	.....	78 1/2	78 50
Union Loan and Sav. Co.....	50	1,000,000	679,646	280,000	4	Jan July	118	56 50
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	5	Jan July	150	75 00
Western Loan & Trust Co.....	50	1,000,000	271,000	18,000	3 1/2	June Dec.	98 1/2	49 25

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ALL SIZES.

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ALL QUALITIES.

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Rochester, N. Y.

Bicycle Manufacturers and Dealers should not fail to get our 96 SAMPLES.

to \$4.87 1/2; short clear sides, \$4.87 1/2 to \$5.00; whiskey, \$1.22. Futures were stronger, and pork advanced 10c, closing at \$9.30 November, \$8.35 December, \$9.27 1/2 January, \$9.60 May. Lard improved 2 1/2 c to 5c, closing at \$5.60 November and December, \$5.70 January, \$5.87 1/2 May. Short ribs closed at \$4.50 November, \$4.65 January, \$4.87 1/2 May. The Liverpool provision market was unchanged, closing at 56s 3d, lard at 29s, and bacon at 27s 6d to 32s.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, Nov. 7, 1895.

The mild weather has militated against the movement of general merchandise this week. Orders were less numerous, and the general feeling is less buoyant. Prices are steady as a rule and remittances fairly satisfactory. There is a little freer movement in wheat, with prices a shade weaker. Money continues in good supply on choice collateral with call loans quoted at 4 to 4 1/2 per cent. Sterling exchange is stronger in sympathy with New York rates where gold shipments are likely to be resumed at an early date. Speculation on the Stock Exchange fairly active with considerable irregularity in quotations. Final sales were: Commerce at 142, Standard

JAS. McMILLAN COMPANY

Established 1855

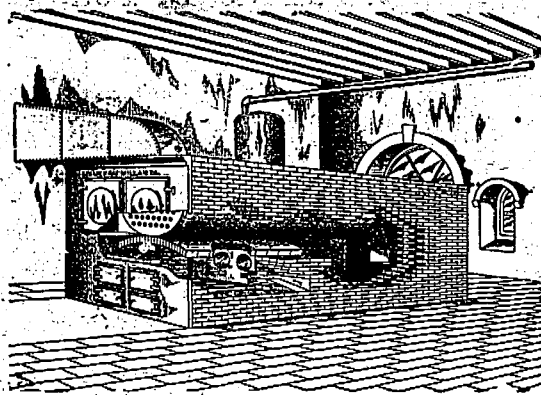
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THE OLDEST BOILER SETTERS AND FURNACE BUILDERS in CHICAGO.

Our Furnace is constructed on scientific principles. It can be put in in one day. No iron to burn out. A great protection to the boiler. Can use any fuel. Perfect radiation and combustion guaranteed.

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Office: No. 1 Broadway, New York. 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:

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| 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.

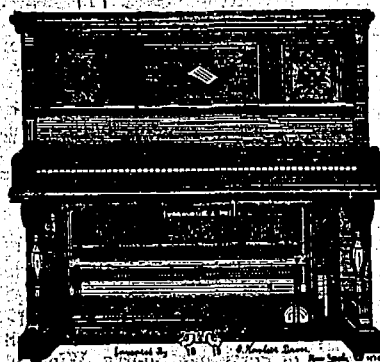
Creosote Oil is not dissolvable in water like metallic salts and the heavy grades made from coal tar will not wash out in running water. Creosoting with COAL TAR CREOSOTE under high pressure, after the proper desiccation and preparation of the timber, is NOT A NEW PATENTED PROCESS. Its success when well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

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Lehigh Valley-Creosoting Company,
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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

at 168, Imperial at 183, Toronto at 242½, Ontario at 83½, Hamilton at 158, British America Assur. at 119¾, Western at 164 Telephone at 158, Toronto Railway at 78½, C.P.R. at 57¾, Cable at 162¾, Canada Per. Loan at 145½, London & Canadian at 108.

BUTTER, &c.—The supply is fair, but there is a scarcity of choice tub, which would bring 17c. The best pound rolls sell at 15 to 16c, and inferior tub 10 to 13c. Creamery tub 21 to 22c and rolls 23 to 23½. Eggs are firmer, at 17 to 18c for new laid, 15 to 16c for ordinary and 14 to 14½c for pickled in cash lots. Cheese firm at 8¾ to 9½c.

DRESSED HOGS—Offerings are freer and prices easy. Choice selections by car-lots \$4.75 to \$4.85, and heavy \$4.25 to \$4.50.

FLOUR AND GRAIN—Trade in flour quiet. Straight rollers sold at \$3.15 but most holders are asking more and ninety per cent. patents brought \$3.80. Manitoba flours are quoted at \$4.10 to \$4.15 for patents and \$3.75 to \$3.85 for strong bakers. Wheat is offering more freely with sales of white and red on Northern at 70c. No. 1 Manitoba hard at 60½c, Western freights, and 60c on track Midland. No. 1 Northern is quoted at 68½ Western freights. Barley firmer with sales of No. 1 at 43 to 44c and of extra choice at 40c outside, No. 2 is worth 38 to 40c, and feed barley 31c. Oats steady with sales of mixed outside west at 28c, and of white at 28½. Cars on track 26 to 26½c. Peas weaker, selling at 51c outside. Rye sells at 45 to 46c, and corn at 34 to 35c outside. Bran unchanged at \$11.50 Toronto freights and shorts \$14 to \$15. Oatmeal \$3.10 to \$3.20.

GROCERIES—Trade fair, with sugars unchanged, 4¾ to 4½c for granulated, and 3¾ to 4c for yellows. Dried fruits firm, Valencias layers 5¼ to 5½c. Currants 4½c. Canned goods steady at 85 to 90c. Teas firm, with good demand for medium Japans.

LEATHER—Trade is quiet with prices somewhat irregular.

HIDES AND SKINS—The market is very dull, with cured quoted at 7c. No. 1 green is quoted at 6c, No. 2 at 5c and No. 3 at 4c. Sheep and lambskins still bring 70c. Calfskins nominal at 7c for No. 1 and 5c for No. 2. Tallow quiet at 5c to 5½c for rendered.

LIVE STOCK—A few lots of prime shipping cattle sold at 8¾c to 4c per lb. Stockers bring 2¼ to 3c per lb. for the best Butcher's cattle unchanged with receipts generally of low grades. The best price paid is 3¼c; medium sell at 2¾c to 3c, and inferior at 1¼c to 2¼c. Sheep steady at 3c for good exporters, and lambs bring 3c per lb. Hogs are unchanged at 4c per lb. for

Canadian Patent For Sale.

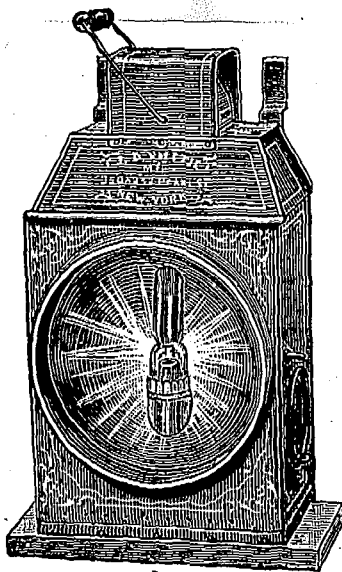
Made by Machine of Best, soft Bessemer Steel: the Heel Calks to be turned over by the Horseshoer.
 IF YOU VALUE YOUR HORSES, WRITE TO US!

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 168 World Building, NEW YORK.



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Smith 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.

H. WAGNER.
 M. E. SANDFORD.

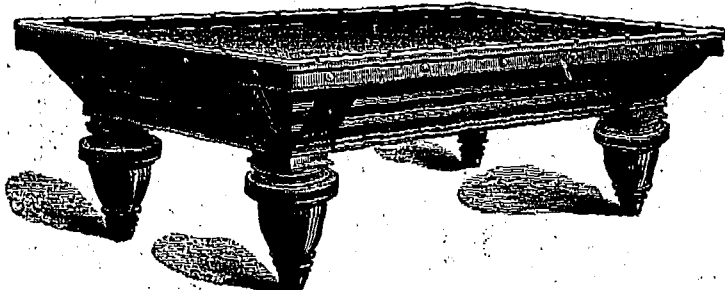
Wagner & Sandford,

Manufacturers of BILLIARD AND POOL TABLES, and all kinds of Billiard Material. Ivory and Composition Pool and Balls, Cues, Tips, Cloth, Pockets, etc.

Balls Recolored, Tables Covered, etc.

PRICES REASONABLE.

TERMS EASY.



Warerooms & Factory: 45 Great Jones St., - NEW YORK
 "FAST CUSHIONS."

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.

the best weighed off cars, 3 3/4c for thick fat, and 3 1/2c for stores.

PROVISIONS — Trade fair, with little change in prices. Mess pork sells at \$14.50 and short cut \$15. Shoulders at \$12.50 to \$13. Hams 10 1/2 to 11c and lard from 8 to 8 3/4c, according to size of package. Rolls at 7 1/2 to 7 3/4c, backs 10 1/4c, and bellies 11c. Long clear bacon 7 to 7 1/2c. Beans \$1.10 to \$1.15. Potatoes easy, car loads selling at 20 to 22c per bag.

Wool.—The market is very dull, and prices unchanged. Fleece combing 25c to 26c and rejections 19c to 20c. Pulled wools firm at 21 1/2 to 22c for supers and at 23c to 24c for extras.

TRADE WITH TRINIDAD.

The prospects of a reciprocal trade arrangement between Canada and the West Indies is becoming more favorable. Mr. Edger Tripp, the Canadian Commercial Agent at Trinidad and Tobago, writes that the islands are now recovering from the recent depression of the sugar industry, and are looking abroad for opportunities to increase their trade. The great obstacle, so far, has been the European bounties on beet root sugar, which places their product at a disadvantage both in England and Canada. The West Indians believe that the present is a suitable opportunity to re-open negotiations with a view to having the bounties abrogated, or failing that, for a discriminatory duty on the part of the Empire against such countries as give bounties. The abrogation of treaties containing the most favored nation clause is urged. Mr. Tripp writes that in view of the abrogation of the treaties, which have heretofore stood in the way, the prospect opens of carrying into effect those mutually favorable reciprocal relations between Canada and the West Indies.

SPECIAL NOTICE.

