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Chesterfield Chambers, 18 St. Alexis St.
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FRED. R. ALLEY - and - M. HEATON
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THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 29, No. 23.
New Series.

MONTREAL, FRIDAY, DECEMBER 6, 1889.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

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Flannel Costume Cloths, Fancy Knit Goods

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These goods being bought favorably can be sold at a big reduction on regular prices.

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Dominion Cut Tobacco.

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ESTABLISHED IN 1817
Incorporated by Act of Parliament.
Capital All Paid Up, \$12,000,000
Reserve Fund, 6,000,000

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Incorporated by Royal Charter, A.D., 1818.

CAPITAL, \$3,000,000.

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Capital Subscribed, 500,000.

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INCORPORATED BY ROYAL CHARTER.
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Reserve Fund, £250,000

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

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Res. Fund, 1,075,000

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Manitoba—Imperial Bank of Canada.

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Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange. Letters of Credit issued, available in all parts of the world.

COMMERCIAL BANK

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Established 1857. Incorporated 1858.

Capital paid-up, \$306,000 00
Reserve Fund, 145,000 00
Undivided Profits, 22,338 11

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Collections made on favorable terms.

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

The Chartered Banks.

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Capital Paid-up, \$5,799,200
Reserve Fund, 2,135,000

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A general banking business transacted. Letters of Credit issued, available in China, Japan, and other foreign countries.

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Reserve, 350,000

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

La Banque Jacques Cartier.

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The Chartered Banks.

THE CANADIAN BANK OF COMMERCE.

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Reserve Fund, 700,000

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Commercial credits issued for use in Europe, the
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Sterling and American Exchange bought and sold.
Collections made on the most favorable terms.
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J. Matthieu & Fils, New York—The American Ex-
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American Exchange National Bank of Chicago, San
Francisco and British Columbia—The Bank of British
Columbia.

THE DOMINION BANK.

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

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Hon. FRANK SMITH, Vice-President.
Wm. Ince, Edward Leadley, E. B. Oster,
James Scott, Wilnot D. Matthews.

Head Office, Toronto.
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Toronto, Queen St. W., cor. Esther; Dundas St., cor.
Queen; Spadina Ave., No. 366; Sherbourne St., cor.
Queen; Market Br., cor. King and George Sts.
Drafts on all parts of the United States, Great Brit-
ain and the Continent of Europe bought and sold.
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Europe, China, Japan and the West Indies.
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OTTAWA.
Capital (all paid-up) \$1,000,000
Reserve Fund, 360,000

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Carlton Place, Ont., Keewatin, Ont.
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Montreal. Agents in London, Eng., Alliance Bank.

ST. STEPHEN'S BANK.

Incorporated 1836.
ST. STEPHEN, N.B.
Capital, \$200,000
Reserve, 25,000

F. H. TODD, President.
J. F. GRANT, Cashier.

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York—Bank of New York, N.B.A. Boston—Globe
National Bank, Montreal—Bank of Montreal, St.
John, N.B.—Bank of Montreal.
Drafts issued on any Branch of the Bank of Montreal.

BANQUE D'HOCHELAGA.

DIVIDEND No. 27.

Notice is hereby given that a Dividend of
THREE per cent. has been declared on the
paid-up capital of this Institution, for the
current half year, and that the same will be
payable at its Banking house in Montreal and
at its Agencies on and after the 2nd of Jan. next
The Transfer Books will be closed from the
16th to the 31st of December next, both days
inclusive. By order of the Board.

M. J. A. PRENDERGAST, Cashier.

Montreal, November 26, 1889.

The Chartered Banks.

BANK OF HAMILTON.

CAPITAL (All Paid), \$1,000,000
RESERVE FUND, 400,000

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Charles Gurney, A. T. Wood.
J. Turnbull, Cashier.
A. B. Lee (Toronto).
H. B. Steven, Assistant Cashier.

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Cayuga, Milton, Simcoe,
Chorley, Orangeville, Toronto,
Georgetown, Owen Sound, Wingham.
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Agents in Buffalo—Marine Bank of Buffalo.
Agents in Britain—The National Provincial
Bank of England (Limited).

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Capital Paid-Up, \$1,500,000
Reserve Fund, 575,000

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Bowmanville, Mount Forest, Toronto,
Cornwall, Newmarket, Whitby,
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Kingston, Peterboro', Toronto.
Lindsay, Port Arthur.

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Messrs. Walter Watson and Alex. Lang.
Boston—Tremont National Bank.

UNION BANK OF CANADA.

DIVIDEND No. 46.

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 pay-
able at its Banking House in this City, and at its
Branches on and after THURSDAY, the second
day of JANUARY, 1890.
The Transfer Books will be closed from the 1st
to the 31st December next, both days inclusive.
By order of the Board,
E. E. WEBB, Cashier.

Quebec, November 26th, 1889.

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, \$1,000,000

DIRECTORS,
DUNCAN MACARTHUR, President.
Hon. John Sutherland, Alexander Logan,
Hon. C. E. Hamilton, W. L. Boyle.
Deposits received and interest allowed. Collections
promptly made. Drafts issued available in all parts of
the Dominion. Sterling and American Exchange
bought and sold.

MERCHANTS BANK OF HALIFAX.

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

BOARD OF DIRECTORS:
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Branch, Montreal, E. L. Pease, Manager.

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Bathurst, N.B. N.S.
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Lunenburg, N.S. Weymouth, N.S.
Woodstock, N.B.

IN ISLAND OF MIQUELON—St. Pierre.
CORRESPONDENTS:
Dominion of Canada, Merchants Bank of Canada.
New York, Chase National Bank.
Boston, the National Hide & Leather Bank.
Newfoundland, Union Bank of Newfoundland.
London, England, Bank of Scotland and Imperial
Bank (Limited).
Paris, France, Claude Lafontaine, Martinot & Co.
Collections made at lowest rates and promptly
remitted for.
Telegraphic transfers and drafts issued at cur-
rent rates.

The Chartered Banks.

THE STANDARD BANK OF CANADA.

Capital Paid-up, \$1,000,000
Reserve Fund, 410,000

HEAD OFFICE, TORONTO.
DIRECTORS:
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W. F. Allen, Fred. Wyld, JOHN BURNS, Vice-President.
A. T. Todd, Dr. G. D. Morton,
A. J. Somerville.

AGENCIES:
Bowmanville, Canington, Harriston,
Brantford, Chatham, Ont. Markham,
Bradford, Colborne, Newcastle,
Brighton, Durham, Parkdale,
Campbellford, Forest, Picton.

BANKERS,
New York and Montreal—Bank of Montreal.
London, England—National Bank of Scotland.
All Banking business promptly attended to. Corres-
pondence solicited.
I. L. BRODIE, Cashier.

IMPERIAL BANK OF CANADA.

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

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B. JENNINGS, Asst. Cashier. E. HAY, Inspector
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Centre, Fergus, Galt, Ingersoll, Niagara Falls, Port
Colborne, Sault Ste. Marie, St. Catharines, St.
Thomas, Toronto, Yonge St. cor. Queen, Welland,
Winnipeg, Woodstock.

Drafts on New York and Sterling Exchange bought
and sold. Deposits received and interest allowed.
Prompt attention paid to collections. Debentures
purchased.

Eastern Townships Bank.

Authorized Capital, \$1,500,000
Capital Paid-Up, 1,485,881
Reserve Fund, 600,000

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Branches.—Waterloo, Richmond, Cotiacook, Stan-
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London, England—National Bank of Scotland
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and prompt-
ly remitted for.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, ONT.
Capital Authorized, \$1,000,000
Capital Subscribed, 500,000
Capital Paid-up, 341,000
Reserve, 60,000

BOARD OF DIRECTORS:
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Branches:—Whitby, Midland, Tilsonburg, New
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Drafts on New York and Sterling Exchange bought
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Collections solicited and promptly made.
Correspondents at New York and in Canada—The
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Royal Bank of Scotland.

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

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P. LAFRANCE, Cashier.

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Messrs. Grunbaum, Freres & Co., La Banque de Paris
et des Pays Bas. United States—National Bank of the
Republic, New York; National Revere Bank, Boston.
Newfoundland—The Commercial Bank of Newfound-
land. CANADA.—Prov. Ontario—The Bank of Toronto.
Maritime Provinces—Bank of New Brunswick, Mer-
chants Bank of Halifax, Bank of Montreal, Manitoba
—The Union Bank of Canada.
A general Banking, Exchange and Collection business
transacted. Particular attention paid to collections
and returns made with utmost promptness.
Correspondence respectfully solicited.

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Central Canada Loan and Savings Co'y
 PRESIDENT—GEO. A. COX, Toronto.
 VICE-PRESIDENTS:
 J. R. DUNDAS, of Dundas & Flaville Bros., Lindsay
 RICHARD HALL, of Hall, Innes & Co., Peterboro.
 OFFICES: } King Street East, - - - Toronto
 } George Street, - - - Peterboro
 Capital Reserve and Invested Funds, - \$3,739,812 89
 Liabilities, - - - - - 1,573,000 51
 Surplus, exclusive of Liability to
 Shareholders, - - - - - \$2,166,812 35
 Sterling and Currency Debentures issued. Interest
 and principle payable in Great Britain or Canada
 without charge. Rates on application to
 FRED. G. COX, Manager. E. R. WOOD, Secretary

THE
Dominion Savings and Investment
 SOCIETY.
LONDON, - - - ONTARIO.
 Subscribed Capital, - - - - - \$1,000,000 00
 Paid-up, - - - - - 931,925 95
 ROBERT REID, Collector of Customs, President.
 WILLIAM DUFFIELD, President City
 Gas Company, - - - - - Vice-President.
 THOMAS H. PURDOM, - - - - - Inspecting Director.
F. B. LEYS, Manager.

THE HAMILTON
Provident and Loan Society.
DIVIDEND NO. 37.
 Notice is hereby given that a dividend of THREE
 AND A HALF per cent. upon the paid up capital stock
 of the Society has been declared for the half year end-
 ing 31st December, 1889, and that the same will be
 payable at the Society's banking hours: Hamilton, Ont.,
 on and after THURSDAY 2nd JANUARY, 1890.
 The Transfer books will be closed from the 16th to
 the 31st December, 1889, both days inclusive.
 H. D. CAMERON, Treasurer.
 Hamilton, November 26th. 1889.

THE
Trusts Corporation
OF ONTARIO.
 Capital..... \$1,000,000
 Subscribed Capital..... 600,000
 Offices: 23 TORONTO ST., TORONTO.
 President..... Hon. J. C. Aikins
 Vice-Presidents } Hon. Sir Adam Wilson, Kt.
 } Sir R. J. Cartwright, K.C.M.G.
 Accepts office of Executor, Administrator,
 Guardian or Committee, the execution of all trusts,
 investments, agency, management of estates, col-
 lection of rents and financial obligations gener-
 ally, buys and sells debentures and invests sinking
 funds, etc.
 Also acts as Assignee or Trustee for benefit of
 creditors, and as Liquidator, and generally in
 winding up of estates.
A. E. PLUMMER,
 Manager.

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JOHN D. McDONALD,
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 Official Assignee for the county of Renfrew.
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 Hardware Store.
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 Comm'r. for N. Y., Illinois and other States.

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 Barrister, Attorney-at-Law, Solicitor in
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 Hamilton, Ont.

Oceanic Steamships.

Allan Line.



Under Contract with the Governments of Canada and
 Newfoundland for the Conveyance of the
 Canadian and United States Mails

1889— Winter Arrangements —1890

This Company's Lines are composed of the following
 double-engine Clyde-built IRON STEAMSHIPS.
 They are built in water-tight compartments, are un-
 surpassed for strength, speed and comfort, are fitted
 up with all the modern improvements that practical
 experience can suggest, and have made the fastest
 time on record

Vessels.	Tonnage.	Commanders
Acadian.....	531	Capt. C. Mylius.
Assyrian.....	3,970	" John Bentley.
Austrian.....	2,458	" Vipond.
Brazilian.....	4,160	Building.
Buenos Ayrean.....	4,005	Capt. J. Scott.
Canadian.....	2,906	" John Kerr.
Carthaginian.....	4,214	" A. Macnicol.
Caspian.....	2,728	" Alex. McDougall.
Circassian.....	3,724	Lt. R. Barrett, R.N.R.
Corean.....	3,488	Capt. C. J. Menzies.
Greclan.....	3,613	" C. E. LeGallais.
Hibernian.....	2,957	" J. Brown.
Lucerne.....	1,925	" Nunan.
Manitouch.....	2,975	" Dunlop.
Monte Videan.....	3,500	" W. S. Main.
Monechian.....	4,740	Building.
Nestorian.....	2,689	Capt. John France.
Newfoundland.....	919	"
Norwegian.....	3,523	" R. Carruthers.
Nova Scotian.....	3,305	" R. H. Hughes.
Numidian.....	4,750	Building.
Parisian.....	5,359	Capt. Joseph Ritchie.
Peruvian.....	3,038	" J. G. Stephen.
Phenician.....	2,425	" D. J. James.
Polynesian.....	3,983	" H. Wylie.
Pomeranian.....	4,364	" W. Dalziel.
Prussian.....	3,030	" J. Ambury.
Rosarian.....	3,500	" D. McKillop.
Sardinian.....	4,376	" Wm. Richardson.
Sarmatian.....	3,647	"
Scandinavian.....	3,068	" John Park.
Siberian.....	3,904	" R. P. Moore.
Waldensian.....	2,256	" Whyte.

The Steamers of the
Liverpool, Halifax and Portland
Mail Line.

Sailing from Liverpool on THURSDAYS, and from
 Portland on THURSDAYS, and from Halifax on
 SATURDAYS, calling at Lough Foyle to receive and
 land Mails and Passengers to and from Ireland and
 Scotland, are intended to be despatched as under:

Steamships.	From Portland.	From Halifax
	1889.	1890
Sardinian.....	28 November.	30 November.
Parisian.....	12 December.	14 December.
Polynesian.....	25 "	28 "
	1890.	1890.
Circassian.....	2 January.	4 January.
Sardinian.....	9 "	11 "

To connect with these steamers at Portland, passen-
 gers should take the 10.15 Wednesday evening train of
 the G. T. Ry. from Montreal; and at Halifax the 8.00
 Friday morning train of the G. T. Ry., or the 8.30
 Thursday evening train of the C. P. Ry. from Mont-
 real.