One of the largest consignment of brandies has just arrived in port consigned to Laporte, Martin & Co., it consists of 539 packages of the celebrated P. Richard's brand. This firm has also received a full assortment of Ports and Sherry Wines of all grades which are offered at special prices for immediate delivery.

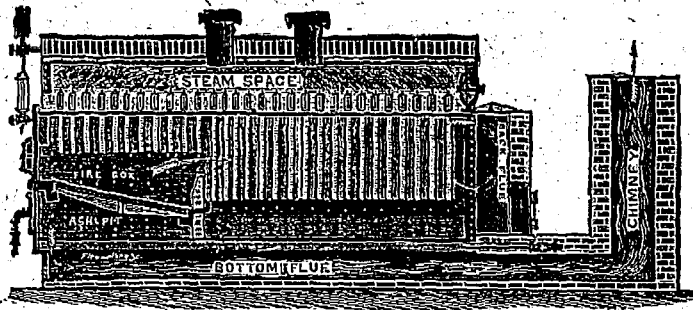
The Kingsley Patent Water Tube Safety Steam Boiler

Is the most Rapid and Economical in the World.

It economizes:—

- SPACE,
- FUEL,
- BRICKWORK,
- LABOR.

It gives absolutely
DRY STEAM.



It will pay for itself in
in three years in the sav-
ing of fuel as compared
with any other boiler
now in the market.

Satisfactory references to Prominent Steam Users in Montreal, Quebec, St. John, etc., etc.,
furnished on application to . . .

GEO. KINGSLEY, Patentee & Manufacturer,
ST. JOHN, N. B.

Or to H. McLAREN & CO.,
706 CRAIG ST., MONTREAL.

E. J. WOOD, Consulting and Contracting Engineer

243 Broadway, New York.

MANUFACTURER OF

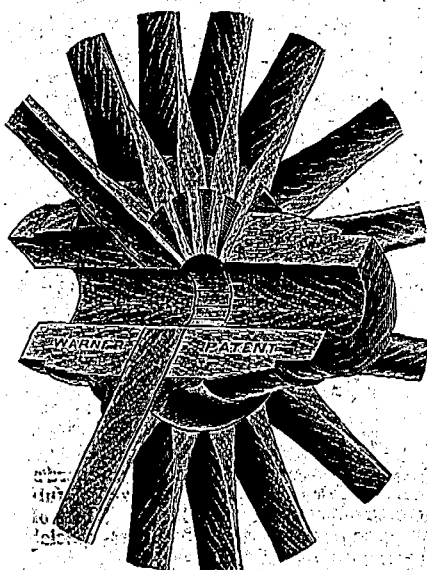
- Power Measuring Machinery,
- Reducing Pressure Valves,
- Pump Pressure Regulators,
- Damper Regulators,
- Steam Meters & Hydraulic Gov'rs

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.



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.

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., Homoeopathic Chemists London, England.

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.

Patent Beading Attachment.

For Beading, Center Beading,
Cluster or any Fancy Design for
Center of Ceiling or Wainscoting



The best tool for beading ever placed on the market. Over 1,500 sets in use giving universal satisfaction. Handy to put on or off, easy to adjust, easily kept in order, sharpened with a file, are not taken from machine or position changed in sharpening. Sharpening does not change the size or shape of bead. Can be easily adjusted so as not to cut when not in use. Can be attached to any planer head. In ordering give exact shape of cylinder by placing a stiff paper against the end of the head, and marking with a pencil the exact shape of the head; also give the extension of knife.

Price per set of two, \$10. Price per set of three, \$12.50. Extra Beads, Extra Price. New and Second-Hand Wood-Working Machinery constantly on hand.

Edwd. Sniggs & Co., 80 MECHANIC ST.,
BUFFALO, N. Y.

Write for prices and discounts.

NICHOLAS & BARR,

MANUFACTURERS OF

Gate City Soldering Furnace.

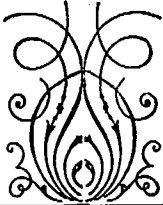
28 Washington Street, CHICAGO, ILL.

THE

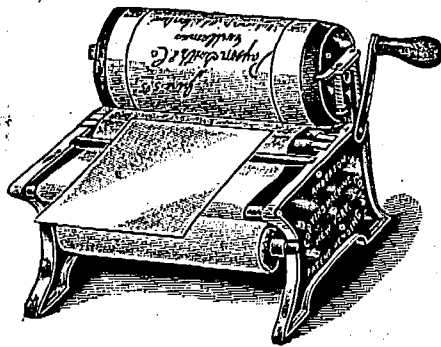
Gate Soldering City Furnace

Has the following points of Excellence:

1. Economy in Fuel.
2. Simplicity in construction and operation.
3. The only burner that cannot be clogged up.
4. Has a fixed Pump.
5. Especially adapted to Plumbers, Tanners, Cor-
netic-makers and Roofers' use, and for conduit,
electric light and telephone work.
6. Can be used with ease in strong wind on roofs



Anderson Automatic Letter Copier.



NICKEL PLATED.

Use an Up-to-Date
Letter Copier.

WILL COPY 100 LETTERS IN
FIVE MINUTES.

For Sale by all First-Class Stationers
Makes perfect copies of typewriting and ink.
You turn the crank, the Copier does the work.

AGENTS WANTED.

For price and terms address:

43 Leonard St., Room 307, NEW YORK.

If your Stationer don't have it, write to us.

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.

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 Warps for Ontario.

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

MANITOBA'S WHEAT.

Winnipeg, November 5—General Super-
intendent Whyte has returned from a trip
of inspection to the elevators at Fort Wil-
liam and Port Arthur. Mr. Whyte discov-
ered that the delay in shipping from these
places to the East was due to the incap-
acity of the Port Arthur elevator apparatus
to clean and screen the lower grades of
wheat. The capacity was twenty-five cars
per day, but there was a much larger num-
ber of cars coming in daily, and the result
is a very unsatisfactory delay. The cap-
acity of the elevators is more than four mil-
lion bushels, but owing to the difficulty in
finding out who are the owners of the
wheat in store, great quantities cannot be
shipped out for some time. This and the
delay in scouring and screening makes
the capacity, to all practical purposes, only
about two and a half millions. Mr. Whyte
says some additional means must be se-
cured to facilitate scouring, as the Com-
pany feel the loss of the cars at the west-
ern end very much, so many being detain-
ed at elevators for too long a period.
About 280 cars of wheat leave Winnipeg
each day for points east. This means, if
kept up for the remainder of the month,
that more than five million bushels will be
sent out of the country before the close of
navigation. During October 8,753 cars of
wheat were sent out east. For the last
week the Fort William elevator returns
were: — Receipts, 1,027,550; shipments,
923,458; in store, 2,540,582.

F. B. HANSON,

Successor to THOMAS HANSON,
MANUFACTURER OF

→ New Patent ←

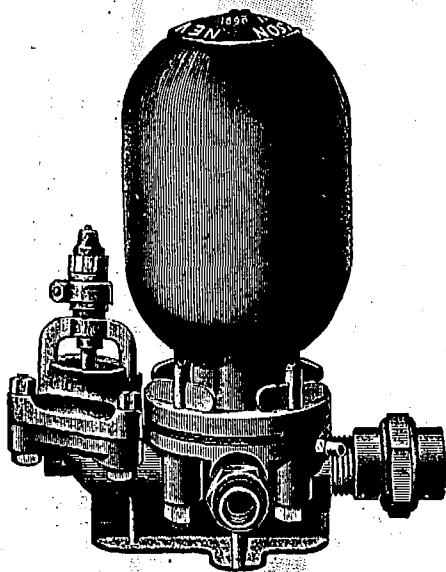
IMPROVED SINGLE AND DOUBLE
COMPOUND

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.

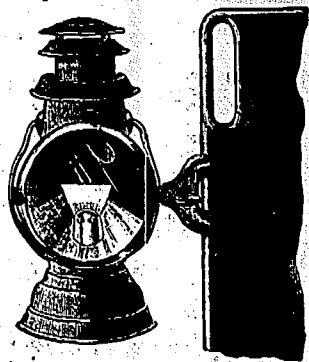


"Dietz"

Tubular Driving Lamp.

We make a Driving Lamp which will not blow
nor jar out, and which throws a brilliant light
two hundred feet or more. It sells well to
those who want a lamp for use as well as or-
nament. Write for book to

R. E. DIETZ CO., 60 Laight St.,
NEW YORK CITY



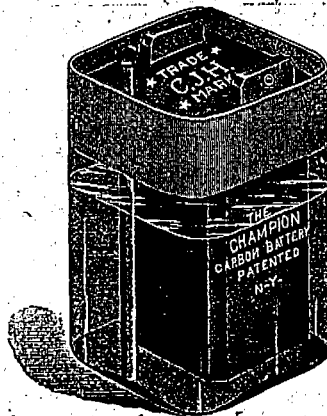
MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 7, 1895.

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.	
Boots and Shoes.												
Brogans or Cobourgs		\$0 80	1 00	\$0 50	\$0 85	Roast Chicken 1-lb tins..	\$ 25	0 00	Soda Ash.....	1 50	2 00	
Spilt Balmorals		1 10	1 40	1 00	1 20	Roast Turkey, 1-lb tins..	2 25	0 00	Soda Bicarb.....	2 80	2 50	
Kip		1 20	1 50	1 00	1 25				Sal. Soda.....	0 70	0 80	
Buff	or Congress	1 35	2 00	1 10	1 50				" Concentrated...	1 50	2 00	
Calf	\$2.00 to \$3.50	2 15	3 25			Brooms.						
Calf Congress	Boots	2 25	3 50	0 00	0 00	Rose 4 varn. hand heavy..	3 25	0 00				
Spilt Boots		1 40	2 00	1 25	1 50	Pansy 4 " " medium	3 00	0 00				
Kip		2 00	3 00	1 50	2 00	Thistle 4 " " "	2 60	0 00				
Grain	\$2.00 to \$3.00, Felt Sox	2 25	3 50	1 00	1 00	Map Leaf A 4 stgs.	3 25	0 00				
Felt Boots, half fox	do full \$1 75, \$2 50	2 25	3 75			" B 4 " stained	2 70	0 00				
Pegged.												
Split Batts or Bals		0 80	1 00	0 70	0 80	" B 4 " varn han	2 65	0 00				
Kip Pebbled or Buff Bals		0 90	1 10	0 80	1 00	" B 4 " stained	2 40	0 00				
Pebbled Button, Machine Sewed		1 00	1 25	0 85	0 90	Daisy A 3 stgs varn handle	2 40	0 00				
Glazed Buff Button		1 00	1 25	0 85	0 90	" B 3 " stained "	2 10	0 00				
Goat		1 25	2 00	1 15	1 50	Tulip No. 1 3 stgs "	1 90	0 00				
Polish Calf		1 25	2 00	1 00	1 75	" 2 2 " "	1 60	0 00				
French Kid		1 25	3 50	1 90	2 50	Curling 4 " "	2 65	3 50				
Dongola Kid		1 25	2 00	1 00	1 50							
Mens' Calf, Bala, Cong or Butt, Goodyear Welt						Drugs & Chemicals						
" " McKay Sewn						Acid Carbolic Cryst medl.	0 30	0 35				
" " Tan Russia Calf, Bala, Cong or Butt, Goodyear Welt						Aloes, Cape.....	0 13	0 15				
" " McKay						Alum.....	1 50	2 00				
" " French Pat. Calf or Enamel Leather Bals. Butt. and Cong.						Borax, xils.....	0 08	0 08				
Ladies' Glaze Dong. Butt. and Bals, Goodyear Welt						Brom. Potass.....	0 55	0 60				
" " McKay Sewn						Camphor—Eng. Ref or. ck	0 75	0 80				
						" Ref Rings	0 65	0 70				
						Citric Acid.....	0 35	40				
						Coppers, per 100 lbs	0 75	1 00				
						Cream Tartar.....	0 28	0 30				
						Epsom Salts.....	1 50	1 75				
						Glycerine.....	0 18	0 20				
						Gum Arabic per lb.....	0 20	0				
						" Trag.....	0 50	1 00				
						Morphia.....	1 75	1 85				
						Optum.....	4 50	4 75				
						Oxalic Acid.....	0 10	0 12				
						Phosphorus.....	0 65	0 75				
						Potash Bichromate.....	0 10	0 15				
						Potash Iodide.....	3 90	4 00				
						Quinine.....	0 35	0 50				
						Styrcaine.....	0 30	1 00				
						Tartaric Acid.....	0 30	0 35				
						Tin Crystals.....	0 20	0 25				
						Heavy Chemicals.						
						Bleaching Powder.....	2 25	5 00				
						Blue Vitriol.....	4 50	6 50				
						Brimstone.....	1 75	2 25				
						Caustic Soda 60.....	1 90	2 25				
						" 70.....	2 15	2 50				

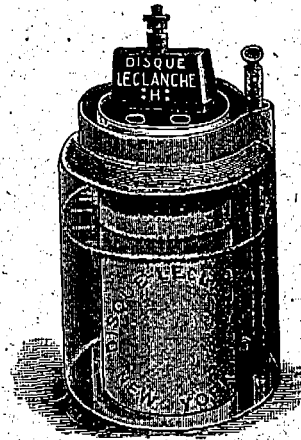
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ELECTRIC BATTERIES OF ALL STANDARD TYPES.



Special Batteries Made to Order in any Size.



THE IMPROVED PATENTED POROUS CUP LECLANCHE BATTERY.

USED IN LARGE QUANTITY IN AMERICA.

17-19 Laight St. NEAR CANAL, NEW YORK.

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.



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

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

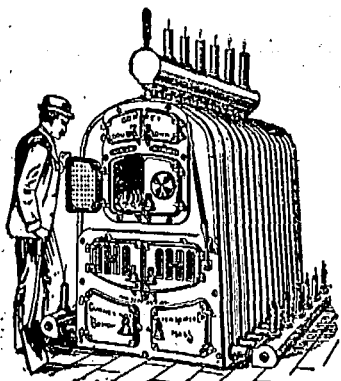
D. A. McCaskill. James S. N. Dougal. McJASKILL, DOUGALL & CO. (Successors to D. A. McCaskill & Co.) Manufacturers of Fine

Varnishes, Japans and Colors MONTREAL.

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

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Farm Products.		Groceries.		Spices: Cassia..... mats		Hardware.	
Butter: Creamery,	0 23 0 23	Barley, malting.....	\$ 50 0 51	Molasses (Barbados) 1mg.	0 36 0 37	Vermicelli, Canadian.....	\$ 5 0 00
Townships, dairy,	0 17 0 18	feed.....	0 41 0 43	" " " " " " " "	0 32 0 33	Macaroni.....	0 05 0 06
Western.....	0 14 0 15	Peas, per 60 lbs, afloat.....	0 65 0 66	" " " " " " " "	0 00 0 00	" Italian.....	0 10 0 13
Lower grades.....	0 11 0 14	In store.....	0 60 0 60	" " " " " " " "	0 00 0 00	" Peel—Citron.....	0 20 0 00
CHEESE:		Rye.....	0 54 0 55	Raisins:		" Orange.....	0 14 0 16
Finest Western.....	0 09 0 09	Corn, in bond.....	0 00 0 00	Sultanas.....	0 08 0 06	" Lemon.....	0 18 0 15
Medium to good.....	0 09 0 00	" duty paid.....	0 43 0 43	Loose Musc. California	0 05 0 07	Chocolate Menter.	
Finest Townships.....	0 09 0 09	Groceries.		Layers, London.....		Vanilla, yel. wrap. 24 x 1/2 lb	0 34 0 36
Finest Eastern.....	0 09 0 09	Tea, (Hf.-Chest & Cad.)..		Layers, London.....		do Chamols do do	0 43 0 48
Eggs:		Japan, com. to med. lb.	0 12 0 15	Con. Cluster.....		do Pink do do	0 50 0 56
ordinary.....	0 11 0 12	" good med. to fine.	0 17 0 19	Extra Dessort.....		do Blue do do	0 58 0 66
Field.....	0 13 0 15	" choicest.....	0 22 0 25	Royal Bucking'm Clust.	0 03 0 05	Trip. Van. Green do do	0 50 0 56
Shipped as strictly fresh.	0 18 0 20	" fancy.....	0 26 0 30	Valencia off stalk.....		do do Lilac do do	0 58 0 66
Hops:		Y. Hyson, com. to good.	0 11 0 20	" Layers.....		do do Bronze do do	0 65 0 74
1895, per lb.....	0 06 0 08	" fine to finest, lb	0 25 0 35	" " " " " " " "		do do White do do	0 78 0 88
" Old.....	0 03 0 06	Gunpowder, Moyuna.....	0 17 0 20	" " " " " " " "		Unsweet'd blue prem do	0 38 0 42
Hog Products:		" good.....	0 25 0 35	" " " " " " " "		Starch:	
Bacon, smoked, per lb....	0 09 0 11	" fine to finest.....	0 32 0 35	" " " " " " " "		Can. Laundry.....	0 04 0 00
Hams, city cured,.....	0 09 0 11	Pineapples, med to good.....	0 11 0 18	" " " " " " " "		Silver Gloss.....	0 00 0 07
" Canvassed.....	0 00 0 00	" fine to finest.....	0 23 0 23	" " " " " " " "		Benson's Prep. Corn.....	0 00 0 07
Pork Ca. a.c. per bbl. clear	14 50 15 00	Colong.....	0 23 0 42	" " " " " " " "		Can. Pure Corn.....	0 06 0 00
do mess.....	16 00 16 50	Congou, common.....	0 11 0 13	" " " " " " " "		Vinegar: Imp Trip, 1 brl....	0 41 0 00
Lard, per lb.....	0 08 0 10	" good common.....	0 15 0 20	" " " " " " " "		" Cote D'or.....	0 35 0 00
" Com. Refined.....	0 06 0 07	" med. to good.....	0 22 0 27	" " " " " " " "		" Crystal Pickling.....	0 28 0 00
SEEDS:		" fine to finest.....	0 32 0 35	" " " " " " " "		" W. W. XXX.....	0 30 0 35
Clover, red, per bushel..	7 10 7 20	Indian.....	0 17 0 20	" " " " " " " "		" W. W. XX.....	0 25 0 30
Alsike, per lb.....	0 10 0 11	Ceylon.....	0 15 0 30	" " " " " " " "		" W. W. X.....	0 00 0 00
Timothy, (Can'n) per beh.	0 00 0 00	Coffee, Mocha (green)—		" " " " " " " "		" Pure Malt.....	0 55 0 50
" Western.....	0 00 0 00	Java.....	0 24 0 27	" " " " " " " "		" Cider X.....	0 25 0 00
Flax 56 lbs.....	1 45 1 50	Maracabo.....	0 19 0 21	" " " " " " " "		" XXX.....	0 32 0 00
Potatoes, per bag.....	0 35 0 40	Jamaica.....	0 17 0 18	" " " " " " " "		Soap: Best Laundry.....	0 06 0 06
Honey, strained.....	0 08 0 09	Rio.....	0 16 0 19	" " " " " " " "		" Common.....	0 02 0 05
Beeswax.....	0 00 0 00	Plantation Ceylon.....	0 27 0 29	" " " " " " " "		Matches: Telegraph.....	3 50 3 70
Beans: white ordinary bus	1 10 1 15	Chicago.....	0 09 0 11	" " " " " " " "		" Telephone.....	3 30 3 50
" hand-picked.....	1 20 1 30	Canadian do.....	0 00 0 07	" " " " " " " "		" Parlor.....	1 70 0 00
Barley, feed.....	0 41 0 43	Sugars:		" " " " " " " "		" Star.....	2 00 2 25
Grain.		Ex Ground, in brls.....	0 04 0 00	" " " " " " " "		Nelson's Matches:	
Hard Manitoba, No. 1.....	0 00 0 00	" in bxs.....	0 04 0 00	" " " " " " " "		Steamship.....	2 40 0 00
" No. 2.....	0 00 0 00	Powdered, in brls.....	0 04 0 00	" " " " " " " "		Railroad.....	2 50 0 00
Oats No. 2.....	0 30 0 31	Paris Lumps, in brls.....	0 04 0 00	" " " " " " " "		Washboards:	
		" half brls.....	0 05 0 00	" " " " " " " "		Nelson's Royal Lily.....	1 20 0 00
		" 100-lb bxs.....	0 04 0 00	" " " " " " " "		do Rose.....	1 40 0 00
		" 50-lb bxs.....	0 05 0 00	" " " " " " " "			
		Ex Granulated, brls.....	0 00 0 04	" " " " " " " "			
		Off grade gran'd.....	0 00 0 00	" " " " " " " "			
		Branded Yellows.....	0 03 0 03	" " " " " " " "			
		Syrup.....	0 01 0 02	" " " " " " " "			

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



THE
Gurney-Massey
COMPANY, Ltd.
385 & 387 ST. PAUL ST.,
MONTREAL.