Rates of Passage from Montreal:

Cabin.....	\$58.75 and \$68.75 via Halifax
	\$67.50 and \$67.50 via Portland
	(According to Accommodation.)
Intermediate.....	\$35.50
Steerage.....	\$25.50

Particulars as to the fortnightly sailings of the Glas-
 gow and Boston and Glasgow and Philadelphia Lines
 may be obtained on application to any of the under-
 noted agents.

Through Bills of Lading granted to Liverpool and
 Glasgow, and at Continental Ports, to all points in
 Canada and United States, and from all Stations in
 Canada and the United States to Liverpool and Glas-
 gow, via Boston, Portland or Halifax.

For Freight, Passage or other information, apply to
 John M. Currie, 21 Quai d'Orleans, Havre; Alex.
 Hunter, 4 Rue Gluck, Paris; Aug. Schmitz & Co., or
 Richard Berns, Antwerp; Ruys & Co., Rotterdam;
 C. Hugo, Hamburg; James Moss & Co., Bordeaux;
 Fischer & Behner, Schusselhof, No. 8 Bremen;
 Charley & Malcolm, Belfast; James Scott & Co.,
 Queenstown; Allan Bros. & Co., 203 Leadenhall
 street, E.C. London; James & Alex. Allan, 70 Great
 Clyde st., Glasgow; Allan Bros., James street, Liver-
 pool; Allans, Rac & Co., Quebec; Allan & Co., 112 La
 Salle Street, Chicago; H. Bourlier, Toronto; or to G.
 W. Robinson, 136 1/2 St. James st., opposite St. Lawrence
 Hall; D. Battersby, 174 St. James street; A. B.
 Chaffee, 266 St. James street; W. D. O'Brien, 143 St.
 James street, or to

H. & A. ALLAN,
 State Street, Boston, and 25 Common Street, Montreal.

JAMES S. NOAD,
 FINANCIAL AGENT,
 Promoter of and Dealer in
MINES AND MINING PROPERTIES
 And Real Estate Agent.
 JAMES S. NOAD, Montreal.

Oceanic Steamships.

ROYAL MAIL
STEAMSHIPS.
DOMINION LINE.
WINTER RATES

Tons.	Tons.
Montreal.....	3,284
Dominion.....	3,176
Texas.....	2,700
Toronto.....	3,284
Ontario.....	3,176
Sarnia.....	3,850
Oregon.....	3,850
Vancouver.....	5,700

Liverpool Service.

SAILING DATES.

	From Montreal.	From Quebec.
Sarnia.....	Thur., 24th Oct.	Thur., Oct. 31
*Oregon.....	Wed., 30th Oct.	Thur., Oct. 31
Toronto.....	Thur., 7th Nov.	Thur., Nov. 21
*Vancouver.....	Thur., 7th Nov.	Thur., Nov. 21

Bristol Service for Avonmouth Dock.
 Dominion, from Montreal, about 7th Nov.
 Ontario, from Montreal, about 14th Nov.
 Steamers leave Montreal at daylight of above dates.
 Passengers can embark after 8 the previous evening.

Rates of Passage from Baltimore or Halifax to
Liverpool.

Cabin \$50 to \$60, return \$100 to \$110; Intermediate
 \$25, Steerage \$20

Prepaid steerage tickets issued at the lowest rates.
 * These Steamers have Saloons, State-rooms, Music-
 room, Smoking-room and Bath-room amidships, where
 but little motion is felt, and are handsomely furnished,
 and they carry neither cattle nor sheep.

For Freight or Passage, apply in Liverpool to Flinn,
 Main & Montgomery, 24 James Street; in Quebec, to
 W. M. Macpherson, or to

DAVID TORRANCE & CO.,
 Exchange Court, Montreal.

DOMINION PAINT CO.
DARTMOUTH, N.S.

Manufacturers of
Marine Paints

— FOR —
WOOD AND IRON SHIPS.

QUALITY GUARANTEED.
 Prices Lower than Imported Articles.

Railways.



Intercolonial Railway.

1889. Winter Arrangement. 1890
 Commencing 18th NOV., 1889.

Through Express Passenger Trains
 run daily (Sunday excepted) as follows:

Leav Montreal by Grand Trunk Railway	8.00
from Beauveuuire St. Depot.....	
Leave Lewis.....	14.30
Arrive Riviere du Loup.....	18.15
Tro's Pistoles.....	19.25
Rousski.....	21.07
Little Metis.....	22.10
Campbenton.....	1.20
Dalhousie.....	2.25
Bathurst.....	3.30
Newcastle.....	4.57
Moncton.....	7.30
St. John.....	11.10
Halifax.....	14.10

The buffet sleeping cars and all other cars of the
 fast express train leaving Montreal at 8 o'clock
 daily (Sunday excepted) run through to Halifax with-
 out change in thirty hours.

The trains to Halifax and St. John run through to
 their destination on Sundays.

The trains of the Intercolonial Railway between
 Montreal and Halifax are lighted by electricity and
 heated by steam from the locomotive.

All trains are run by Eastern Standard Time.
 For tickets and all information in regard to passenger
 fares, rates of freight, train arrangements, &c., apply to

G. W. ROBINSON, Eastern Frt. & Pass. Agt.,
 136 1/2 St. JAMES ST.,
 Opposite St. Lawrence Hall, MONTREAL.
D. POTTINGER, Chief Superintendent
 Railway Office, Moncton, N.B., 14th Nov., 1889.

Legal Directory.

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

ONTARIO.

ALEXANDRIA..... Alex. L. Smith
 ALVINGTON..... A. E. SMYTHE
 AYLMER..... Miller & Backhouse
 BARRIE..... Lount, Dickinson & McWatt
 BELLEVILLE..... Falkner & Masson
 BOWMANVILLE..... R. Russell Loscombe
 BRIGHTON..... F. E. Titus
 BROOKVILLE..... M. M. Brown
 BROCKVILLE..... Fraser & Reynolds
 BRUSSELS..... E. E. Wade
 CARLETON PLACE..... Robert Patterson
 CAMPELLFORD..... A. L. Colville
 COBOURG..... }
 COLBORNE..... } Field & McCall
 COBOURG..... W. R. Riddell, LL.B.
 COBOURG AND COLBORNE..... F. M. Field
 CORNWALL..... Leitch & Pringle
 CORNWALL..... MacLennan, Liddell & Cline
 DESERONTO..... Henry R. Bedford
 GODERICH..... Seager & Hartt
 GRAVENHURST..... T. Johnson
 GRIMSBY..... E. A. Lancaster
 GUELPH..... Hugh McMillan
 Special attention paid to collections.
 GUELPH..... Macdonald & Macdonald
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 LINDSAY..... Martin & Hopkins
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 LONDON..... Mills & Weekes
 LONDON..... Gibbons, McNab & Mulhern
 LONDON..... W. H. Bartram
 L'ORIGINAL..... J. Maxwell
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 AND CASSELMAN, { R. A. Matheson
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 MIDLAND..... Steers & Ambrose
 MILLBROOK..... J. Walter Curry
 MITCHELL..... Dent & Hodge
 MOUNT FOREST..... Perry & Perry
 NIAGARA FALLS..... Hill & Ingles
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 { Preston & Rutten }
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 OTTAWA..... Geo. F. Henderson
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 PORT HORN..... H. A. Ward
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 TILSONBURG..... W. A. Dowler
 { TORONTO..... S. Alfred Jones, LL. B. }
 { 12 Manning Arcade. }
 TORONTO..... A. E. K. Greer
 9 Adelaide Street E.
 TORONTO..... Church & Carey
 TORONTO..... Jones Bros. & Mackenzie
 TRENTON..... Forbes & Hubbs
 Solicitors Molsons Bank.
 UXBRIDGE..... The McGillivray's
 WINGHAM..... Meyer & Dickinson
 WHITBY..... D. Ormiston, B.A.
 Solicitor of the Western Bank.
 WOODVILLE..... Arch. J. Sinclair
 WOODSTOCK..... Finkle, McKay & McMullen
 WOODSTOCK..... Howard J. Duncan

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 COATICOOK..... Geo. H. St. Pierre
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 MONTREAL..... A. H. Chambers

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 PORTAGE DU FORT..... U. P. Roney
 RICHMOND..... G. H. Aylmer Broche
 QUEBEC..... Bell & Joly de Lotbiniere
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 J. A. Dionne, LL. D.
 QUEBEC..... Gibsons & Aylwin
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 SHERBROOKE & RICHMOND..... Ives, Brown & French
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 ST. HYACINTHE..... L. F. Morison
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 ST. JOHNS..... Girard & Quesnel
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 Calgary..... Loughheed & McCarthy
 SAULT ST. MARIE, for Sudbury }
 and intervening points on } McFadden,
 Soo Branch C. P. Railway, } Matheson &
 Algoma..... } Dumble.

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 ANNAPOLIS..... Mills & Gillis
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 DIGBY..... T. C. Shreve, Q.C.
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 LUNenburg..... Charles W. Lane, LL.B.
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 { PICTOU..... Stewart & Tanner }
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 ANDOVER, Victoria Co..... D. B. Gallagher
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 MONCTON..... Wells & Welch
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 Sydney, C. B.

Kingston, Ont.
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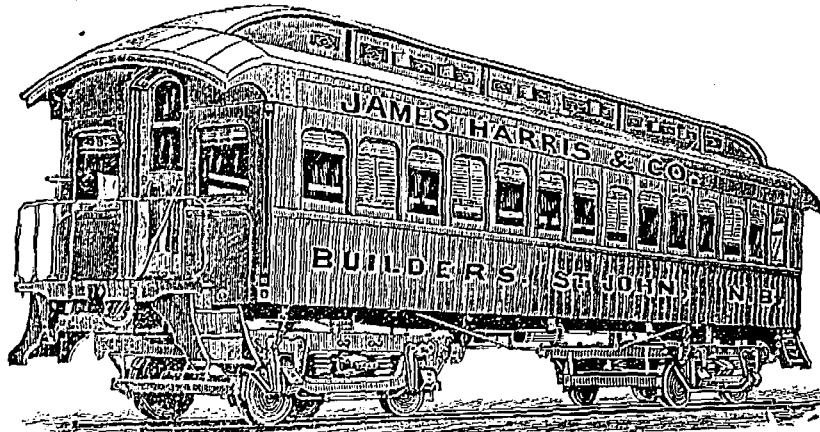
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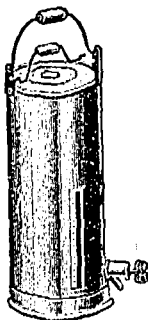
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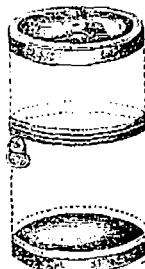
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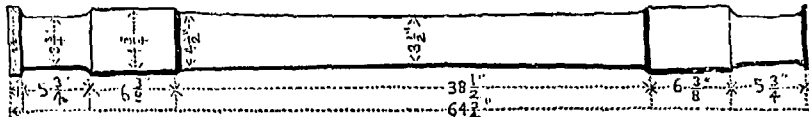
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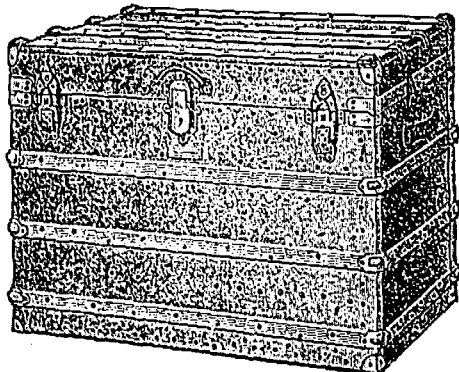
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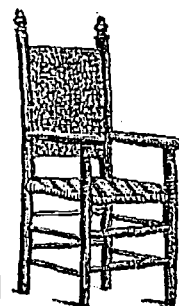
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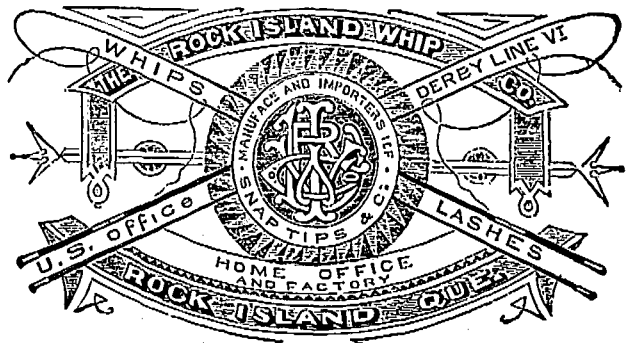


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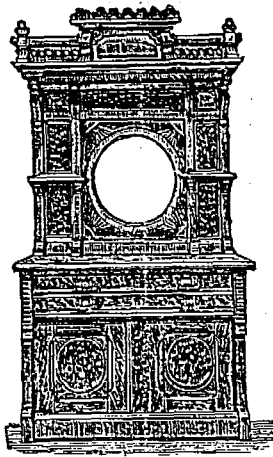
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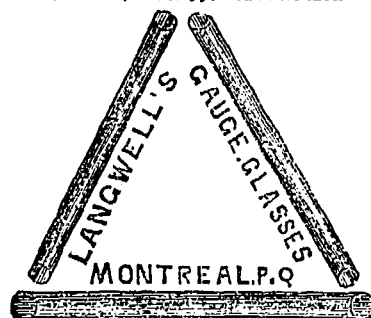
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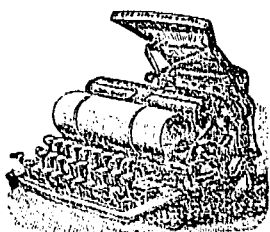


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for Canada: **J. E. LANCASTER & Co.**
168 MCGILL ST., | 57 BAY ST.,
Montreal. | Toronto.

JOHN B. OWENS,
HOUSE, SIGN - and - DECORATIVE
PAINTER
114 BLEURY ST.
MONTREAL.

THE NEW FITCH TYPE WRITER



PRICE: \$68.

The only first-class Machine at
a Low Price. Writes in Sight
Capitals, Small Letters, &c. Needs
no teaching. Swift and nearly noise-
less.

Sub-agents wanted for out of town
points.

Send for Prospectus.

T. HENRY CARTER, General Agent for Quebec and East
1725 Notre Dame St. and 470 St. Paul St., MONTREAL.

THE REMINGTON TYPE WRITER

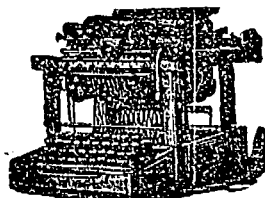
IS THE ONLY DURABLE MACHINE,

SAVES

TIME, --- MONEY,
EYESIGHT, --- POSTAGE,
--- &c., &c. ---

THE BEST IS CHEAPEST.