FOUNDERS AND WHOLESALE MANUFACTURERS OF

Double Crown Hot Water Heaters, Capacity, 2,000 to 20,000 feet of 1 in. pipe.
Oxford Hot Water Heaters, Capacity, 500 to 12,000 feet.
Defiance Hot Water Heaters

OXFORD, GURNEY, QUINTET and BUNDY RADIATORS FOR HOT WATER and STEAM

We invite inspection of the above goods, comprising the largest and best variety made by any one Foundry in the world. These heaters are guaranteed quicker circulation and more economical than any others made. No repairs necessary. Made any size to cover all requirements.

John Bull Steel Cooking Ranges for hotels and private houses, Cast Iron Ranges, Registers, Iron Pipe, Cast Iron Pipe and Fittings, Sinks, Plumbers' Supplies, Hot Air Furnaces for coal and wood, from 8,000 to 50,000 cubic feet capacity. Scales, every description, from post office to 100 ton truck.

We invite special attention to our LOCKS, KNOBS, etc., which are acknowledged to be the finest of this line of goods manufactured in Canada.

—AGENTS FOR—

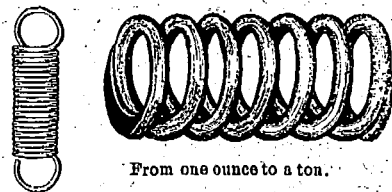
THE CANADA SCREW CO. Iron Wire, Iron and Brass Wood Screws, Machine Screws Tire Bolts, Stove Bolts and Rods, Copper and Iron Rivets.

ONTARIO LEAD AND BARD WIRE CO. Steel Barb Fencing Wire and Staples, Lead Pipe, Babbitt Metal, Steel Wire Nails, Drawn Traps, Chilled Shot, White Lead and Putty.

Goods delivered promptly from stock in Montreal.
Description books on application. Price lists to the trade only.

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Manufacturers of all kinds
MACHINERY
SPRINGS
.....MADE FROM.....
STEEL, BRASS AND PHOSPHOR BRONZE WIRE.
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, NOVEMBER 7, 1895

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Sharp and flat pressed nails		IX Charcoal		No. 1, ordinary sole	
NEW CUT NAIL SCHEDULE.	\$ c c	3/4 and 2 1/4 inch extra	1 35 0 00	Usual		No. 2 " " "	0 23 0 24
Base—50d and 60d, f.o.b.	2 50 0 00	2 and 2 1/2 " " "	1 85 0 00	Trade		No. 3 " " "	0 18 0 20
Cut Nails per keg	2 50 0 00	1 1/2 and 1 3/4 " " "	2 50 0 00	Extras,		Buffalo Sole, No. 1	0 00 0 00
Steel nails	2 60 0 00	1 1/4 " " "	2 50 0 00			" " No. 2	0 00 0 00
Cut nails, fence and cut spikes—Hot cut.		Horse Shoes	3 50 0 00	Terne Plate IC, 20x25	5 75 6 00	Zanzibar	0 00 0 00
40d extra	0 05 0 00	Axes—S. S.	6 50 10 00	Russ. Sheet Iron	0 094 0 10	Slaughter, No. 1	0 26 0 27
30d	0 10 0 00	"—solid S.		Anchor, per lb.	0 044 0 05	" " No. 2	0 25 0 27
20d, 16d and 12d	0 15 0 00	Coil Chain—1/2 chain	2 50 0 00	Lion & Crown tin'd sh'ts		Harness	0 30 0 33
10d	0 20 0 00	"—3/4	0 00 0 50	26 and 24 gauge	0 06 0 06 1/2	Upper, heavy	0 35 0 38
8d and 9d	0 25 0 00	"—1 1/2	4 50 0 00	Lead: Pig, per 100 lbs.	3 15 3 25	Upper, light	0 35 0 38
6d and 7d	0 30 0 00	"—2	3 00 0 00	Sheet	4 00 4 25	Grained Upper	0 32 0 35
4d to 5d	0 40 0 00	"—3	2 25 0 00	Shot, per 100 lbs.	5 55 5 75	Scotch Grain	0 32 0 35
3d	0 60 0 00	"—4	2 75 0 00	Lead Pipe, per 100 lbs.	5 09 0 00	Kip Skins, French	0 60 0 75
2d	1 00 0 00	"—5		Zinc: Sheet	4 50 4 75	English	0 50 0 70
1d	1 50 0 00	"—6		" Spelter	0 044 0 00	Canada Kip	0 50 0 60
4d to 5d, cold cut not pol. or b'd.	0 50 0 00	Galvanized Iron:		Scrap Iron		Hemlock Calif.	0 50 0 60
3d " " "	0 90 0 00	Morewoods Lion, No. 28	5 15 5 40	Machinery scrap	0 00 15 00	" Light	0 50 0 60
Fine blued nails—		Queen's Head, or equal	4 15 4 40	Wrot iron	0 00 16 00	French Calif.	1 05 1 40
8d extra	1 50 0 00	Common	3 75 4 00	Powder: Canada B'sting	2 00 0 00	Splits, light and medium	0 20 0 25
2d	2 00 0 00	Pig Iron: Siemens No. 1.	17 50 17 75	" F R to F F F	5 00 5 25	" heavy	0 16 0 20
Casing and box, flooring, shook, and tobacco box nails—		Summerlee	20 50 21 00	WIRE:		Leather Board, Canada	0 05 0 10
12d to 30d extra	0 50 0 00	Gartsherrie	60 00 0 00	Bright No: 7, per 100 lbs	2 60 0 00	ENAMELED Cow, per ft.	0 16 0 17
10d	0 80 0 00	Carnbroe	19 00 19 50	Annealed No. 7	2 65 0 00	Pebble Grain	0 11 0 14
8d and 9d	0 95 0 00	C.I.F.T. Riv. Charcoal Iron	26 50 28 00	" oiled "	2 65 0 00	Glove Grain	0 11 0 14
6d and 7d	1 10 0 00	No. 1 Ferrona	17 50 17 75	Galvd. No. 6	3 15 0 00	B. Calif.	0 11 0 14
4d to 5d	1 50 0 00	Bar Iron, per 100 lbs.		Trade discount above 20 per cent.		Brush (Cow) Kid	0 11 0 14
3d	0 85 0 00	Ord. Crown	1 60 1 65	Barbed Wire—		Buf	0 11 0 15
2 1/2 to 2 3/4 " extra	1 00 0 00	Best Refined	2 25 2 50	2 and 4 bars	3 50 for 500	Russ sets, light	0 35 0 40
2 " to 2 1/4 " "	1 15 0 00	Norway	3 00 0 00	Plain Twist 2 and 3 wrs.	lbs&more	" heavy	0 26 0 30
1 1/2 to 1 3/4 " "	1 35 0 00	Sheet Iron 16 G & heavier	2 30 0 00	Staples	del. up to 25c fresh t	" No. 2	0 20 0 25
1 1/4 " "	1 75 0 00	" " 17, 18, 20 G	2 20 0 00	Wire Nails—7 1/2 p.c. off list delivered for Ontario, and 7 1/2 and 5 p.c. f.o.b. Montreal for Quebec. 10 kgs & over up to 25c per ton for list.		" Saddlers	8 00 9 00
1 " "	2 25 0 00	" " 22, 24 " "	2 20 0 00	Hides and Tallow		Imt. French Calif.	0 70 0 75
Slating nails—		" " 26 G " "	2 30 0 00	Montreal Green Hides		English Oak	0 88 0 42
5d extra	0 35 0 00	" " 28 G " "	2 40 0 00	" No. 1 per 100 lbs	0 00 6 00	Rough	0 20 0 22
4d	0 35 0 00	Boiler plates, iron, 1/4 in.	0 00 1 75	" No. 2	0 00 5 00	Dongola, extra	0 80 0 82
3d	1 25 0 00	Boiler Heads, steel	0 00 2 25	" No. 3	0 00 4 00	No. 1	0 20 0 26
2d	1 75 0 00	Hoops	2 15 0 00	Tanners pay \$1 extra for sorted, cured & inspect'd		" ordinary	0 12 0 20
Common barrel nails—		Band Imported	0 00 2 00	Sheepskins	C 60 0 00	Colored Pebbles	0 15 0 17
1 inch extra	1 50 0 00	" Canadian	0 00 1 85	Lambskins small	0 55 0 00	" Calif.	0 20 0 28
3/4 " "	1 75 0 00	Canada Plates:		Calfskins, uninspected	0 05 0 00	Oils	
Steel nails 10c extra	2 25 0 00	Wrot Iron pipe, 1/4 to 2 in 70 p.c., over 2 in 67% p.c.	0 00 0 00	Horse hides west, each	0 00 1 50	Cod Oil, Newfoundland	0 36 0 40
Clinch nails—		Imported iron pipe, 1/4 3/4 1/2 inch, 65 p.c. 3/4 to 1 1/2 in. 67% p.c.; 1/4 to 2 in., 70 p.c.		" City	0 00 0 00	" Gaspe	0 32 0 36
3 inch extra	0 85 0 00	Steel, cast per lb.	0 03 0 09	Tallow, rendered	6 00 5 50	S. R. Pale Seal	0 36 0 38
2 1/2 and 2 3/4 " "	1 00 0 00	" Spring, 100 lbs.	2 50 2 75	" rough	2 00 2 50	Straw Seal	0 00 0 00
2 " and 2 1/4 " "	1 15 0 00	" Tire	2 00 0 00	Leather		Cod Liver Oil, Nfld.	0 65 0 75
1 1/2 and 1 3/4 " "	1 35 0 00	" Sleigh shoe, 100 lbs.	0 00 1 50	No. 1 B. A. Sole	0 26 0 28	" Norwegian	1 00 1 25
1 1/4 " "	2 00 0 00	Machinery	2 50 0 00	No. 2 " "	0 22 0 23	Castor Oil	0 05 0 06
1 " "	2 50 0 00	IC Coke	3 75 3 00	No. 3 " "	0 19 0 20	Lard Oil, Extra	0 70 0 75
		IC Charcoal	5 25 3 75			" No. 1	0 60 0 65

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, 7 1/2 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.