To Circulars Apply,



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

LEADER

Cooking and Heating Stoves

Are the Best and Cheapest. Each One Guaranteed.

Furnaces and Hot Water Boilers!

Steam Fittings and Coil Screens.

Estimates Given for all Kinds of HEATING and IRON WORK.

WM. CLENDINNENG & SON.

Carriage Tops

MADE BY THE

GUELPH CARRIAGE TOP CO.

Are :: Standard :: for :: Quality.

The Largest Variety Manufactured.
Write for Prices and Catalogue.

CHAS. S. WALKER, Manager
GUELPH, - - - - - ONT.

THE BEST PICTURE FRAMING!

THE CHEAPEST PICTURE FRAMING!

Of the Newest Designs, by
A. J. PELL, 80 & 82 Victoria Sq., Montreal

THE STANDARD BELT LACE

The Strongest and Most Durable LACE on the Market.
For Sale by all First-Class Dealers.

GIBSON & TURNER

GANANOQUE, Ont.

Correspondence solicited with the trade.

Breadmakers' Goods.

Breadmakers' Yeast.
" Baking Powder.
" Kneading Pans.
" Thermometers.

Our YEAST has won a place in nearly every store in the Dominion. Our BAKING POWDER has won for us thousands of testimonials. Our THERMOMETERS and KNEADING PANS are indispensable to every housekeeper.
Orders should be sent to Wholesale Grocers. Price Lists sent on application.

THE BREADMAKERS' YEAST CO.
TORONTO, ONT.

John S. Shearer & Co.

MANUFACTURERS' AGENTS,
Montreal and Toronto.

Windsor Cotton Co.

THE FAVORITE COTTONS:

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

To the Wholesale trade only.

THE CANADIAN LOCOMOTIVE & ENGINE CO'Y

(LIMITED)

Kingston, - - - - - Ontario,

MANUFACTURERS OF

Locomotive, Marine

— AND —

Stationary Engines

Boilers of all Descriptions.

Sole Licensees and Manufacturers in Canada for *Armington & Sims' High Speed Engines for ELECTRIC LIGHT PLANT, Etc. The "Cycle" Gas Engine, Atkinson's Patent The "Hazellon" Boiler.*

Descriptive Catalogues of the above on application.
Estimates given for all descriptions of Machinery.

Commercial Summary.

MIDLAND, ONT., is now illuminated by the electric light.
WINNIPEG's inland revenue returns amounted to \$23,826 during November.
AN English syndicate is establishing a large meat-packing factory at Buenos Ayres.
ST. HYACINTHE, Que., has adopted the electric light for street-lighting purposes.
COASTWISE freights are reported from St. John, N.B., to be better than for some time past.
LACHINE, Que., will shortly have its recently constructed system of waterworks in operation.
ESTIMATES of the Southern cotton crop place the entire product at 7,124,000 bales this season.
MANY Lake Superior steamers are behind time on account of the rough weather of last week.
THE coal mines at Elmore, N. W. T., are on fire, and 50,000 tons of output have been burned up.
FISH receipts at Halifax, N.S., were 35,000 brls of fresh fish and 4,000 brls of salt fish last Saturday.
THE municipality of Ste. Onegonde has purchased the local waterworks system from Mr. Berger for \$400,000.
A CABLOAD of 215 sheep and 1,400 geese were exported from Prince Edward Island to Mansfield, Mass., one day last week.
THE stock of O. W. Hendershott, Welland, invoiced at \$4,109.88, was sold at auction last week for 45 cents on the dollar.

Leading Wholesale Trade of Montreal.

STEWART MUNN

& COM'Y,

General * Commission * Merchants.

Fish Oils, &c.

Steam Ref'd Seal Oil. Nfld. Cod Liver Oil.
Nfld. Cod Oil. Gaspe & Halifax Cod Oil.

Receivers and Shippers of
Flour, Provisions & General Produce

22 ST. JOHN ST.,
MONTREAL.

JOHN KIMBLE & SON,

Wool Pullers and Tanners,

MANUFACTURERS OF

Glazed and Dull Dongola Sheep,
Colored and Russet Linings.

DEALERS IN

Wool, Sheepskins, Hides and Calfskins.

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

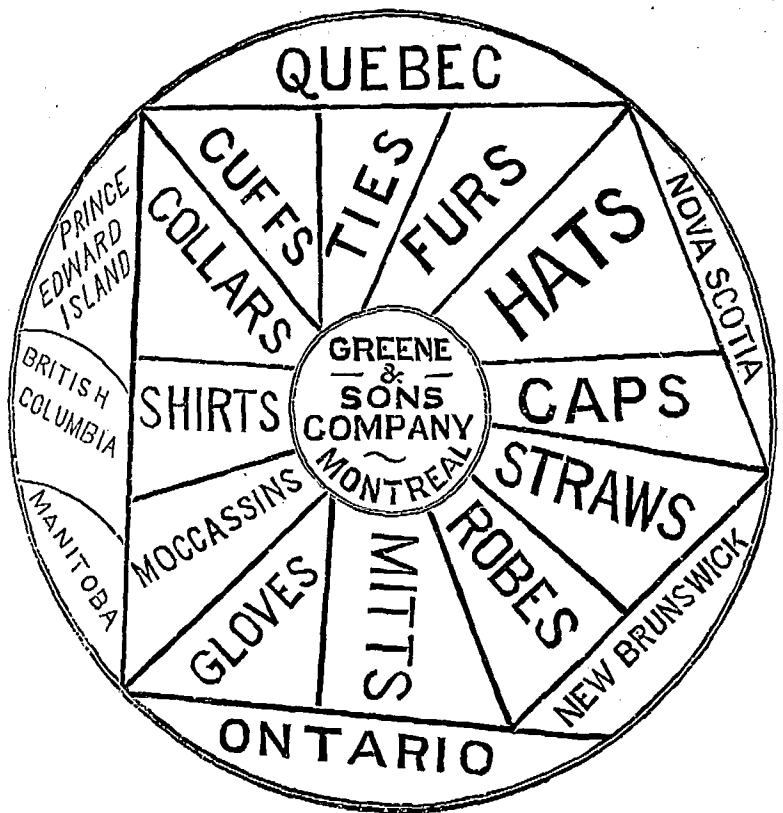
TROTTER BROS.,

Custom House Agents,

STORAGE Bond or Free

30 & 32 St. Nicholas St.,
MONTREAL.

SAMPLES NOW READY FOR FALL TRADE 1889.



Mr. ROBERT MUNRO, managing partner of the firm of Messrs. Ferguson, Alexander & Co., city, left for Europe on Monday last on an extended business tour.

An inland revenue officer seized two sleigh loads of tobacco at Kingston last week on account of the boxes being illegal.

QUEBEC will erect a \$200,000 new city hall on the site of the old Jesuit barracks, which the city has bought from the Government for \$20,000.

NIAGARA FALLS, Ont., is putting in a waterworks system at a cost of \$75,000 to \$80,000, which, it is stated, will equal anything of the kind in Canada.

At Chambly Basin, Que., 2,319 bonts passed up and down the Chambly Canal this season—24 more than last year—the collections on which were \$24,112.

An illicit whiskey still was seized at Ottawa last Saturday and the owner arrested. He admitted that he had been manufacturing liquor for sale for over a year past.

The shareholders of the Windsor Hotel Co. have decided to issue the remaining capital stock of \$50,000 to furnish the electric light throughout the establishment.

The Hamilton, Ont., coal dealers' combine has broken up and the best stove coal is now selling at \$4 75 a ton, but it is expected that the combine will be pitched up again.

CUSTOMS receipts at this port during November were \$729,670, an increase of \$130,780 over the same month last year; inland revenue receipts, \$179,050, an increase of \$5,543

SUMMERSIDE, P.E.I., and her outports exported \$590,416 worth of commodities from the opening of navigation to the middle of November, of which \$190,981 worth went to American markets.

The wholesale dry goods merchants on the Board of Trade of this city have organized a wholesale dry goods association to advance trade and watch over interests relating to the business of its members.

The custom receipts at St. John, N.B., were \$78,820 69 for November, \$10,588 21 more than in November, 1888; inland revenue, \$27,887.76, an improvement of \$326 88 over the same month last year.

The Great North-West Central Railway in the North-West Territory will have finished track-laying by December 10th and the line is being ballasted. It has not yet been decided to operate the road this winter.

IMPORTS at St. John, N.B., last month were \$490,000, including \$270,000 worth of free goods.—Custom receipts at Halifax, N.S., during November were \$142,000, an increase of \$13,000 over November, 1888.

TOLL collections on the Rideau and Ottawa canals to the close of navigation are \$45,317, an amount which shows a favorable increase of business on these waterways, the collections for 1888 having been \$36,345.

A HAMILTON, ONT., youth has been arrested at Buffalo, N.Y., for evading the Custom duty on a small quantity of silverware which he had concealed in some garments in his valise, the former belonging to a female accomplice.

The Hudson Bay Company report a smaller output of furs this year compared with last year, principally the result of mortality and distress among the Indians, but the land sales for the seven months ending with October are a decided improvement over last year.

The order of the Customs Department prohibiting the entry of Canadian bonded freight shipped over American lines into Victoria B.C. in American bottoms, has been suspended till December 21st, pending consideration of Victoria's request that the order be rescinded.

ROSS, FORSTER & CO.

Wholesale :: Dry :: Goods

Nos. 9 & 11 Recollet Street, between St. Helen and St. Peter Streets.

SPECIALTIES :

SMALLWARE. HOSIERY. DRESS GOODS
ART NEEDLE WORK.

GEO. BARRINGTON & SONS

FINLAY D. BARRINGTON,

MANUFACTURERS OF

TRUNKS AND BAGS

Blacksmiths' Bellows and Portable Forges,

Send for Catalogue and Show Card.

OFFICE AND FACTORY: 156 to 160 St. Antoine St. | SALESROOMS: 1805 Notre Dame Street
MONTREAL.

THE WHITE LEAD ASSOCIATION OF CANADA.

This Association was formed for the protection of consumers against adulteration of White Lead sold as pure. There is no combination of prices. Buyers are warned against certain brands of White Lead now being sold bearing labels marked "Genuine" and "Pure," which are heavily adulterated. Each package of "Canadian Standard White Lead" is guaranteed pure Lead and Oil, and bears the following label:—

30 ST. JOHN STREET,

CANADIAN STANDARD.



MONTREAL

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

Thos Darling

Secy of the Association.

Insist upon this Label and you are Safe.

The following manufacturers have exclusive rights to above label: In Toronto, Elliot & Co., Sanderson Peary & Co., A. G. Pouchen & Co. (Limited), Ontario Lead and Barb Wire Co. (Limited), Toronto Lead and Color Co. (Limited) and in Montreal: Baylis Man'g Co., Fergusson, Alexander & Co., Montreal Rolling Mills Co., McArthur, Corneille & Co., and A. Ramsay & Son.

LOCKERBY BROS.

IMPORTERS

—AND—

Wholesale Grocers,

CORNER

St. Peter & St. Sacrament Sts.

MONTREAL.

McArthur, Corneille & Co.

Importers of 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.

GUELPH, ONT., is negotiating with the Gurney Manufacturing Company for the establishment of their works in that city. One enterprising citizen offers the company a free deed of five acres of suitable land. Such liberality should ensure for the "Royal City" the reward it seeks.

INFORMATION regarding the shoals near St. Mary, Newfoundland, has been published in a budget issued by the Marine Department.—The condemned American fishing schooner, "David J. Adams," will be sold at Halifax, N.S., on the 16th, by the marshal of the Vice-Admiralty Court.

With but a limited capital with which to embark on the rough sea of commerce, Michel Leblanc opened out with a general stock at Lake Weedon some three and a half years ago. He now finds himself owing some \$5,000, and is offering to compromise at 65c, spread over nine months, secured.

ROBERT McMENOMY, saddler, Iroquois, Ont., seems, like his saddles, to have travelled "not wisely but too well." He was formerly at Ottawa, next locating at West Winchester and repaired to the scene of his present troubles last summer. He has assigned but his liabilities will not be heavy.

NAVIGATION has closed for the winter on the Lachine Canal, the last barge of the season having arrived Sunday, and it will winter, with several others, in the basin above Black's bridge. The locks, etc., as far as Oute St. Paul, were examined last Saturday and placed in proper order for the winter.

AN early training in general merchandise, coupled with native shrewdness, was expected by those who knew him to ensure for C. N. Falardeau a successful career, but a period of depression seems to have drained his resources and he has assigned. His liabilities are placed at \$11,500 and assets at \$10,000.

H. E. HAMILTON & Co, boot and shoe merchants, Toronto, suspended payment. Bad accounts and slow collections are the reasons assigned. They owe \$15,000 to the trade and it is said about \$15,000

to friends who have backed them. Against this are nominal assets of \$55,000. The creditors are to meet to-day.

THE City Council of Minneapolis, Minn., gave a dinner to the Montreal delegates last Monday, at which Mr. Pillsbury, the extensive Minneapolis miller, usually styled the "Flour King," stated that he is willing to export his flour to England by way of this city faster than we can handle it, if the proper facilities be offered.

ARRANGEMENTS have been completed for the extension of the C.P.R. telegraph system to Halifax. It is expected to be in operation by the beginning of the New Year. This will give Halifax competitive connection with the whole Dominion and United States, as well as connection with Europe by the Mackay-Bennett and French cables.

THE welcomed snow fall of last week, followed by the crisp cold weather which has assisted not a little in stimulating business seems to have neglected bringing the necessary joy and financial aid to Jacob A. Josephson, clothier, of this city, who has since assigned with liabilities of \$5,000. He has been in business since the spring of '88.

THE citizens of Parry Sound, Ont., are now happy in the possession of a Waterous steam fire engine for the more efficient protection of the town against the ravages of the fire-fiend, whose recent destructive manifestations in several large cities on this continent should warn other communities to adopt all possible precautions against similar losses.

A DESPATCH from Ottawa announces that Messrs J. F. Stairs, ex-M.P., and Graham Fraser, manager of the Nova Scotia Steel Company, are in town in connection with the erection of blast furnaces in the county of Pictou and the development of the iron industry there. If satisfactory arrangements are made the works will be established at New Glasgow, N.S.

At a meeting of the creditors of Lashbrook & Simmons, shoe dealers, London, Ont., the assets were estimated at \$9,194 and the secured liabilities at \$9,466, the unsecured debts being \$708. It was decided to accept 70 cents on the dollar at two, four, six and eight

(ASSESSMENT SYSTEM.)

Mutual Reserve Fund Life Association.

The largest open assessment Company in the world.

Is Licensed to Transact Business in the United States, Great Britain, France and Canada.

Membership No. 70,000.

Governments Deposit \$350,000 | Death Claims PAID..... \$4,500,000
Reserve Fund \$1,500,000 | Insurance Written \$200,000,000

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

Agents Wanted in Every Locality. Address for Circulars:

WELLS & McMURTRY, General Managers, - 217 St. James Street, - MONTREAL

EDWARD ADAMS & Co.
 WHOLESALE
GROCCERS
 And Importers of
Teas, Sugars, Tobaccos, Wines & Spirits
 Dundas St., LONDON, Ontario.

LONDON BRUSH FACTORY
 Awarded Gold and Silver Medals 1887-8.
THOS. BRYAN
 Manufacturer of
BRUSHES,
 LONDON, Ontario
 Illustrated Price List sent on application.

JOHN S. PEARCE & CO.,
— SEED —
 MERCHANTS,
 IMPORTERS and GROWERS.
 Dealers in all kinds of **Dairy Supplies**
 Office & Warehouse, 119 Dundas St. & Market Sq.
 Send for Catalogue. **LONDON, Ont.**

SUGARS
 Teas, Coffees,
 Spices, Syrups,
 And a complete stock of
GENERAL GROCERIES,
 Salt and Fresh Water Herrings and an assortment
 of other Fish for sale by
BROWN, BALFOUR & CO.
 H A M I L T O N.

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

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

months, and to give the debtors an opportunity of securing the same within one month.

L. N. BOISCLAIR had been keeping a general store at St. Eulalie, Que., since 1883, but in an evil moment was tempted to move to Nicolet, where six months experience has proved the limit of his financial standing. He now seeks consolation and a compromise at 60c, 3 and 6 months secured. He only owes \$2,000, and his offer will likely be accepted.

P. A. GOUIN, hardware dealer, Three Rivers, has assigned with liabilities of \$12,000 to \$14,000. He has been in business for some years and has been connected latterly with Gouin & Gouin, electroplaters, who have likewise assigned with liabilities of \$3,000. The latter firm when commencing something over a year ago was not considered as likely to make the business a continued success.

KERN competition and calm November weather has outdone the resources of George Bergeron, clothier, of this city, who commenced last summer with but a limited capital. He has assigned with liabilities of \$4,000. The close price at which clothing is at present being retailed throughout this city should prove the heavy risk incurred in opening with a small capital in districts where there are already too many competitors.

HOPK McINTYRE, proprietor of the Waverly hotel, Niagara Falls, Ont., is said to have absconded, leaving his wife behind him. There was no assignment made. Claims amounting to over \$5,000 against the stock and chattels have been filed. Even the servants suffered in the hundreds. Eight hundred dollars will cover his assets. McIntyre's whereabouts are unknown although it is pretty well understood that he started for New York.

The wholesale hardware firm of Wm. Thomson & Co., Toronto, has sent the following circular to their creditors:—"Owing to various circumstances we have deemed it advisable to suspend payment and hereby call a meeting of our creditors to advise as to the future of the business." The firm has been established a number of years, but failed in '84, and settled at 60 cents on the dollar. The liabilities amount to about \$75,000 and nominal assets at \$103,000. They say they will be able to pay all creditors in full.

The firm of Philip Gingras & Co., coal merchants, Quebec, has suspended payment. The principal creditor is said to be the Banque du Peuple, but is secured for its advances by warehouse receipts.

Other creditors are Banque Nationale, Mr. Geo. F. Hartt, Montreal; Carbray, Routh & Co, Hansen & Schwartz. A statement of their affairs show their assets to be \$38,025 and liabilities \$50,717. Mr. N. Matte was named provisional guardian, and a meeting of creditors will be held on the 12th instant for the appointment of a curator.

Boston, Mass., suffered a loss of \$4,000,000 by fire last week, with a loss to the insurance companies aggregating \$2,700,000. Many English companies are largely interested. Following close on the Lynn conflagration which caused a similar loss, it will tax severely the finances of many of the weaker American companies as well as proving a heavy blow to even those that are prepared for such disasters. The insurance companies of New York state their intention to advance rates all over the country owing to the recent heavy losses.

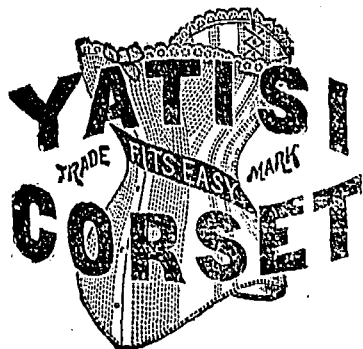
The price of wheat throughout the North-West last week was as follows:—Holland, Gretna, Boissevain, Deloraine, Plum Coulee, Portage, Indian Head, Regina, 60c; High Bluffs, 61c; Emerson, Dominion City, Cypress, Morris, Killarney, Douglas, Brandon, Fleming, Whitewood, 62c; Moose Jaw, 61½c; Carman, Cartwright, Alexander, Virdez, Moosemin, Wapella, Kemnay, 63c; Stonewall, Clearwater, McGregor, Carberry, 64c; Glenboro, Manitou, Lariviere, Crystal City, Holmfield, Burnside, Griswold, Oak Lake, 65c; Thornhill, 70c.

This city continues to furnish a successful field for the operations of the genius of criminal, yclept "bank sneak," the office of the Union Bank being the scene of the most recent of these bare-faced robberies. A clerk of the Canadian Express Co. who had been sent to the above bank to change about \$4,000 from small into large bills, being relieved of a \$500 package last Saturday while in the act of turning to get a sheet of paper. As in other like cases, the police have no clue by which the perpetrator might be made to suffer for his temerity.

The stock and fixtures, amounting to \$10,726.44, belonging to the insolvent estate of John Reiplinger, furrier, etc., of this city, was sold by auction on Tuesday, and brought 51 cents on the dollar. The book debts, amounting to \$1,937.86, were sold for 20 cents on the dollar—The dry goods stock of Robitaille, Bernier & Bernier, Quebec, was sold at auction on Tuesday last. The firm of Lindsay, Gilmour & Co., city, were the purchasers at 74½ cents on the dollar. The book debts were sold to Mr. Robitaille for 34½ cents on the dollar.

At the sale of the Pickard property in Exeter, Ont., last week, W. S. Reid, of London, bought the dry goods stock, valued at \$15,000, at

CROMPTON'S
CORALINE
CORSETS.



AGENTS FOR
 EASTERN ONTARIO,
 QUEBEC
 AND THE MARITIME
 PROVINCES.
Robertson, Linton
 & Co.,
 Wholesale Dry Goods
 Corner St. Helen and
 Lemoine Sts.,
 Montreal

"ELEPHANT"
SPECIALTIES

ELEPHANT White Lead, by the Dutch process. The only Lead that is fit for first-class work
 Ready Mixed Paints for House and Castle—Floors and Walls. Every tin sent out this season has been tested in advance and found thoroughly first-class.
 Coach Colors Ready for Use, for Carriage and Ornamental work of all kinds. They dry immediately with enamel gloss.
 Mistletoe Window Blind Green—The Green of Canada.
 Elephant Varnishes and Japans, for House and Carriage work; becoming every day more popular.
 Every Variety of Colors in Oil, Japan and Turpentine. We ship quickly
 Transparent Oil Wood Stains.
FERGUSON, ALEXANDER & CO.
 14, 16, 18, 20 and 22 College St., MONTREAL.

REMOVAL
 — TO —
THE OLD STAND
 384
 St. Paul Street
 Where We Will Be
Happy to See Our Friends.
Lyman, Sons & Co.

JAMES GUEST & CO.,
 Commission Merchants
 — AND —
 GENERAL AGENTS,
 27 & 29 St. Sacrament St., Montreal
 AGENTS FOR
 Geo. Sayer & Co., Cognac, France.
 Chas. Coran & Co., " "
 Arger, Fils & Co., " "
 Musseron Frere, " "
 Wisdom & Warter, Jerez de la Frontera, Sherrics.
 Warter & May, Oporto Ports.
 J. T. Wilkens, Rotterdam, Holland Gin.
 Ind Coope & Co., Barton-on-Trent, Ales.
 Siegert & Sons, Trinidad, Genuine Angostura Bitters.
 Banagher, Irish Whiskey, on the Green Banks of the Shannon.
 Eschenauer & Co., Bordeaux, Clarets, Sauterns, &c.
 Cathcart & Co., Ayr, Carrick Blend, Scotch Whiskey.
 Andrew Usher & Co., Edinburgh, Scotch Whiskeys
 Royal Hungarian Government Wines, of Budapest, Hungary.

C. C. CLEVELAND. GEO. F. CLEVELAND.
J. L. GOODHUE & CO.,
 Manufacturers of
LEATHER BELTING
 — AND —
LACE LEATHER,
DANVILLE, - - - QUE.
 W. B. CHAPMAN & CO., Montreal Agents.

ESTABLISHED 1874
D. HATTON & CO.,
 Importers of Fish, Canned Goods, Cranberries, &c., &c.
18 BONSECOURS STREET.
MONTREAL.
 Haddies, Bloaters, Haddock, Cod, Herrings, Boneloss Cod Salmon, Cranberries, Canned Goods, Malpeque Shell Oysters—also Bulk—received on Consignment.

HODGSON, SUMNER & CO'Y
 — IMPORTERS OF —
Dry Goods, Small Wares and Fancy Goods,
 347 and 349 St. Paul St., MONTREAL,
 And 39 Princess Street. - - - - - Winnipeg

67½ cents on the dollar. Mr. Arnold, of Exeter, bought the hardware stock, valued at \$12,000, at 56½ cents. The boots and shoes, \$7,000, were bought by Mr. Spackman, of Exeter, at 64 cents, and the groceries, \$4,000, by W. S. Reid, at 63½ cents. The mill property was put up at \$7,000 and withdrawn. The real estate will be sold next month. The first dividend of the estate will be 33½ per cent. and 45 to 50 per cent. is likely to be realized in the end.

Messrs. JAS HARRIS & Co., of St. John, N.B., have completed a lot of frost-proof freight cars, constructed under the patents and system of the Frost Proof Car Co., Boston, for use on the New Brunswick Railway.—They are intended for the special transportation of roots and produce, although equally serviceable as a common freight car. They are thoroughly warmed by a heating apparatus, which always goes with the car before and while loading, after which the fire in the apparatus is extinguished and the car's doors closed and sealed, no further attendance being required till the destination is reached, no matter what the distance may be.

EDWARD HERRLEIN, proprietor of the Toronto Sign Company, is said to have sought a southern clime without consulting some of those

LAWRENCE A. WILSON & CO.
 28 Hospital Street, Montreal,
 AGENTS FOR
 BUSHMILLS - - - - - Old Irish Whiskey
 CLAYMORE, - - - - - The Military Scotch
 LIQUID SUNSHINE RUM
 — AND —
Corby's - I X L - Rye.

Pure
Oak
Belting

THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO
 Tel. No. 363. Tel. No. 475.

POROUS TERRA COTTA
 Is acknowledged by all Architects to be the best Material known for fire proof buildings of all grades. It is Vermin and Sound Proof.
HAPANEE HYDRAULIC CEMENT, guaranteed to equal any native Cement. Address,
THE RATHBUN COMPANY,
DESERONTO, ONT.

who have certain reasons for remembering his hurried movements. He left a number of debts behind him. The business was established about two years ago at 33 Wellington street east, a brother of E. R. O. Clarkson, the assignee, being a partner. Clarkson afterwards left the firm, but was unable to get out the \$1,500 due him from the business, and his brother, E. R. O. Clarkson, loses about \$1,300 in notes held by him. The Cobban Manufacturing Company and the Toronto Plate Glass Company are two of the creditors.

A TRANSFER of affection in the one case and a transfer of cheese in the other has been the cause of two sudden departures from Ontario last week to "the land of the free." A despatch from Ingersoll reports R. H. Caswell as having gone across the border with the proceeds of 600 boxes cheese which he purchased on time for 11½c per lb., and sold for cash at 10½c. Caswell is well known as being the promoter of several useful appliances in cheese making — Henry J. Watts, a general storekeeper of Iona, seems to have become suddenly impressed with the idea that life (as he had it) was rather unromantic and straightway proceeded to make a change by taking a train for the States, accompanied by his wife's sister, leaving his store and family behind. The former has been seized by the astonished creditors.

WYLD, CRASETT & DARLING
 TORONTO,
Woollens and General Dry Goods
DUMARESQ & MORRISON, Agents,
Glenora Buildings. MONTREAL.

THE DOMINION
SAFETY BOILER COM'Y
 MANUFACTURERS OF
The "Field-Stirling" Patent
High Pressure Boiler

The Safest and Cheapest Steam-Generator Now in Use.
 This Boiler is unusually durable, being made of the best steel and wrought iron exclusively. No cast-iron is employed. All parts of the Boiler are readily accessible for the clearest inspection.
 SOME OF OUR LEADING CUSTOMERS—The Rathbun Co., Deseronto; A. W. Morris & Bro., Montreal; Canada Sugar Ref'g Co., Montreal; Pillow & Hersey Mfg. Co., Montreal; Berthier Best Root Sugar Co.; Imperial Ins. Co., Montreal; Acadia Coal Co., Stellarton, N.S.; Canada Paper Co., Montreal; Dodge Wood Split Pulley Co., Toronto.
WE GUARANTEE DRY STEAM AND GREAT ECONOMY OF FUEL.
 P. O. Box 1707, Montreal. **R. FITZGIBBON, Manager.**

G. M. HARRIS

Commission Merchant and Auctioneer.

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Mr. JOHN BURNS, plumber, of this city, has assigned with liabilities of about \$9,500. Mr. Burns has been laboring industriously for some years paying off a debt of \$8,000 to \$9,000 contracted by Burns & Gormely, the former firm. Of this amount all has been paid with the exception of \$500, the amount which has caused his present suspension. \$1,000 which Mr. Burns was compelled to pay a little over a year ago, and which was not shown at the dissolution of the former firm, seems to have crippled his finances and prevented the payment of his last note. At a meeting on Tuesday last the creditors, with one exception, were in favor of a settlement.