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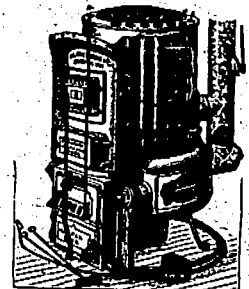
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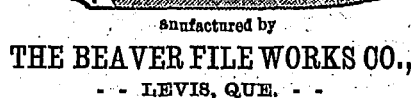
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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:	\$ c. \$ c.	Canadian Quarters.....	\$ c. \$ c.	Empire Rye.....	\$ c. \$ c.	Blankhenn & Nolet, Key	\$ c. \$ c.
Car Lots Store, (2. p.c. off)	0 14 00	Factory Filled per bag....	0 82 1 00	Port...	6 75 7 50	gln, red cases.....	9 50 9 75
1 to 20 brls.....	0 16 0 00	do Quarters.....	0 25 0 30	Wilson's Invalids Port....	6 75 7 50	Green cases.....	4 75 5 00
Water white.....	0 20 0 21	Rice's Pure Dairy, per brl.	2 25 2 50	T. G. Handeman & Sons...	0 00 0 00	Ponies.....	2 50 2 75
Am. in car lots.....	0 16 0 19	do quarters.....	0 45 0 50	Burmestees.....	2 10 4 00	Irish Whisky	
do less quantities.....	0 17 0 20	Cheese Salt per bag 210 lb.	1 25 1 50	Tarragona.....	1 10 1 50	Bushmills.....	9 50 0 00
Benzine American.....	0 23 0 28	Turk's Island per bush....	0 30 0 35	Sherries—Pedro Domecq...	0 00 0 00	Jno. Jameson & Sons, 1 star	0 00 0 00
do Canadian.....	0 14 0 16	Tobacco duty paid.		Pemartin.....	2 00 5 50	do do two stars	0 00 0 00
Class.		No. 1 Black Chewing, cads	0 46 0 51	Misa.....	2 10 6 00	do do three stars	0 00 0 00
United inches, 00 to 25.....	1 25 1 25	No. 2 do.....	0 45 0 50	Clarets—		Geo Roe & Co. 1 star, qts	9 50 0 00
do 26 to 40.....	1 35 1 45	Old Chum br't do sol. 8s.	0 58 0 00	Barton & Guestier.....	7 00 6 00	do do 3 stars, qts	9 70 10 50
do 41 to 50.....	3 09 3 10	Navy, Bright Smoking 8s.	0 55 0 57	Clavet & Co. vintage wines	0 00 0 00	Dunville & Co.....	7 50 7 75
do 51 to 60.....	3 30 3 40	do do do 5s.	0 55 0 00	Nat. Johnson & Sons.....	4 50 28 00	Wisdom & Warter's Sher-	
Paints, &c.		Derby Plug Smk'g sol. 12s.	0 50 0 00	Bordeaux Claret Co.....	3 00 10 00	ries.....	2 00 6 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	do do do 7s.	0 50 0 00	Champagnes—		Warter & May's Ports do	2 10 6 50
do No. 1.....	4 50 4 75	Myrtle Navy Plug Smkg sol	0 50 0 00	Pommery, Fils & Co.....	31 00 36 00	Geo. Sayer & Co's	
do No. 2.....	4 25 4 50	Old Chum Plug Smkg sol 4s	0 57 0 00	Piper Heidsieck.....	28 00 30 00	do do cases 1 star do	11 50 12 00
do No. 3.....	4 00 4 25	do Smoking sol.	0 57 0 00	Perrier, Jonet & Co.....	31 00 38 00	do do do V.S.O.P do	16 50 17 00
White Lead, dry.....	5 00 5 25	do and R. & R... 8s.	0 57 0 00	Gold Lack, Sec.....	30 00 32 00	Ind Coope & Co, Rom- } pta	2 10 0 00
Red Lead.....	4 00 4 25	Myrtle do do 9s.	0 70 0 00	Brandies—Hennessy		ford Alex.....	1 45 0 00
Venetian Red Eng'h.....	1 50 1 75	do Cut Smoking 9s.	0 67 0 00	1 Star.....	6 50 8 00	Angostura Bitters, per	
Yel. Ochre, French.....	1 25 3 00	Can. Chewing.....	0 32 0 33	Martell.....	12 25 0 00	case of 2 doz.....	14 50 15 00
Whiting, ordinary.....	0 45 0 50	do Smoking, Plug..	0 35 0 45	Cases (one star).....	6 00 0 00	Banagher Irish Whisky, qts	9 50 10 00
do London, washed	0 60 0 70	Wool.		Barnett & Fils one star...	0 00 0 00	do do do per gal	8 75 4 00
do Paris, do	1 00 1 10	Piece comb. ord.....	0 00 0 00	do V.S.O.P.....	14 75 15 00	Jas Watson & Co. Dundee	
English Cement, cask	1 95 2 10	do clothing.....	0 00 0 00	Bisquet Dubouché.....	9 50 10 50	3 star Glenlivet, per case.	9 50 10 00
Belgian Cement.....	1 85 1 95	do Combing.....	0 00 0 00	Renault & Co.....	10 00 36 00	1 do do	8 50 8 00
Fire Bricks per 1000.....	15 00 21 50	Prilled.....	0 00 0 00	E. Puet, V.V.O.P.....	0 00 23 00	Old Glenlivet.....	4 00 6 00
Fire Clay.....	1 50 1 75	North West.....	0 00 0 00	do 1840.....	0 00 29 00	Watson's Old Scotch qt. ca	6 50 7 00
Rosin.....	2 40 4 50	B. A. Scoured.....	0 27 0 33	Joc'y Cl' blue lab. ***case	0 00 7 50	do do pts, per ca	7 50 8 50
Glue:		Natal.....	0 15 0 16	do silver lab V.O.do	0 00 8 75	Watson's Old Irish, qts, pr ca	6 50 7 50
Domestic Broken Sheet.....	0 11 0 14	Cape.....	0 14 0 15	do gold lab. VSOP do	0 00 12 00	do do pts per ca.	7 50 8 50
French Casks.....	0 10 0 12	Australian.....	0 14 0 16	do ext. WVSOP. do	0 00 17 00	Marie Brizard & Roger Liq	
do brls.....	0 00 0 13	Wines, Liquors, &c.		do blue lab. *** gal.	0 00 3 50	Creme de Menthe glaciale	
American White, brls.....	0 15 0 20	Ale—Bass's.....	2 50 2 55	Boutelleau Fils.....	9 00 20 00	verte.....	10 75 00 00
Coopers' Glue.....	0 18 0 24	Porter—Guinness & Sons..	1 62 1 67	DeLaage.....	9 00 24 00	Curacao.....	00 00 11 75
Golden Ochre.....	0 04 0 04	Dublin Stout.....	2 40 2 45	Scotch Whiskies—		Frunelle.....	00 00 13 00
Brunswick Green.....	0 04 0 10	do do.....	1 57 1 62	Kilby.....	9 00 9 50	Kummel.....	00 00 12 25
French Imperial Green.....	0 11 0 15	Spirits Canadian—per gal.		Mountain Dew.....	8 75 9 00	Creme de Cacao.....	00 00 15 35
Vermillionette.....	0 12 0 40	Alcohol.....	4 25 0 00	Sheriffs.....	3 90 4 00	Anisette, case.....	00 00 13 25
Genuine Quicksilver.....	0 75 0 90	Spirits.....	3 71 0 00	do per gal	9 75 9 00	Cherry Brandy case.....	00 00 11 75
No. 1 Furnit'e Varn'h, pr. gl	0 60 0 35	do 50 O.P.....	2 01 0 00	do cases	9 75 9 25	Creme de Noyau, Moka, Ge-	
Extra do do	0 75 1 00	do 25 U.P.....	2 00 0 00	Claymore.....	8 75 9 25	neville etc. case.....	9 25 12 75
Brown Japan.....	0 55 1 20	Rye Whisky.....	2 01 0 00	Glenfalloch, Highl'd.....	3 40 3 25	Absinthe super, case.....	00 00 13 75
Black Japan.....	0 50 1 00	Corby's IXL Rye, qrts.....	8 00 8 50	Walkers Kilmarnock.....	10 00 15 25	Vermouth, case.....	6 20 6 50
Orange Shellac, No. 1.....	1 90 2 00	do "XTG".....	6 00 6 50	Gin—		Kirsch de com., case.....	9 75 10 25
do do Pure.....	2 10 2 25			De Kuyper red cases.....	11 00 11 00	Kirsch, fine.....	10 75 11 35
White do.....	2 25 2 40			do green do.....	5 75 0 00	White Ball old Jamaica	
Salt.				do hds.....	2 80 0 00	Rum, cases.....	15 00 17 00
Liverpool per bag.....	0 44 0 45						
Canadian, in small bags..	2 10 3 00						

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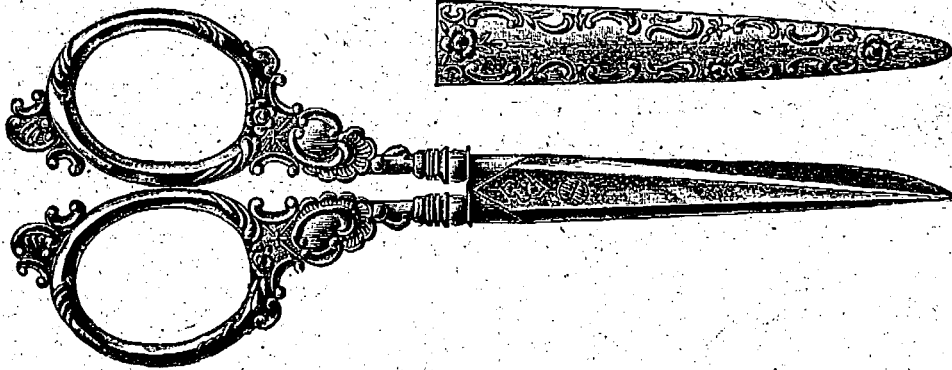
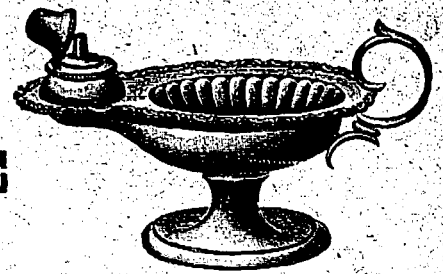
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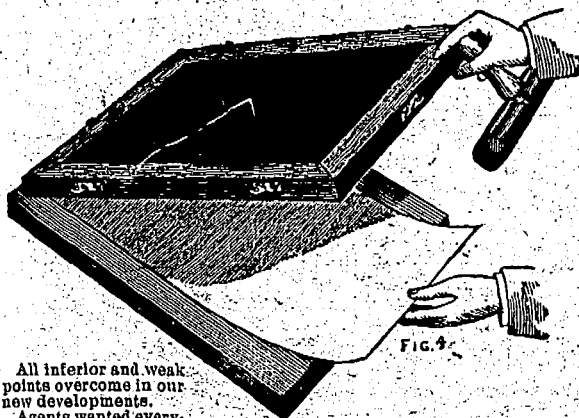
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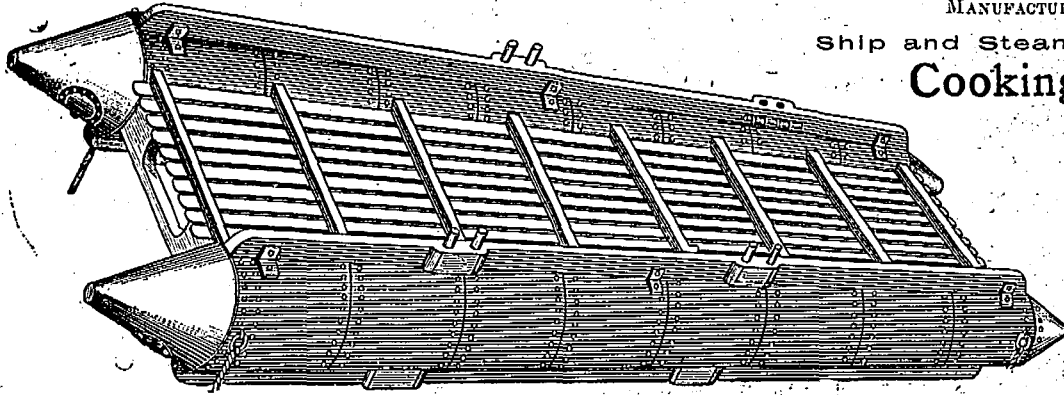


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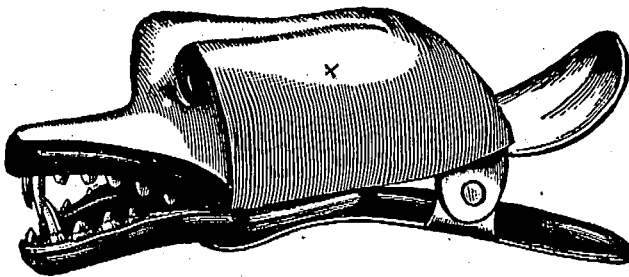
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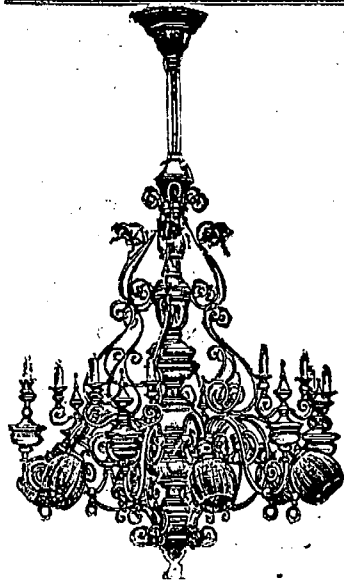
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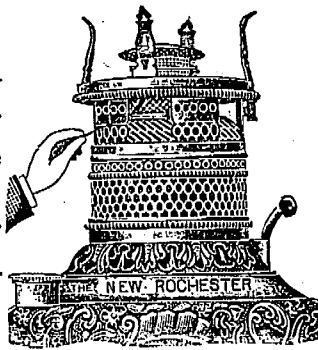
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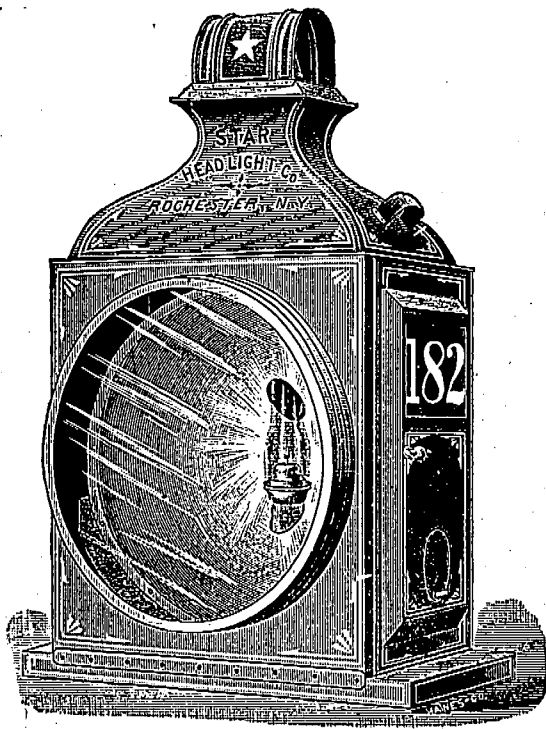
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President and Treasurer

F. B. JACOBS,
Secretary.

We do not belong to the "Head Light Trust."
All burners stamped with our name on hand-wheel.

The Star Head Light Co.,

Manufacturers of

Head Lights, Railroad Signal Lamps and Lanterns, for Locomotives, Cable and Electric Cars, both Oil and Electric.

13 ALLEN STREET,
ROCHESTER, N.Y.

BRANCH OFFICE:

Western Union Building,
CHICAGO, ILL.

T. Isbester, Western Manager.

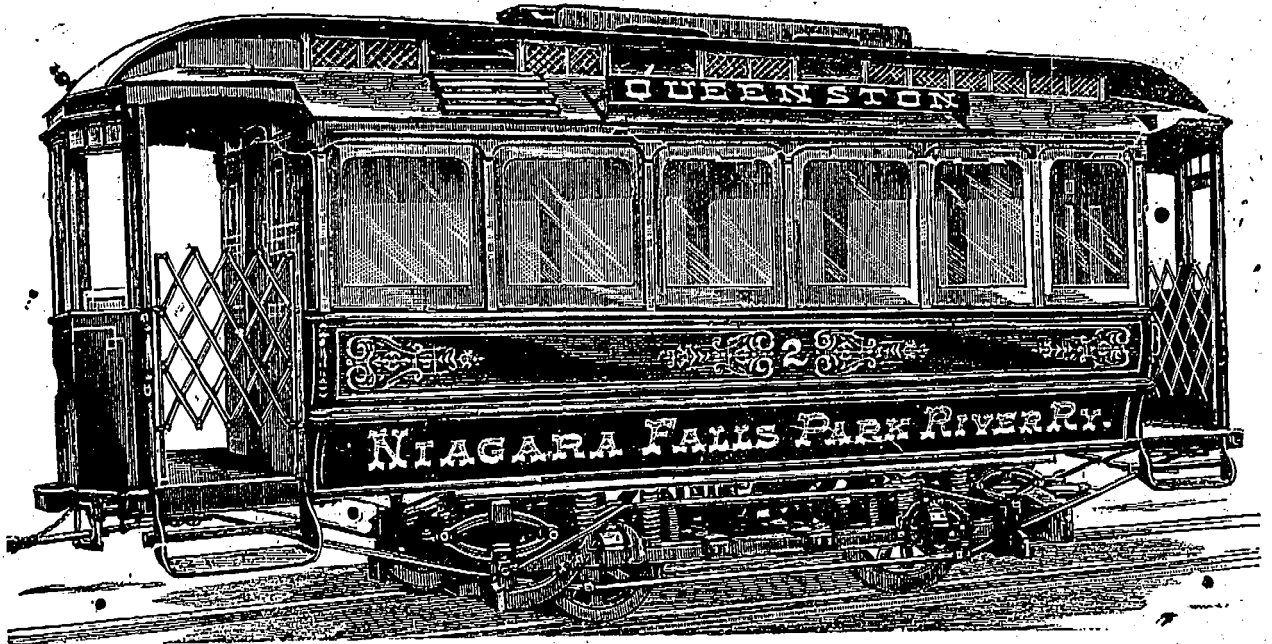
CANNED SALMON.

The packing and distribution of salmon has almost ceased for the present year, except for the putting up of the fall runs of fish on the Coast rivers. The season has been a satisfactory one as far as volume of packing and business done is concerned, but prices realized on the Columbia River product have left small margin over cost of the goods, the packers having paid very high prices for the fish, and in their anxiety to control services of skilled fishermen have subjected themselves to many additional expenses that did not exist under less keen competition. The British Columbia people have made a much larger output than was anticipated early in the season, having had a good heavy run of fish at the close of the packing, which brought up the final figures to a satisfactory amount. As usual, a very important factor in the season's business has been the product of the Alaskan waters, where the packing has been prosecuted with energy and vigor, and as a whole has made a good showing, but with varying results at different fishing stations; some on account of a small supply of fish, making but a poor showing, and others, from extraordinary runs, packing beyond all calculations made in the early months of the year. The San Francisco market is pretty well cleaned up of stock, excepting the fall packed goods above referred to, and the distributive trade seems to be in satisfactory shape.

ENGLISH TEXTILES.

Huddersfield cloth manufacturers report no diminution in the activity. The weather has been more favorable than hitherto for making selections of colored fabrics suitable for the next spring trade. Manufacturers have felt compelled to increase their prices, but this has not led to any serious stoppage of repeat orders. Some further novelties have been produced of suitings, and they are receiving a good deal of attention, not only from Continental buyers but also from South American. Numerous repeat orders for winter goods have been placed at fully the advanced quotations before reported. Producers of tweeds both high class and medium are very full of orders, which they have taken on more profitable terms than generally they are accustomed to. Business on account of the United States and Canada shows no falling off. Yarn spinners are very busy, and prices have a further upward tendency.

Fine Electric Street Cars OUR SPECIALTY.