The firm of F. Kiernan & Co, wholesale grocers and liquors, Toronto, have placed their affairs in the hands of an assignee. Mr. Kiernan was formerly in this city, first embarking in the bankrupt stock business, in which he was fairly successful. He next entered the wholesale clothing line under the style of Boyle, Kiernan & Co. In '85 he retired from the business and next embarked in the wholesale tea jobbing line which he conducted for about a year, when he purchased the small wholesale grocery stock of Mr. Forbes McHardy, which line he has been conducting since. He attributes his present trouble to the unprecedented slowness of collections which are making all wholesale firms entertain the same opinion as to the scarcity of money. His liabilities are estimated at \$56,000, with a nominal surplus of assets. Mr. Kiernan will ask for an extension, and the knowledge among the trade of his sound business principles and past successes will, in all probability, allow it to be granted.

The Canada Cable Company will apply for incorporation for the purpose of laying a cable between this country and Great Britain.—The Belleville & Lake Nipissing Railway Co will apply for authority to increase their capital stock and bonding power, and for an extension of time for the undertaking.—The Imperial Trust Company will seek authority to establish a general trust fund and exercise the powers of a loan company under the Companies Act.—The Rainy River Boom

Co ask for incorporation, and the usual powers, in order to operate between Lake of the Woods and the boundary line.—The Erie & Huron Railway Co. will seek authority to build a line from Dresden and Petrolia and Sarnia, and also to join the Grand Trunk Railway east of Thamesville, as well as to cancel its 5 per cent. mortgage bonds and to issue 4 per cent. on a statement of \$15,000 a mile.—The Canadian, West Indian and South American Steamship Co., with \$250,000 capital and headquarters at St. John, N.B., will apply for incorporation.—The Short Line Railway Bridge Co. seek incorporation for the purpose of bridging the St. Croix River near St. Stephen, N.B.

Among the failures in this Province we notice the following:—A. L. G. Doual, hats and furs, Quebec, has assigned with liabilities of \$11,000 and assets nominally \$8,000. He commenced some years ago and was expected to be doing a good trade; but furs are proving each year a greater risk, and substitutes and cheap imitations allow many such goods to remain unsold from year to year.—Paquet & Potvin, grocers and liquor dealers, Quebec, have assigned with liabilities of \$10,000, and assets about \$8,000. With a splendid stand it was expected they would do a good paying business. They may pay, however, 50c on the dollar.—G. Beauchesne, a general dealer in a small way, at Scotstown, has assigned.—J. A. Lavallee, dry goods, Berthierville, assigns with liabilities of \$3,000. He had not been getting

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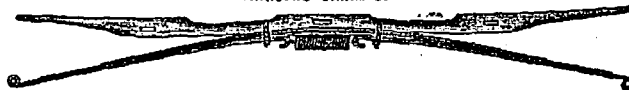
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ahead for some time.—Theophile Brodeur, St Liboire, has not made his hotel a success and he accordingly assigns. He will not owe much.—F. X. Parsons, Coleraine, County of Megantic, has made an assignment of his estate.—Albert Lefebvre, a general trader, of Laprairie, has assigned, with liabilities of about \$6,000.—George St. Jean & Co., grocers, Quebec, and S. S. Armstrong, of Cranbourne, have assigned.

Following are among the late business embarrassments in Ontario:

—W. N. Grundy, carriages, Lucknow, has met with too many reverses from time to time and now assigns. The business was formerly Miller & Grundy, who dissolved in 1884, Grundy continuing. He was burned out about a year ago, suffering a loss of \$2,000, which has seemed to cripple his finances since. He will not owe more than 2,000; and should show a surplus of assets.—Vancamp & Adams, grocers, Petrolia, have been in business but a short while and now assign. They bought out M. McVicar for \$600, giving security for payment; liabilities, trifling.—F. McRae & Son, Port Perry, have been conducting a small business in drygoods for some time. They

assign and will pay what they can.—James M. Duncan, of Etora, proves unable to pay dollar for dollar in buying and selling groceries; liabilities, light.—J. A. Dermott, general dealer in a small way in Hinchinbrooke Twp, has bought more than he can pay for and assigns.—Miss Joanna Beach, milliner and fancy goods dealer, Brockville, has not succeeded in doing sufficient business of late and assigns with liabilities of \$1,600 and assets a little over. She was known to be careful and industrious.—D. Wiltse, grocer, Deseronto, assigns with small liabilities and stock. He was formerly at Farmersville, and sought his present undesirable location last summer.—The Berlin Shoe Company, Berlin, has assigned. The business was conducted by J. W. Hillborn and Wm. Hulme. Insufficient capital. The company was recently offering to compromise, but was unsuccessful.—R. Kennedy, grocer, Toronto, trading under the style of Marsland & Kennedy, assigns with liabilities of about \$5,000 and a surplus of assets.—Jas. A. Allan, druggist, Toronto, assigns.—C. Cooper, builder, has assigned, owing about \$8,000.—R. Moulding, builder and contractor, Toronto, has assigned, with liabilities and assets nominally equal at \$12,000.—J. W. Burns, grocer, Toronto, has assigned with about \$4,000 liabilities.

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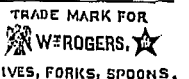
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Bonuses Distributed	22,000,000
Annual Income	4,450,000
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INCOME AND FUNDS (1888)

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Accumulated Funds	17,905,000
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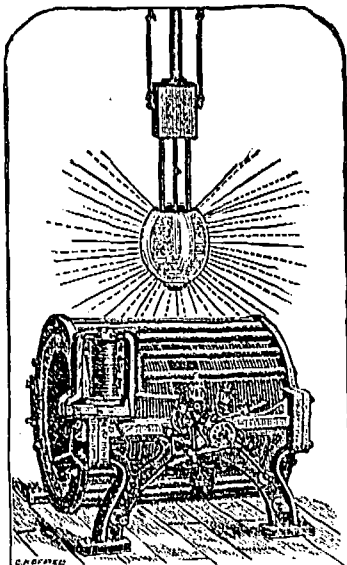
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THE CANADIAN

Journal of Commerce.

MONTREAL, DECEMBER 6th, 1889.

THE HOLIDAY SEASON.

We are now rapidly approaching the holiday season, and already the pictorial papers are out with their beautifully executed chromo-lithographs of "Christmas as it ought to be." According to the illustrated press, Christmas is one round of jollity and good-will. Every one is engaged in stirring puddings, telling ghost stories, relieving picturesque distress, and, to sum the whole up in a few words, all are acting a part in that conventional Christmas which, so far as the great majority of people are concerned, exists only in their imagination. No doubt amongst some of our merchant princes Christmas really is what it is pictorially represented to be. They can afford to burn Yule logs and indulge freely in all the various festivities that are considered appropriate to this season of the year. To their honor, be it said, most of them are also equally ready to remember the poor and friendless. But to the great majority of the people Christmas is anything but a period of rejoicing. In fact it is the very time when most demands are made upon their purses and when they are least able to meet them.

There is an old, but very true saying, that no people can be rendered happy by Act of Parliament, and, although social customs operate with a despotic authority that no legislative enactment could possibly command, even the necessity of compliance with the customs of the society in which we live can hardly render Christmas a festive season in this climate. Look at it how we will, the fact is evident that, for the average Canadian, Christmas comes at the wrong season of the year. He is required to be festive and jocund at the very period when his mind is most occupied with the great problem of ways and

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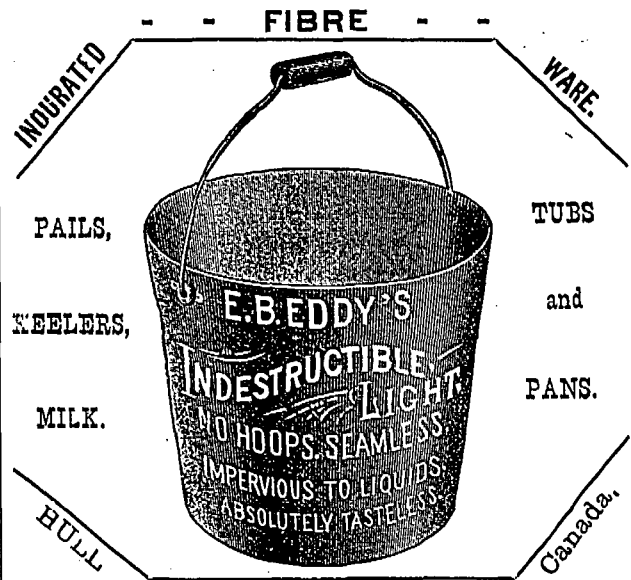
JOHN MULDEW,
Toronto

means. He is called upon to give a series of useless, but none the less expensive, presents at a time when he is least able to afford them; simply because it is Christmas. Take the average man of business—outside of our merchant princes. The heaviest expenses of the year are just now crowding upon him. He must lay in and pay for his winter fuel; he must provide himself and his family with that amount of winter clothing without which the severity of this climate could not be endured; he must pay for all the multifarious household expenses entailed upon him by the advent of the beautiful snow; and he must meet all the bills that pour in upon him with merciless regularity at the end of the year. Lucky he is if he does not also receive notice that unless his taxes, etc., are paid within fifteen days execution will forthwith issue against his goods and chattels. He knows that the holiday week will bring him in but little profit, and that the coming fourth of January will be a date that will tax his resources to the uttermost, and yet public opinion and the press call upon him to be jovial and hospitable, and compel him to mask his real anxiety and worry under an outward front of festivity and congratulation.

But if things are bad enough for the ordinary householder, they are ten times worse for the retail trader. Take for instance the case of the retail grocer or general storekeeper. For weeks past he has had a large number of customers (possibly a majority of his trade) who have run behind on the books simply because the cash he would otherwise have received has gone for coal, stoves, winter clothing, rubbers, putting up double windows, etc., and yet the unfortunate man is compelled by the iron rule of custom not only to put up with an accumulation of indebtedness forced upon him by the exigencies of the climate, but also to present every customer with a Christmas gift, usually expected in the form of some of his choicest and most expensive goods, apparently as a reward for his not having paid up to date.

This is one of the idiotic customs entailed upon us by a slavish adherence to the customs of the older world. No doubt at one time, when the European countries were almost purely agricultural, the latter end of December (apart from its religious character) was peculiarly appropriate for holiday making. By that time the crops were all harvested and sold, and King Frost had chained the earth in his icy fetters, so that the few weeks left before the spring toil commenced once again, were the best possible season for festivity. In fact there was nothing else to do. But now-a-days our conditions are altogether changed. The Christmas week is a week of toil and of anxiety. With the first of the year comes a cloud of liabilities that tax the average business man's resources to a very grave extent, and with the coming fourth staring him in the face, his merriment is, perforce, spasmodic. He is by no means in the position of his more fortunate progenitor; so that the customs which were so appropriate to the mediæval ages of England and Germany fit in very poorly with the conditions under which modern Canada is compelled to exist. And yet the average citizen is called upon (if an employer of labor) to signalize a peculiarly expensive season by gifts to his most prominent employes (if not to all) as well as to "remember" in a tangible and expensive form a large circle of expectant relatives.

On certain classes of the retail trade this Christmas tax falls with unusual force. We do not expect the coal dealer to furnish us with a ton of coal for nothing, or the gas company to present us with a quarter's gas; but the moment we reach those tradesmen who minister to the needs of the inner man the unwritten code of Christmas taxation comes at once into action, and is enforced with an iron hand. Possibly this peculiar liability of



certain trades is due to our greater familiarity with them; to the fact that they make daily visits to our homes and that thus insensibly they have come to be regarded as more intimately connected with us and therefore, presumably, to take a closer interest in our welfare at this season. This sentiment, like a hard-headed nation, we have turned to practical account by insisting on their displaying it in a tangible manner; regardless of the fact that the necessity of making presents out of the most profitable articles in his stock to a large circle of expectant customers, renders the Christmas of the poorer tradesman infinitely less "merry" than it otherwise would have been.

What is the consequence? Simply that Christmas, instead of being the jovial holiday it ought to be, has developed into a species of social bugbear. It has become a season when the mean customer expects to get "square" with his suppliers by exacting from them a Christmas gift of far greater value than the volume of his trade really justifies. It has become a season when people are forced to make presents that they cannot afford in exchange for gifts that they have no earthly need of. It is a season of mild, but none the less irritating, extortion. It is the season where donors make presents simply because they have to, and where the recipients accept them without gratitude simply because they know they are given under pressure.

This may possibly seem a pessimistic view of Christmas; but there are hundreds of merchants, both wholesale and retail, in this city, who will endorse our statements in this particular. What was originally intended as a season of supreme unselfishness and generosity is rapidly degenerating into a season of licensed greed; for if the expected gift does not meet the anticipations of the recipient the donor is certain to hear of it, directly or indirectly. As a consequence the merchant is compelled to make provision in his calculations for a certain amount of dead loss in the shape of Christmas gifts, at the very time when he has most need of his ready money. Is it then to be expected that he can look forward to Christmas with any feeling of delight, or that he can enjoy it in the true spirit of rejoicing? He would be something out of the ordinary run of human nature if he could. Nor does the favored customer reap an advantage anything like commensurate with the loss entailed upon the donor. The present is usually something he does not want, and would possibly be far better without; and thus the ordinary result of the custom of Christmas giving is that neither party reap the least advantage from the transaction.

The fact is that we do not approach Christmas in a practical spirit. Thanks to the efforts of the pictorial press we have become imbued with the belief that Christmas is an ideal period when the ordinary course of events is perverted for sentimental reasons, and when the relations between buyer and seller and between employer and employed become suddenly reversed. It is in the effort to render ourselves conformable to this untenable position that we make the mistake. Let us look upon Christmas as it really is in this country—that is as a purely religious holiday. Let us divest it of this ridiculous custom of gift giving, and abandon the pretence of generosity when we well know that our presents are forced from us by pressure. In other words let us be what we really are; and not pretend that human nature can be suddenly changed simply because the press say it ought

to be. If we did so, Christmas would be a purer and holier festival than it now is. It would be stripped of its present mercenary features, and instead of being a season of self-indulgence and mere material enjoyment it would be really one of peace on earth and good will towards men. Our present ideal Christmas is a pure newspaper "fake"; a monstrosity of mince pies and indigestible plum-pudding. We are a practical people—let us then have a practical Christmas.

THE PORT OF MONTREAL.

In a former article under this caption some remarks were made on proposed expenditures in connection with the port which have been commented upon in a favorable light by leading shippers and practical men. It is beginning to dawn upon the public that there is something behind this violent hurry to spend millions of dollars on the harbor, which savors of jobs and boodling, and they would like to see such movements initiated by men of weight in mercantile affairs. Until quite recently our Canadian lawyer—aldermen, politicians and contractors have been quite apathetic about ships and shipping. Why this change?

The proposal to establish a still-water basin at the east end of the harbor, several miles from the present centre, will, we feel sure, receive no countenance except from those directly interested. There is already a long line of wharves in the east end, more than enough for present wants, and when a additional accommodation is wanted it can easily be provided by means of piers, the river here being wide and deep. As there is no tide at Montreal, there is no necessity for a still-water basin, as in Quebec. We pointed out in a former issue that the east end wharves lying so far from the wholesale warehouses the cartages charges on heavy goods from thence are quite liable to be more than the ocean freight, and ships berthed to the west and centre will always have the advantage, unless, in fact, the Canadian Pacific which is supposed to be favorable to certain east end improvements, should devise some system of local distribution from the wharves by rail. The advocates of expenditure have stated that forty or fifty more ships would have loaded here this season if the accommodation had been ample, whereas practical shippers have told us they suffered no inconvenience, in spite of an unusually large trade, and if the harbor commissioners had enforced their excellent by-laws, with reference to the handling of ships and the prompt despatch of freight from the docks, many more vessels could have traded there. It seems absurd to speak of expensive docks when the present harbor channel is so narrow that a shoal appeared in the river this summer about two stone throws from the Custom House wharf. The river could be dredged at comparatively small cost far out in the stream and the present wharves and piers extended indefinitely.

If a dock is really found to be a necessity the proper place for it is near the entrance to the canal, in the vicinity of the large warehouses and factories, as proposed in the Henshaw scheme. Such a dock would conveniently winter a large number of canal, river and lake craft, and secure an immense saving on cartage bills. This basin, or dock, would cover 24 acres on the unimproved plot of ground, partly occupied by dingy, old buildings, bounded by McGill, Wellington and Colborne streets and presents many practical features. We have no desire at present to favor this, or any other scheme. The danger that threatens us is that of wild haphazard expenditure and harbor grabs similar to those made in the past on the United States Treasury. It may be pointed out that the scheme most favored by the majority of the special committee of the Montreal Board of Trade in May of the current year is not without serious objections. The main feature is a protective embankment placed on the shoals in front of the deep water which would protect certain projected wharves and piers and the entrance to the canal against ice shoves. The new wharves in this plan "No. 6 would give 9,960 feet additional accommodation from the entrance to the Lachine canal to the Victoria pier, and 2,400 feet more if the protective embankment is arranged for wharves as it no doubt would be." The committee is of opinion that this embankment "would not interfere in any way with the ordinary current of the river, or augment floods in other directions, or increase the force or speed of the current in the river." Unfortunately the opinion entertained by the committee is not universal. There are people who hold it would seriously affect the current and depth of water and cause floods on the south shore, resulting in heavy actions for damages against the port.

The less dangerous and less expensive project would be to try the effect of piers and booms in Lake St. Louis for the detention of the spring ice. If ice jams and floods can be stopped in this way, and there is strong reason and high expert authority to support this view, the present piers and wharves can be extended indefinitely in the harbor by the simple process of dredging the river to the south; the roadway along the river front can be widened on the river side and the present unsightly dyke abolished. Several schemes have included high wharves and a high protective wall along the river front. These offer impediments to the loading and unloading of freight, especially with regard to the smaller craft, and would also add to the cartage difficulty. Both wharves and sea-wall should be as low as possible.

The subject is of such vital importance that we may return to it again before long.

THE QUEBEC LEGISLATURE.

The coming session of the Quebec Legislature, which opens next month, will be one of unusual interest, since it is currently believed that one of the first measures to be brought before the house will be a bill providing for the redistribution of constituencies, and that, so soon as the Province shall have been so gerrymandered as to render the re-election of the Mercier government to power a certainty, the Premier will dissolve the present legislature and appeal confidently to the country for a ratification of this policy.

That this skilful move is made for the purpose of neutralizing the English vote, is more than probable. Ever since the election in Brome the Mercier press have been full of menaces towards the English speaking minority. They have been threatened openly with political extinction unless they came obediently to heel, and have been warned that punishment for their contumacy was at hand. The blow is now about to fall. The constituencies, where the English vote is sufficiently numerous to be formidable, are to be so reconstructed as to ensure an overwhelming preponderance of French voters, and as the more ignorant and fanatical the voter, and the more plastic he is in the hands of the Nationalist he-ers, every effort will be made to so redistribute the seats as to effectually debar the educated classes, and more especially the English-speaking voters, from having any chance to sway the destinies of an election.

Of course Mr. Mercier puts forward the plea that as the existing electoral divisions were formed some forty years ago they are no longer applicable to the changed conditions of the country. So far as Montreal is concerned, this statement certainly is correct. That a city containing 180,000 inhabitants and furnishing nine-tenths of the provincial revenue, should only have three representatives while every tiny county with a few thousand of population sends one, is certainly absurd; and the interests of this city demand a larger representation in order to curb as much as possible the tendency of the government to treat Montreal as the milch cow of the province. But so far as most of the constituencies whence Mr. Mercier draws his majority are concerned, they are practically the same as they were fifty, or indeed a hundred years ago, and, therefore, to plead the necessity of redistribution in order to provide for the march of population or the spread of education in their case, is simply sheer nonsense. The fact is the whole measure is a "gerrymander" intended to swamp the vote of the minority and to put the election of the Mercier candidates as far beyond doubt as is possible in counties where some petty local issue will often sway the contest to one side or the other.

Should this scheme succeed and Mr. Mercier once more return to power with an increased following of obedient partisans behind him, let us hope that his first act will be to thoroughly examine into the condition of the finances of this province, and to see if it be not possible to curtail some of the present expenditure, since any further increase in revenue seems hardly within the possibilities. Since the Mercier administration came into power, the cost of administering the provincial government has increased so rapidly that four millions of dollars have been added to our indebtedness, while the interest alone is rapidly approaching 50 per cent. of the ordinary revenue. Shortly another new loan must be placed to meet the deficiency. In fact it was only by the expedient of using the funds deposited with the government by certain railways to purchase a guarantee that the necessity for further borrowing has been postponed so long. In spite of the fact that the new imposts have increased the revenue by \$350,000 yearly, the pro-

vince is daily sinking deeper into debt. The taxes on commercial corporations, which aggregate nearly \$900,000 since Mr. Mercier put the law into operation, the additional imposts on the lumbermen which have produced \$300,000, and the increased revenue from licenses, have all been absorbed, as well the proceeds of the loan of \$3,500,000, and the railway deposits of \$2,230,000, and yet the liabilities of the province are more than \$4,000,000 in excess of what they were two years ago.

This is indeed a serious showing. We cannot go on living on borrowed money. If we do, we shall soon find the revenue sinking under the pressure of the load of interest. There must come a time when new loans can no longer be obtained and when the provincial credit will be seriously impaired. Only one rational course is open to the government, and that is to reduce the expenditure within the limits of the revenue. It can be done, and it *must* be done; even if some of the government favorites allowances of "pap" have to be curtailed. There is no other way that will afford any but the most temporary relief. Did the commercial community possess sufficient electoral power they would insist upon such a course being followed at once; but unfortunately they do not. The whole of the electoral power is held by ignorant and bigoted French-Canadian farmers who believe everything that a glib-tongued orator of their own race and creed chooses to tell them, and who care nothing for the advancement of the country so long as their own little farms are not taxed. Haysseed legislation has always been the drawback to Montreal. "Tax the merchant and let the farmer go free!" has always been the battle-cry of the politician; and were it not for the energy and push of our business men, this policy would long since have trotted Montreal's trade and driven her largest commercial enterprises across the provincial border line. But a time must come when the taxable capacity of this city will be reached; and then the farmer will be compelled to assume his share of the burden. When that period comes, and he is touched in his tenderest point, the pocket, he will probably learn common sense; but so long as he is able to shift the cost upon the shoulders of the citizen so long shall we be compelled to bear the burden entailed upon us by the present reckless expenditure of the provincial funds.

CANADIAN DEVELOPMENT.

Judged by the standard of larger and wealthier and more favorably situated communities, the development and progress which we see around us might not cause unusual encouragement or gratification; but that there is progress and steady, continuous improvement in many directions cannot be doubted.

This is seen easily enough in our larger urban communities, but that it applies to the whole country cannot be denied, as the volume of our imports and exports speak for themselves. In Montreal the increase in assessments for the current year will be between five and six million dollars, nearly all due to buildings put up within the past twelve months. The new business blocks were included in last year's roll, and the principal increase this year has been in St. Antoine ward, a residence district largely. Last year the assessments reached a total of \$90,324,600, which the exemptions of \$19,131,920 brought up to \$109,456,535. This year the real estate available for taxation will be 96,000,000; the exemptions are fully \$22,000,000; giving a total value of \$118,000,000. Building operations have been brisk not only in St. Antoine, but in St. Lawrence, Central, St. Gabriel and St. Jean Baptiste wards, and the prospects of the building trade for next year are most promising.

Another encouraging feature is afforded by the shipping interest. Owing to the smallness of the Canadian grain crop there was little domestic wheat, peas, oats and barley for export, but this was made up by large shipments of American wheat and corn from Chicago and other western points, exporters patronizing the St. Lawrence and Montreal route who had never done so before. This trade could never have been secured if the government had not enforced a rebate of the canal tolls at the opening of the season as it has now done for some years past. Our shippers should continue to urge their claims until permanent reduction is effected, as with fair play there is no doubt the St. Lawrence canals are more than a match for the Erie canal route to New York. An exception to the large exports of the present year has been in the item of apples, only about 310,000 barrels having been shipped, as against some 600,000 last year. This is due to the crop not being so abundant and cheap. On an examination of the shipping statistics of the port we notice

the number of steamships is less but the tonnage is larger than last year. So far as sailing vessels are concerned, there is an increase both in numbers and tonnage.

	Ships.	Tonnage.	Sailing ships.	Tonnage.	Total No. vessels.	Total tonnage.
1884....	444	585,397	172	63,977	626	649,374
1885....	441	619,647	188	64,307	629	683,954
1886....	532	736,648	171	73,051	703	809,699
1887....	600	807,471	167	63,302	767	870,773
1888....	532	742,276	128	40,197	655	782,473
1889....	519	819,155	173	59,362	692	878,517

The value of the assessable real estate of Toronto has increased to a wonderful extent, and the building "boom," although not so active, is apparently not yet at an end. The last assessment gives a value of \$122,651,244, against only \$41,773,497 in 1879. Ten years ago the population was estimated at 74,000 and to-day at over 175,000; in the same period the volume of trade has advanced from \$15,000,000 to \$23,000,000. Hitherto the buildings erected in Toronto have probably not been so pretentious, costly, nor as substantial as in some other cities of the same size, but there has been a marked improvement in these particulars of late. The new Board of Trade building, in course of construction, will present an imposing front, being built of red stone and pressed brick; it is to be seven stories and will cost some \$400,000. Its success as a financial enterprise may, perhaps, awaken our Montreal Board to action. The sister Board has already rented for ten-year terms offices sufficient to bring in an annual rental of \$25,200, leaving \$11,000 worth unengaged. A handsome building of seven stories, to cost \$350,000, is being erected by the Bank of Commerce, and among other buildings under construction are those of the Freehold Loan & Savings, Traders' Bank, Canada Life, etc. These fine blocks, and others contemplated, will add greatly to the appearance of Ontario's chief city.

Looking wider afield, we find increased attention is being paid to the extension of our foreign trade and the new department of commerce at Ottawa, should be a signal benefit to the country at large. The Anderson contract for the Atlantic steamship service has fallen through, but it is probable something will be done with other lines to improve the present service and give us a speed of at least sixteen or seventeen knots. In January, 1891, the Pacific steamship route will be navigated by vessels of sixteen to seventeen and a half knots, equal to the finest which sail from New York. It is estimated that a seventeen knot vessel can steam from Liverpool to Rimouski in less than six days, and would have larger freight capacity than the 20-knot boats which the Andersons proposed to put on, as these would have to carry an immense supply of bunker coal to the exclusion of other goods. With the geographical advantages in our favor it is not necessary to make such a high rate of speed as is done from New York, but the Atlantic steamers should fully correspond to those of the Pacific. This fast through service promises to have a stimulating effect on Canadian trade, and opens up advantages which our people cannot afford to lose sight of.

ELECTRIC LIGHTING.

THE ARC LIGHT.

The application of electricity to industrial purposes has developed with such wonderful rapidity during the past decade that one is justified in anticipating anything short of the miraculous. Few indeed of us, outside of those who make a special study of this wonderful force, realize the true extent of this development. In every branch of human activity, in every one of our domestic needs, electricity is being daily more utilized. In fact so general have electric appliances become that we are now almost commencing to undervalue them, and to treat as commonplace, achievements which in other ages would have been deemed supernatural. Men speak of electric lighting as in other days they spoke of candles. The incandescent lamp with its carbon filament is no more wonderful to them than the coal oil lamp, and the arc lamp is simply an improvement on lighting by gas. Few indeed of our citizens understand the method of producing the electric current necessary for such illumination or how complex is the machinery required to keep the carbons in an ordinary arc lamp always at the proper distances apart. The majority never trouble themselves about it all. They simply accept the light as it is, and beyond a vague idea that it is more or less dangerous, dismiss it as one of the ordinary commonplace street illuminants.

But were they to once inspect a street lighting station, or still better, the headquarters station, they would realize at once not

only the amount of delicate mechanism requisite to produce the result achieved, but the amount of skill and science required upon the part of the managers and electricians. Take for instance the familiar arc-lamp that dots our streets at night with its brilliant lustre. Each of these lights requires 45 volts of current, and on the ordinary circuit the current is limited in this city to 2,000 volts. This current is produced by a dynamo-electric machine composed of two powerful magnets surrounded with armatures which are connected with two ends of a closed circuit. The revolution of the armature breaks the line of force between the north and south poles of the magnets and thus generates the electricity which is collected on thin slips of copper, termed "brushes," which convey it to the wires. An ingenious automatic regulator governs the amount of electricity to be produced, and guarantees that no more shall be generated than is really needed. From the dynamos the wires pass to the switchboard where all city circuits terminate, and then out to the forest of poles that are day by day taking the place of shade trees on our streets. Arrived at the lamp the current passes down through the upper carbon and then through three-sixteenths of an inch of air to the lower carbon. It is the passage of the current through the air that furnishes the brilliant white light we admire so much; not the combustion of the carbon. Carbon is simply used because its destruction is the most even of any known substance. Those used in Montreal are made of petroleum coke and are the only portion of the lamp not made in this country. The most ingenious portion of the lamp is the method by which the counter attraction of two magnets is made to feed the upper carbon automatically so that the space between the two is always maintained at exactly the same distance no matter how unequal the rapidity of consumption of the two may be. This in the system used by the Royal Electric Light Company is almost perfect. Double carbons are used; each of which last 8 hours. The current by an automatic switch passes from the first to the second so soon as the former is consumed, and does so with such rapidity that the extinction of the one and the lighting of the other is imperceptible to the eye. The disagreeable flickering which occurs at times in the light is either due to some imperfection in these carbons or possibly to some defect in the mechanism of the lamp; but not to any deflection in the current.