We also manufacture HORSE and FRAIL 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,

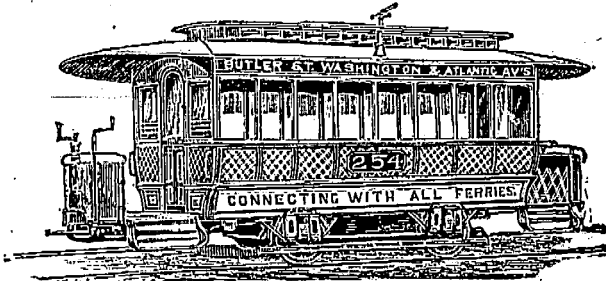
NEW YORK.

General Electrical Appliances.

Get an Estimate from us for your

Catalogues.

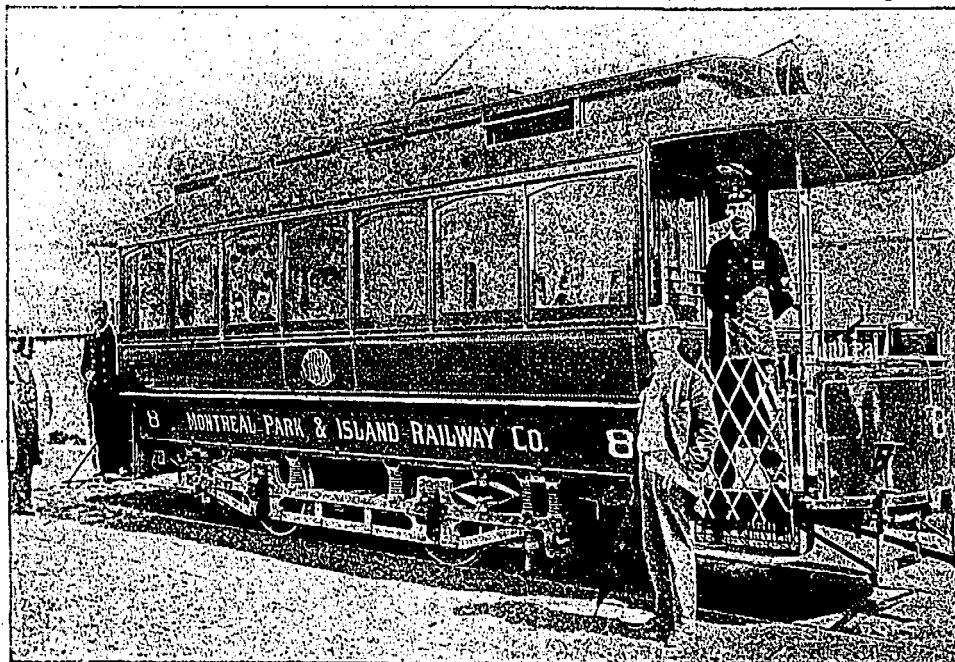
JOURNAL OF COMMERCE.



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, 59 State St.

Chicago, 1197 & 1198 Madanock 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 HOCHELAGA 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 ELZONIAN CARS. TERMS EASY.

Apply to HENRY HOCAN, 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 elevators, 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.

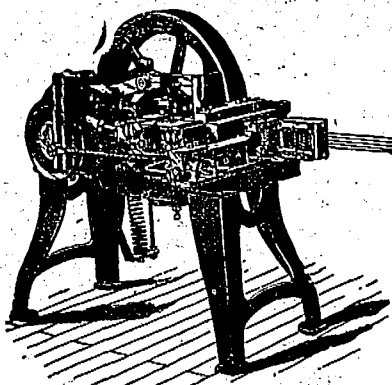
Arthur W. Brice, Manager. HAMILTON.

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,	
DESBRONTO,	Desbrounto House,	Geo. Stewart
GALT,	The Queen's,	C. Lowell
GANANOQUE,	Provincial,	Nell McCarney
HAMILTON,	The Royal,	Hood Bros.
do	St. Nicholas,	McLean & Smyth
HASTINGS,	Clarendon,	A. B. Spellman
INGERSOLL,	Atlantic House,	C. H. Kennedy

Continued on Page 978.



Kennedy Wire-Nail Machine Co.

MANUFACTURERS OF

Five-Wire Nail Machines.

No. 0 Machine makes 300 40d Nails per min.
" 1 " " 750 8d " "
" 2 " " 900 4d " "

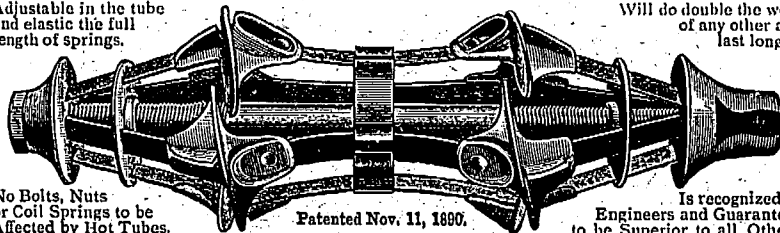
KENNEDY WIRE NAIL MACHINE CO.,

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.



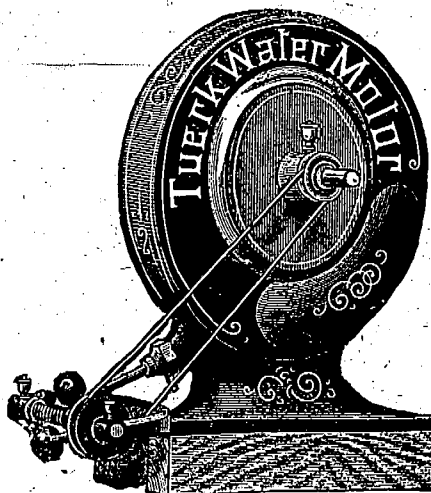
PATENTED DEC. 14, 1894.

SOMETHING NEW!

Fills a Long Felt Want.

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 Scrapped 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.



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 motor is metered, price averages about 12 cents per 1000 gallons, pressure 80 lbs. Motor running about all the time at a cost of from \$1.00 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.

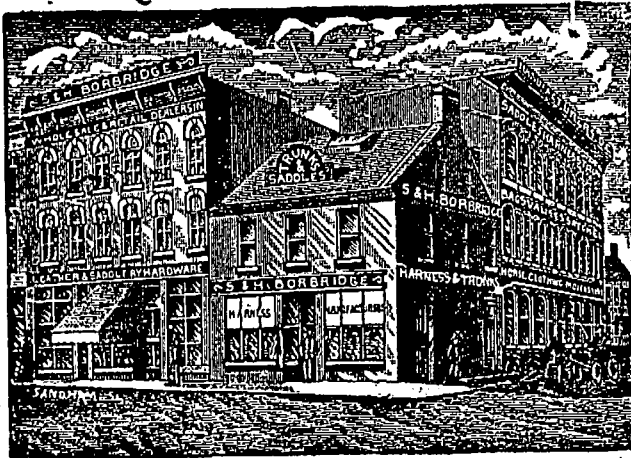
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work 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.

IMPERIAL OIL CO'Y LIMITED.

PETROLEUM REFINERS.

MANUFACTURERS OF

Lubricating Oils, Paraffine Wax and Candles.

RAILWAY and STEAMSHIP OILS A SPECIALTY.

BRANCHES:

- STRATFORD, PETERBOROUGH,
- LONDON, ST. JOHN, N.B.
- TORONTO, MONCTON,
- KINGSTON, FALMOUTH, N. S.
- MONTREAL, WINNIPEG,
- QUEBEC, VANCOUVER, B. C.

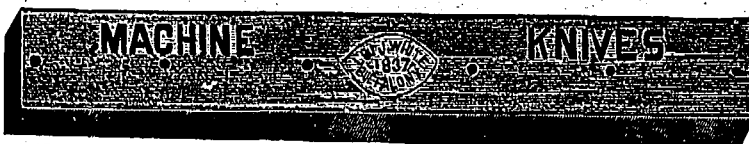
WORKS & HEAD OFFICE:

PETROLIA,
Canada.

ESTABLISHED 1837.

INCORPORATED 1892.

The L. & I. J. White Co., BUFFALO, N. Y.



KNIVES furnished promptly, or any make or Style of Cutter.

Warranted Superior Quality.

MANUFACTURERS OF

Paper-Cutting KNIVES.

SECURITIES.		London Oct. 24.
British Columbia, 1877, 5 p.c.....		129 184
1887, 4 1/2 per cent ...		116 121
Canada, 4 per cent. loan, 1860		111 118
3 per cent. loan, 1888		103 1/2 103 1/2
Debs. 1884, 3 1/2 per cent.		109 111

SHR	Railway and other Stocks.	Oct 24.
	Quebec Province, 5 p. c., 1874.....	110 112
	1876, 5 p.c.....	110 112
	1880, 4 1/2 p.c.....	108 107
	1883, 5 p.c.....	116 118
	Atlantic & Nth. Western 5 p.c. Gua	
100	1st M. Bds	117 119
10	Buffalo & Lake Huron £10 shr.....	12 13
100	do 5 1/2 p.c. 1st mort.....	181 183
300	do 2nd mort	131 133
	Can. Central 5 p.c. 1st M. Bds. Int.	
	guar. by Gov.....	105 107
	Canadian Pacific \$100.....	59 1/2 59 1/2
100	Grand Trunk, Georgian Bay, &c....	
	1st M.....	99 101
100	Grand Trunk of Canada Ord. stock.	6 6 1/2
100	2nd equip. mtg. bds, 5 p.c.....	123 126
100	1st pref. stock.....	39 1/2 40 1/2
100	2nd pref. stock.....	24 1/2 25 1/2
100	3rd pref. stock.....	14 1/2 14 1/2
100	5 p.c. perp. deb. stock.....	123 124
100	4 p.c. perp. deb. stock.....	85 87
100	Great Western shares, 5 p.c.....	115 117
100	Hamilton & N. W., 6 p.c.....	101 103
100	M. of Canada Stg. 1st Mort. 5 p.c.....	95 97
100	Montreal & Champlain 5 p.c. 1st	
	mtg. bds.....	93 96
	*Montreal & Sorel, 1st mtg., 5 p.c.....	
	N. of Canada, 1st mtg., 5 p.c.....	99 101
	Northern Extension, 5 p.c. pref.....	00 000
100	Quebec Central, 5 p.c. 1st Inc. Bds.....	29 32
	T. G. & B. 4 p.c. bonds, 1st mort.....	108 105
100	Well. Gray & Bruce, 7 p.c. bds.....	
	1st Mort	96 98
100	St. Law. & Ott. 5 p.c. Bds., 4 p.c.....	103 105

MUNICIPAL LOANS.		
100	City of London (Ont) 1st pref 5 p.c.....	98 100
100	City of Montreal stg. 5 p.c.....	106 108
	1874	106 108
100	City of Ottawa, 6 p.c. stg.....	104 109
	redeem 1873	104 109
	redeem 1875	116 120
	redeem 1876	114 116
100	City of Quebec, 6 p.c. con. 1873.....	101 103
	6 p.c. redeem 1875.....	114 116
	redeem 1878	116 118
100	City of Toronto, 6 p.c.....	100 106
	6 p.c. stg. con. deb. 1874.....	101 118
	5 p.c. gen. con. deb. 1890.....	113 115
	4 p.c. stg. bonds, 1921-23.....	104 106
100	City of Winnipeg deb., 1884, 5 p.c.....	114 116
	Deb. scrip. 1883, 6 p.c.....	117 119

MISCELLANEOUS COMPANIES.		
100	Canada Company	23 26
100	Canada North-West Land Co.....	35 45
100	Hudson Bay	13 1/2 14

*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,	E. W. Dowling
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tecumseh,	C. W. Davis
do	Grigg House,	E. Horsman
MARKHAM,	Tremont House,	Jas. E. Pitte
NAPANEE,	Paisley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Ealand
PETERSBORO,	The Oriental,	Graham Bros.
PETERSBORO,	Grand Central,	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens,	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's, McGaw & Winnatt	
Trenton, Ont.,	Gilbert House,	T. H. Blecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Coony & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne

QUEBEC.