Through the courtesy of Mr. Charles Hagar, the general manager, a representative of the JOURNAL was permitted, accompanied by Mr. D. A. Starr, the general superintendent, to inspect the premises of the Royal Electric Light Company from its huge boiler room in the basement to the spacious rooms crowded with skilled mechanics where all the many complex portions of electrical machinery are manufactured, adjusted and put together. This company has 250 miles of insulated wire of its own manufacture strung in this city, and the excellence of their insulation is evidenced by the fact that although they were compelled to employ "green" men at first, they have never had one single accident. In the streets they operate 700 arc and 600 incandescent lamps of 32 candle power. In stores and private dwellings they have 600 arc lamps and 3,000 incandescent lamps of from 16 to 125 candle power. In not one single case has a user or lineman suffered injury. They employ 20 linemen and eight patrol waggons who patrol the city at night. Their men attend every fire to cut wires if necessary, and they have also a fire wagon fitted with wire and tools for re-establishing lines cut or burnt through. To give an instance of their promptitude and discipline; at the recent fire on Craig street the necessary cutting of the wires broke a circuit and put out 40 lights. In less than ten minutes the company's employees had a new wire strung round Victoria square and every lamp was burning again as brilliantly as ever.

INCANDESCENT LIGHTING.

We now pass to the second of the company's systems; that of incandescent lighting. This is the one popularly supposed to be dangerous; simply because it is generated by a machine giving an alternating current. No doubt a pulsating current gives a far worse shock than a steady one, and were the current to leave the machine in the same form as it is generated it undoubtedly would be dangerous in the extreme. But it does not. In fact it never leaves the poles. It runs directly to a "transformer" where the electricity which leaves the machine with a heavy pressure and a low current is converted into a mild current of only 50 volts with a very light pressure, and therefore in a form not in the least dangerous to human life. In fact so ridiculously mild is the

current required to illuminate these lamps that even with a wetted finger applied to the two poles only the faintest shock can be perceived. To speak of such a current as this in terms of apprehension is simply absurd. The lamp, as every one knows, is simply a filament of carbonized bamboo enclosed in a glass bulb in a vacuum. It is attached to the upper portion of the lamp by two short pieces of platinum wire and the light is produced by its incandescence when a low current of electricity is passed along it. It is emphatically the light of the future, and before long the present gas lamp will be as great a rarity in every better class house as the tallow candle.

DANGER OF ELECTRIC LIGHTING.

One of the greatest drawbacks that electric lighting has had to contend with in this city is the popular belief in its danger. People read in the American press of the dangers of the "live" wire, and jump to the conclusion that death lurks in every harmless wire strung across our streets. As a matter of fact there have been more deaths in the last few months from coal-oil and gas explosions than there have been from electricity in as many years. In this city, notwithstanding the fact that most of the company's men were new to the business when first employed, there has never been a single death or even accident from electricity. Even in the arc light currents only 2,000 volts are allowed on each circuit; an amount which would certainly give a smart shock, but could hardly prove fatal to any person of sound constitution, even if they received it in all its intensity. In the incandescent system there is simply no danger at all. A current of 50 volts gives a barely perceptible shock, and the average man would never know that he had received it at all. In fact these stories of death on the wire are mostly imaginary and could only occur in cities where the amount of volts is allowed to reach up among the thousands. When the number of volts on each circuit is permitted to reach eight or ten thousand (as is the case in some cities in the United States) then there is danger lurking in the wire; but in this city the current never exceeds 2,000 volts, and therefore may fairly be said to be innocuous. In fact, in Montreal, electricity is safer than either gas or coal-oil, and the more intelligent of our citizens have long since recognized the fact.

THE LEGAL ASPECT OF TRUSTS.

The enormous influence and wealth attained in a few years by the great Trust corporations of the United States is, at present, one of the remarkable features of commercial life on this continent. Almost every department of trade and industry has been affected by a concentration of capital and a combination of interests, calculated on the one side to reduce expenditure and enforce economies in production, and on the other to choke off and stifle possible competition. It is perhaps not too much to say that their possibilities for mischief and extortion, rather than wrongs already committed, have arrayed public sentiment against them.

A paragraph in President Harrison's message to Congress indicates that a Federal measure to limit or destroy their present status under the law will be introduced, and there will doubtless be a severe struggle between the will of the people and the power of the Trusts. As the conflict may be a protracted one it is important to observe that a decision of the United States Supreme Court has fully sustained certain objections raised against Trust organizations. The argument against them has two distinct branches. The Trusts may be illegal, and yet be harmless and even beneficial to the public. But they may also be legal, and yet on the whole pernicious to society. Many abuses and evils, which all civilized society recognizes as pernicious, are nevertheless held to be not within its governing scope; sometimes because it obviously lacks power to prevent them, and sometimes because it cannot prevent them without interfering too much with the freedom of the individual, and doing more harm than good. The decision of the court is that the Trust organization is in its nature such that a presumption of unlawful purpose exists, upon which any jury would be justified in holding it guilty of conspiracy against the public welfare.

In the opinion of our excellent contemporary, the New York Commercial Bulletin, the weak point of the decision, so far as it has a weak point, lies in the presumption that any and every organization of the nature under consideration must be presumed to seek the profit of participants by enhancing the prices of products. That does not always happen. Individuals do not always seek their own profit in that way. It is not too much to

say that the tendency and temptation to seek profit in that way are exceedingly strong with organizations of the kind in question. But the undisputed fact that both tendency and temptation have been by some such organizations resisted must be faced as a proof that the evil use of the power is not a necessary result of the organization. It would be more accurate and more philosophical to say that the evil use results in so large a proportion of cases, and the tendency and temptation in that direction are always so strong, that the very mode of organization must be held hostile to the public welfare. To that length, and even further, the Supreme Court evidently goes in the decision rendered. The mere enhancing of prices is not an offense against society. Every merchant endeavors with perfect freedom and perfect right, to get the best price he can for his goods. But when several individuals conspire together to enhance prices, their doing so is a confession that conspiracy is necessary in order to attain the advance desired, and consequently, that the advance is not at the time justified by natural conditions of demand and supply. The conspiracy of several brings into operation concentrated force, which is antagonistic to and tends to overpower the force of individual consumers. In effect, it tends to destroy a free market; to prevent that free competition by which alone prices can be regulated equitably both to producers and consumers. Hence it is that the decision of the court holds such a conspiracy contrary to the public welfare, and therefore criminal.

The aggregation of individuals under the form of the Trust does in fact, in nearly all cases, contemplate control of the markets and the fixing of prices regardless of consumers. Wherever this is the case, the reasoning of the court appears to be irrefragable. If a Trust should be organized with no power entrusted to anybody to fix selling prices, and no attempt to fix them—a thing scarcely conceivable—then it might be argued with some reason that the organization had voluntarily deprived itself of the power to conspire against the public good, and so could not be treated as such a conspiracy. But the Sugar Trust not only has the power, but has openly exercised the power, to fix the selling prices of products. The surrender by a corporation of its entire power of management to trustees not contemplated in its franchise, whether for good or evil purposes, would be an act of questionable legality. But when this technical abdication of its responsibility to the public is attended with the disclosure of a purpose hostile to the interests of society and to the law, the corporation must be held to have forfeited its right to exist or to do business. Such is the sweeping decision of the court, and it corresponds so closely with the purport of recent legislation in many States that it must, for the present at least, be considered the established law of the United States.

CROP STATISTICS.—The following Ontario crop statistics are taken from the report of the Bureau of Industries, Toronto, dated November 25 :—*The Grain Crops.*—The results of threshing have proved the fall wheat crop to be just about what was expected. The quality is generally inferior, and the yield a small one. The conditions have been exactly the reverse of what they were last year. Instead of a dry, unfavorable spring, the prospects this year at that season were all that could be desired, and the outlook was an exceedingly cheerful one; but in place of a very favorable period for maturing the grain, we unfortunately experienced a protracted drouth, and this, combined with the unustally heavy June rains, did very great injury to almost all crops. The natural consequence of the sudden heat was to cause an extensive shrinkage in the ears of grain, while rust was exceedingly prevalent. The wheat yield is consequently a light one, averaging barely 16 bushels to the acre, and weighing 50 to 60 pounds to the bushel. *The New Crop of Fall Wheat.*—A general reduction is apparent throughout the province in the area of fall wheat sown this year, and there will probably be a total falling off of from 10 to 15 per cent. on this year's crop, in spite of the fact that in some instances more than usual has been sown. This is probably due to the condition of the ground being such, owing to the drouth, that it was next to impossible to prepare stubble land for seeding. Again the most unfavorable reports come from the south-western counties, where the land has been exceedingly hard, dry and lumpy, and the acreage is still less than it was last year. It is stated that a considerable proportion of the seed has failed to germinate, owing to a lack of sufficient moisture. A better tone is apparent in the reports from the midland and eastern counties, and there the falling off is not nearly so marked, as the land was generally in good condition at seeding, and summer fallowed lands are in most instances looking well. The crop is fairly healthy, but much too backward owing to the slow

growth, and it has hardly made sufficient head to be in a good condition to stand the rigors of the winter. The Hessian fly does not appear to be doing much damage this autumn, but the wire-worm is occasionally mentioned in some of the eastern counties. Potatoes have improved upon the first estimate, but mangels, carrots and turnips, the latter especially, have not turned out as well as promised early in the season. The difference between the estimates before and after pulling turnips was 39.5 bushels per acre, which means considerably over 4,000,000 bushels of a decrease in the total for the province. None of the roots approach to anything like an average yield. *The Field of Crops.*—The results of the threshing prove that in the September estimates too high a yield was credited the various grains. Spring wheat has turned out to be only 14.3 bushels per acre, or 1.3 bushels lower than the estimate of September, and oats have dropped 1.6 per acre. The falling off in the yield of beans is greater still, being 3.3 bushels an acre. Corn is the only grain that has surpassed the September estimate, having increased from 45.4 bushels in the ear per acre to 49.4 bushels, but even these figures fall greatly behind an average yield. Barley and buckwheat are the only grains which exceed their average for the seven years 1882-9.

SOMEWHAT of a sensation was caused in this city by the arrest, on a *capias*, of Mr. Henry Macfarlane, a well-known contractor of Carleton, Quebec. He was arrested at the instance of the estate of Cooper, Fairman & Co. (in liquidation), for the sum of \$17,880, due for railway supplies furnished by that firm for the construction of the *Baie des Chaleurs* railway, and in Mr. James Cooper's affidavit, upon which the writ of *capias* was issued, it was stated that the defendant had ceased his payments, but refused to make an assignment of his property for the benefit of his creditors. Mr. Macfarlane was taken to the Court House, where he was released on \$19,000 bail, furnished by Messrs. George Bury and George E. Taylor, of this city. Next day Messrs. Macfarlane & Son registered a judicial abandonment of their property with the prothonotary. Their creditors are: Ontario Bank, \$105,000; Messrs. Cooper, Fairman & Co., \$17,800; Eastern Townships Bank, \$12,000; Macfarlane Milling Company, Sherbrooke, \$2,500; R. B. Buchanan & Co., Montreal, \$3,000; a client of Messrs. Blake, Kerr, Lash & Cassils, of Toronto, Ont., \$10,000; a loan company, of Stratford, Ont., \$12,000, and many other smaller creditors, a list of whom will be filed on the 9th instant, amounting in all to about \$160,000. The assets of the concern are: A stone quarry at Inglewood, Ont., four houses at Stratford, Ont., 50 acres on the Lake Huron and Buffalo railroad, five islands in Lake St. Joseph, Muskoka, Ont., and a residence at No. 698 Sherbourne street, Toronto. The Bank of Ontario is partially secured by a mortgage on Toronto property and by contractor's claims on the *Baie des Chaleurs* railway. Their plant is estimated to be worth \$10,000.

A BILL has been filed by the Hudson Bay Railway against James Ross, Donald D. Mann, H. S. Holt and the Imperial Bank to restrain them from dealing with \$374,000 worth of bonds of the plaintiff's company on the ground that they were obtained by fraud. The bonds were placed by the plaintiff in the Bank of Montreal in 1887, to secure the performance of a contract between the plaintiffs and defendants, Mann, Holt and Ross, for the construction of forty miles of the road that is now built and they were to be handed over by the Bank of Montreal to the defendants when the forty miles were completed according to contract, and on its passing Government inspection and being completed in such way that the plaintiffs should receive a land grant on that portion of the road. The fraud charged is that the defendants represented that the road was completed according to contract, had passed a Government inspection, and that the Government were ready to hand over a land grant when the road was constructed. On these representations acknowledgement of indebtedness from the plaintiffs was obtained by the defendants, on which they got the bonds handed over to them by the Bank of Montreal and deposited them with the Imperial Bank for safekeeping. About three weeks ago they served notice on the plaintiffs that they intended to sell the bonds unless they were redeemed within thirty days, and the plaintiffs applied and obtained an injunction. A writ has been issued against the defendants claiming \$300,000 damages for breach of contract in connection with the construction of the forty miles of road.

FROM the reports of a Custom officer who has been investigating the extent of the opium trade in British Columbia, it is estimated that the United States is annually defrauded of \$450,000 by the extensive smuggling being carried on in the soothing drug. There are thirteen opium refineries in Victoria, and 1,000,889 pounds of the raw material were imported last year, compared with 6,000 pounds in 1880. Last

year's imports would produce about 50,000 pounds of the refined article, and as 5,000 pounds are estimated as the outside amount required for home consumption, the other 45,000 pounds must have been sent to a foreign market, and the afore-mentioned officer's investigations have disclosed that this is smuggled into the United States the returns of that country showing that only seventy-seven pounds of refined opium were imported from Canada last year. From this it is deduced that the 45,000 pounds surplus of the British Columbia refineries evaded the Customs duty of \$10 a pound in crossing to the American side. The same Custom officer opines that 100,000 pounds more of the raw material comes into the Pacific Province without the restriction of paying duty. The refineries pay \$500 a year license each. An excise duty of \$3 to \$5 a pound on all the opium refined in the Dominion has been recommended as a likely remedy for the evil.