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

NOVA SCOTIA.

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

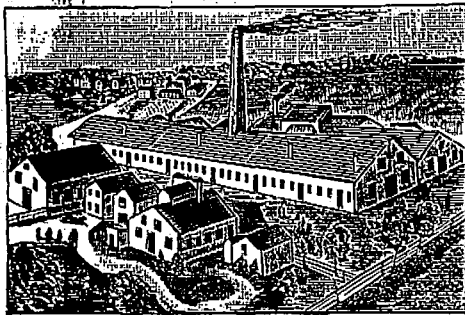
PRINCE EDWARD ISLAND.

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

BERMUDA.

H. Milton,	Windsor Hotel,	W. Bradley
------------	----------------	------------

CANADA'S GREAT * CANNING * MILLS



The A. C. Miller & Co. s : : : :

"INDIAN BRAND,"

Peas, Corn and Fruits of every description.

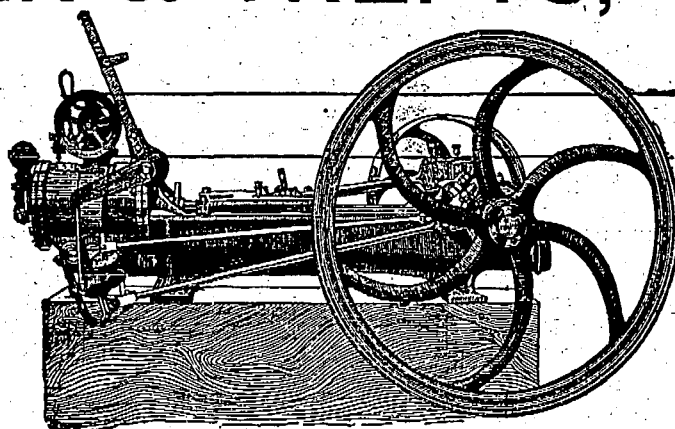
CORRESPONDENCE INVITED.

PICTON, ONT.

FARRAR & TREFTS,

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

Manufacturers of
**Stationary,
Marine and
Locomotive
BOILERS and
ENGINES.**



IRON AND BRASS
CASTINGS OF
EVERY DESCRIPTION.

OUR SPECIALTIES:

Oil Engines and
Boilers,
25,000 IN USE.

Propellor Tug and
Yacht Wheels,
10,000 IN USE.

OUR BUSINESS DIRECTORY.

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

CAN. GOODS, FRUIT & VEGETABLE.
Picton, Ont. Little Chief Brand, A. C. Miller & Co.
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.

MNFR. COCOA & JUTE MATTINGS & MATS.
Cobourg, Ont. W. Mitchell

**MNFRS. OF ALL KINDS OF THIN WOOD BOXES
& PAIS AND BASKETS.**
Estimates for Special Styles and Sizes furnished.
Belleville, Ont., The Belleville Box & Basket Co. Ltd.

**MNFRS. OF WOVEN WIRE FENCING AND
POULTRY NETTING.**
Picton, Ont. The Ontario Wire Fencing Co. Ltd.

RAW FURS AND SKINS.
Montreal Hiram Johnson
496 St. Paul Street.

SALES.
Superior Qualities.
Montreal James Fyfe
Corner St. Paul and St. Peter Streets.

BEDDING !!

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

Established
20 years.

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

BUSINESS DIRECTORY—Continued.

**STREET CARS, OMNIBUSES & HOSE
WAGGONS.**
Belleville, Ont. St. Charles & Pringle

WOOD-ENGRAVER AND DESIGNER.
Montreal J. Lovell Wiseman
163 St. James Street.

**HIRAM JOHNSON, Importer and Exporter of
Raw Furs and Skins. Raw Furs a specialty.
Correspondence solicited. 496 St. Paul Street,
Montreal.**

FOR SALE.

- Under Dryer, 84 in. face, 36 in. dia.
- " " 72 " 40 "
- " " 72 " 36 "
- allender Rolls, 78 in. face, 7 in. dia.
- 1,76 in. face, 11 in. dia.
- 72 " 17 "
- 72 " 16 "
- 72 " 12 "
- and Steam Boiler, 54 in. x 14 feet.
- Rolls, 32 in. face, 10 in. dia.
- 1 " 87 " 11 "
- 1 " 40 " 12 "

Dominion Paper Co., Montreal, Can.

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.



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

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Nov. 5, 1895.

Syracuse Solar or Sun 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 country
 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.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine....	10,000	8½-6mos.	350	\$50	119 119
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7½-6mos.	100	10	270 270
Western Assurance.....	25,000	5-6mos.	40	20	163 163
Guarante. Co. of North America.....	13,372	6	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Oct. 26, 1895; Market value p. p'd up sh.)

Atlas.....	24,000	22 p. s.	50	6	£25	£27
British and Foreign Marine.....	47,000	25	20	4	£24	£25
Calcuttan.....	21,500	20	25	5	£28-0-0	£30
Commercial U. Fire, Life and Marin	50,000	25	50	5	£27	£28
Edinburgh Life.....	5,000	19s	100	20	53-0-0	00
Fire Insurance Association.....	100,000	5	£10	£2	3s	5s
Guardian Fire and Life.....	200,000	7½	10	5	10	10½
Imperial Fire.....	60,000	20 p. s.	20	5	29	30
Lancashire Fire.....	186,493	5	20	2	5½	6
Life Association of Scotland.....	10,000	17 6-7 p. c.	40	8½	42-5 0	00
London Assurance Corporation.....	35,862	20	25	12½	£27½	58½
London & Lancashire Life.....	10,000	10	10	2	4½	4½
Liv. Lon. & Globe Fire and Life...	391,752	75	St.	2	51	51½
National of Ireland.....	40,000	£25	2½ p. c.	£2½	37-0	00
Northern Fire and Life.....	30,000	23½	100	10	72	74
North Brit. & Merc. Fire and Life...	110,000	20 p. s.	25	6½	30	40
Phoenix Fire.....	6,722	£18½ p. s.	50	50	£278	£282
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 13-16
Royal Insurance Fire and Life.....	125,234	58½	20	3	52	53
Scottish Imperial Life.....	50,000	8½d	10	1	1-14-6	.....
Scottish Provincial Fire and Life.....	20,000	15	50	3	.....	.....

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.
 GEORGE HENRY MANAGER FOR CANADA.
 MONTREAL.

The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1893

Assets,	\$184,035,690.80
Reserve on Policies (American Table, 4 p. c.)	\$163,221,916 00
Liabilities other than Reserve	1,623,051 00
Surplus	15,089,822 92
Receipts from all sources	41,953,145 68
Payments to Policy-holders	20,885,472 40
Whole Life Risks assumed and renewed, 219,305 policies.....	687,726,376 00
Risks in force, 273,213 policies, amounting to	802,807,478 00

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

Agents wanted. Apply to

FAYETTE BROWN, Manager, MONTREAL.

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 assured to the Company will be returned to his or her beneficiaries. 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,
 W. E. FINDLAY, } District Managers.

G. H. JUNKIN, City Manager.

Rollable 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., } Vice-Presidents.
ROBT. McLEAN, Esq., }

H. SUTHERLAND, Manager
Correspondence solicited. Agents wanted.

Scottish Union and National INSURANCE COMPANY.

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, \$14,084,183.94

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: -1 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.

Agencies—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, } Vice-Presidents.
J. K. KERR, Esq., Q. C., }
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..... \$ 553,894.93
Expenditure including death claims, endowments, profits and all payments to policyholders 286,193.40
Assets 1,937,446.30
Reserve Fund 1,584,020.00
Net Surplus 388,216.75

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,
37, 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 Referee—D. C. MACGILLIVRAY, 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., President; JOHN SHUH, 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 78

Losses promptly adjusted and paid.

I. E. BOWMAN, Esq., President; J. LOOKIE, Esq., Secretary; T. A. GALE, Esq., Inspector.

SUN FOUNDED A. D. 1710.

INSURANCE! FIRE OFFICE

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. Petman, 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.

Saskatchewan Buffalo Robes

Manufactured by

NEWLANDS & CO., Calt, Ont.



NEW YORK LIFE
INSURANCE COMPANY,
JOHN A. McCALL, President.

Statement of Business,
December 31st. 1894.

ASSETS INVESTED	\$162,011,770
SURPLUS	20,249,307
INCOME IN 1894	86,483,313
INSURANCE IN FORCE	813,204,160

Good Agents are Wanted
for several central and productive local-
ities 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. STANOLIFFE, Gen'l Manager.

CONFEDERATION
LIFE ASSOCIATION,
Head Office: - TORONTO.

The unconditional accumulation policy
of this Association is unsurpassed for ad-
vantageous 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.Q.



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 pur-
poses:

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.

See illustrated article in the "Scientific American" of May 18, 1895.

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.

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.

WESTERN ASSURANCE
COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,850,000.00
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.

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.
S. D. LACY, RESIDENT MANAGER

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.

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 Com-
pany is not already efficiently represented.