The British Columbia salmon canners in their interview with Sir John A. Macdonald said that the great desideratum of the Pacific province was cheap labor, and that this could be obtained to a certain extent by modifying the Chinese Restriction Act, but they acknowledged that public sentiment in the province was against any change. The deputation urged upon Sir John the desirability of admitting mining machinery free of duty, and to this request the Premier said the Government was always willing to consider any application of the kind on its merits. The term "mining machinery" was a broad one, and by a strained interpretation even a tenpenny nail might be held to be included in it. The deputation was therefore asked to furnish a specific statement with regard to the kind of mining machinery it was proposed should come in duty free, and then the Government would consider it.

MONTREAL CLEARING HOUSE.—Clearings and balances week ending 6th December 1889:—

	Clearings.	Balances.
29th November, 1889.....	\$1,049,710	135,427
30th November, 1889.....	1,787,408	362,804
2nd December, 1889.....	1,199,617	216,270
3rd December, 1889.....	2,185,979	146,045
4th December, 1889.....	1,689,473	107,554
6th December, 1889.....	1,721,830	221,432
Total.....	\$9,634,017	\$1,239,532
Last week.....	\$8,022,619	\$1,015,572
W. E., 7th Nov., 1889.....	\$8,526,458	\$1,519,613

Mr. Justice TAIT has rendered judgment in the case of the Union des Abattoirs against the London & Glasgow Insurance company. The plaintiffs had sued the insurance company for \$5,000 damages, caused by a fire on their premises on October 27, 1886, and covered by an interim receipt for a policy exceeding that amount. The company refused payment on the ground that the plaintiffs had not sent to them a written statement of their losses by that fire within fourteen days after the fire took place, as required by the policy. The court upheld the pretension of the insurance company and added that according to the policy, a suit was impossible anyhow after the first six months subsequent to the fire, and dismissed the action.

ONE announcement in the President's Message will be learned with general satisfaction, namely, that a new Extradition treaty is now being negotiated between the United States and Great Britain. It was doubtless this fact which caused the British Government to advise the withholding of the proclamation putting into operation the Weldon Act providing for the return to the United States of criminals who seek shelter in Canada. It is infinitely better to meet the case by a treaty of extradition such as Great Britain has for years been endeavoring to bring about than by any local act; and if an acceptable convention has at last been made, there will be reason for congratulation. Should the American Senate, however, reject the modified treaty, the only alternative will be to proclaim the Weldon Act.

GREAT BRITAIN'S annual consumption of bacon and hams is about 440,000,000 lbs., of which 370,000,000 lbs. are sent from America, but of this large quantity Canada only sends 32,000,000 lbs. The United States have, of course, the advantage of enormous corn crops, but there is a large opening in this line for the Canadian producer. Besides cured meat the United Kingdom uses up 100,000,000 lbs. of lard every year, of which over 90 per cent. is sent from the United States, while this country supplies only 6,000,000 lbs. a year, which, in view of the fact that much of the American lard is adulterated with cotton seed oil and the Canadian product is unadulterated, evinces a want of enterprise on the part of the Dominion.

The Department of Fisheries is at present collecting information upon the subject of lobster hatcheries in order to establish two or three in connection with the hatchery system, in view of the falling off in the lobster industry, consequent, upon over-fishing. Lobster Hatcheries in New England and in Norway have been very successful and there is no reason why they should not be so in Canada. Recently the Newfoundland government secured the services of a specialist on these matters from Norway, a Mr. Neilson, to superintend the hatching out of cod ova and lobster fry, and it would seem, therefore, only proper that Canada should not be behindhand in this respect.

THE following bank dividends for the current half-year were payable last Monday:—Montreal, 5 per cent., \$600,000; Commerce, 3½ per cent., \$210,000; Merchants, 3½ per cent., \$200,000; Toronto, 5 per cent., \$100,000; Quebec, 3½ per cent., \$87,500; Imperial, 4 per cent., \$60,000; Ontario, 3½ per cent., \$52,500; Hamilton, 4 per cent., \$40,000; Ottawa, 4 per cent., \$40,000; Standard, 3½ per cent., \$35,000; Jacques Cartier, 3½ per cent., \$17,500; Ville Marie, 3½ per cent., \$17,500; Traders, 3 per cent., \$15,000.

AFTER collecting some \$500 of his employers money, John Turnbull, collector for George Sleeman, brewer, Guelph, Ont., concluded to cross over to that land which sometimes allows cash to become a substitute for conscience. His lack of stability becoming known to his employer, he was informed of his services not being required after a stated period, which has resulted in his hurried flight.

A MEETING of the creditors of E. A. Levian & Co., gents furnishings, Toronto, was held on the 3rd inst. The statement presented showed liabilities of \$7,220.33; assets, \$6,494.50. An offer of 37½ cents, secured, was made, but refused. The stock will be sold by auction on the 10th instant.

THE following resolution of condolence on the death of the late Hon. James Turner was passed at a recent meeting of the directors of the Bank of Hamilton:—

Resolved, that the board of directors place on record their deep sense of the great loss sustained by the bank in the death of their vice-president, the Hon. Senator Turner. The late senator was one of those who first discerned the use of a Bank of Hamilton, and he entered into the proposal to establish it and contributed to its success with all his accustomed energy. He had been a director of the bank from the beginning and of late years vice-president, not merely doing his business faithfully as a director, but constantly manifesting in all possible ways the greatest interest in the welfare and progress of the institution. He was always ready to give his time and to sacrifice his personal convenience when called upon, and his uniform kindness of heart, courtesy of manner, and uprightness of character endeared him alike to his fellow-directors and to the officers and customers of the bank. The board not only mourns his untimely death as the loss of a much-esteemed and valued director, but as that of a dear personal friend as well as a highly-respected and public-spirited citizen, whose memory will be long and warmly cherished in the community.

The directors desire that a copy of this resolution may be conveyed to Mrs. Turner, and to express to her and the family their heartfelt sympathy with them under their great bereavement.

THE steady increase in Canadian exports and imports for several months past continues to be maintained as is evidenced by the trade statements for October, the import duty paid during that month being over \$100,000 over October, 1888, or in plain figures \$2,054,345 on \$10,085,125 worth of goods. Exports have increased \$2,750,000 over the same month last year, the total being \$14,034,274, divided among the following products:—

Animal products.....	\$4,394,827
Forest products.....	3,731,199
Agricultural.....	2,613,917
Fisheries.....	1,578,967
Coin and bullion.....	617,800
Manufactures.....	527,504
Minerals.....	550,793
Miscellaneous.....	49,267

Among these the fishery export has increased 65 per cent., and exports of forest and animal products have increased to a marked extent.

COMMERCIAL honesty is thus summed up by an American paper:— "We often hear of 'commercial honesty.' It is a singular thing. It gives us mixed molasses warranted pure New Orleans. It gives us flavored glucose under the name of maple syrup. It gives us American herrings as French sardines. It gives us Eastern peaches with a California label. It gives us cotton oil for the product of the olive. It combines flours and gives it to us as pure buckwheat. It gives us Connecticut tobacco for the real Havana. It gives us canned corn from other states as the product of Malaga. It gives us a compound of lard for genuine butter. And it does more—too numerous to mention. Yes, commercial honesty is a queer thing, and wide is the gate, and wide is the way for those who travel in its direction."

This traffic returns of the Grand Trunk Railway for the week ending November 30th, 1889, show an increase of \$1,217 over the corresponding week of 1888.

The final report of the directors on the liquidation of the Merchants Marine Insurance company, which has been issued, shows that after the payment of all existing claims and deduction of a sufficient sum for reserve expenses there remained the sum of \$5,889.40 for distribution among the shareholders, entitled under the provisions of the said act. The directors have, therefore, declared a dividend of one dollar and thirty cents on each share upon which all calls had been paid, which dividend had been paid to the shareholders entitled to it.

COMPETING WITH BINDING TWINE.

Early last spring the Illinois State Grange, on account of the high prices demanded for binding twine, offered, through its Executive Committee, \$10,000 for a successful and practical machine or attachment to bind grain with straw. The committee received forty applications to compete for this prize from the various States and Territories, and from Canada and Scotland. Many of the models submitted showed much thought and ingenuity, only one of which, however, was deemed entirely satisfactory. For this invention the committee tendered \$10,000, but the inventor declined to deed his straw-binding device to the State Grange for this amount of money, having had much larger offers for his machine and his patents.

"We have seen this machine bind grain, the committee say in a report on the subject, and it does the work much finer and better than can be done by straw bands by hand. It has an extra attachment for short straw or grain that can be set in motion by the foot of the driver. This binder seems perfect in all its parts, more simple and easier to operate than the twine binder. We consider this a matter of great importance to all grain-raising farmers, for they will not hereafter be subject to the trusts and combines of the twine men, having plenty of binding material right at hand on the farm."—*N.Y. Commercial Bulletin.*

FIRE LOSSES.

ONTARIO.

Dublin, Nov. 20—T. McDermott's dwelling burnt down.... London, Nov. 21—D. McPherson's sawmill on the Tilbury & Mersea Town line burned to the ground. The lumber piles were saved.... Kingston, Nov. 22—Capt. Beaubian's schooner "Clara White" totally destroyed. Loss, \$1,600; ins., \$1,000. ... Campbellville, Nov. 24—D. Vickermann's woolen mill burned to the ground.... Port Elgin, Nov. 25—J. McKay's livery stable totally destroyed. Loss, \$500; ins., including contents, \$1,000. Blacksmith shop adjoining considerably damaged. Loss, \$290; ins., \$1,000.... Toronto, Nov. 26—Suckling & Son's music stock damaged \$1,000. Ins., full.... Simcoe, Nov. 26—The grain warehouse occupied by Marshall & Son destroyed. Loss on building, \$1,000; ins., \$500. Loss on grain, \$2,200; ins., \$1,000.... Cornwall, Nov. 27—The Cornwall Steam Bottling works burned to the ground. Loss, about \$4,000; ins., \$1,500.... Trenton, Nov. 27—Rev. Mr. Norman's dwelling destroyed.... Sheffield,

Nov. 27—C. W. Laing & Co's cheese factory and six tons of cheese burnt up. Building partially insured. Loss on cheese, \$1,200; ins., full.... Toronto, Nov. 27—Empire Hotel damaged \$150 worth.... Pembroke, Nov. 28—U. Carson's furniture and undertaking establishment totally consumed. Building insured for \$3,600. Loss on stock, \$5,000; ins., \$3,500.... Wilbur, Nov. 28—Donald's Shingle mills. Loss, about \$3,000; ins., \$400.... Toronto, Nov. 28—S. F. Wilson's building, erected at a cost of \$60,000, gutted in the rear. Loss, \$10,000; ins., \$40,000. *Truth* Publishing Co., insured for \$32,050. Mr. Wilson's loss on stock and plant, \$7,000. C. Crawford & Co., electro-plates and door knob factory lost about \$7,000; ins., \$4,000. J. S. Williams, printer, lost \$1,200; ins., \$900. Tarbox Bros., wire clothes lines, lost \$1,000. Ira Bates lost \$500 on stored household goods. Le Page, patent medicines, lost \$100.... Simcoe, Nov. 28—Wm. Sutton's flour mills, six or seven thousand bushels of wheat and a quantity of other grains, destroyed. Loss on mill and machinery, \$10,000; ins., \$5,000. Loss on grain, \$8,000; ins., \$3,000. A reward of \$1,000 has been offered by the town for the conviction of the fire-bugs, incendiarism being suspected, and a vigilance committee of 120 leading citizens has been formed, on account of the large number of incendiary fires during the last six months.... Bridgewater, Nov. 28—Mrs. Albers dwelling and contents totally consumed.... Wallaceburg, Nov. 29—Wm. Patterson's saw mill. Loss, \$10,000; ins., partial.... Belleville, Nov. 29—Capt. Howard's dwelling and contents destroyed. Loss, \$3,000; ins., \$2,400.

QUEBEC.

Montreal, Nov. 28—L. Charlebois' stables, some carriages and sleighs, burnt. Loss, \$1,500.

NEW BRUNSWICK.

St. John, Nov. 28—Robt. McIntosh's barn burnt down.

MANITOBA.

Wapolla, Dec. 1—Mr. Cardew's residence destroyed.

Financial.

MONTREAL, Thursday Evening, December 5th, 1889.

The large crop of failures has had a depressing effect on banks in particular and has reflected itself throughout the whole list of active, speculative stocks. Bank of Montreal has fallen from 229 to 225 although thus far comparatively free from losses. Commerce and Ontario have been pressed for sale; and owing to the supposed unfavorable outlook buyers have withdrawn from the market. The consequence has been that all securities have suffered quite a serious decline. Commerce has fallen from 123½ to 121, Merchants from 143 to 141 and Ontario from 138 to 133. In the miscellaneous list Gas has declined from 205½@203, while Richelieu and Telegraph have displayed a remarkably firm undertone, the former advancing from 59 to 60½, but reacting at the close to 59½ in sympathy with the weakness in the general list. Telegraph has been firm, and large transactions have occurred from 84@85½. It is supposed that a large line of "short" stock has been covered, owing to the general opinion that the lawsuit will go in favor of the Montreal Telegraph Co., and from the receipt of the 1½ dividend on the 3rd of this month. Canadian Pacific has been depressed, selling as low as 71½, closing steady at 72. This is



no doubt owing to a smaller increase in the earnings than the "bulls" would like to see, but, notwithstanding, the figures certainly show very large earning power for this company. The friends of this stock do not look for much advance in it until the depression in the New York and London markets gives place to a better tone, and many think this will not come until the turn of the year. Cotton stocks dull and neglected with no business doing. Money has been in more abundant supply, and rates have been lowered all round from ½@1 per cent. This is owing to the lower street rates in London where money is offered at 3¼ per cent. The chief strength of the money market comes from New York, where the demand for call loans is large and rates are firmly held at 6 per cent. Many of the banking institutions are refusing to lend on Trust stocks. Sterling dull and rather weak although no great pressure to sell has been noted; 60-days 108½ between banks, demand 109½. New York funds firm, closing at about ½ premium. There have been large shipments of gold from here to New York, amounting to \$300,000 for the four days of the present week. The following is a summary of the business for the week, prepared by L. J. Forget & Co., Stock Brokers:—

Banks.	No. Shares.	Highest price.	Lowest price.	Average same week 1888.
Commerce	746	124	120½	116½
Merchants	95	142½	141	134½
Montreal	95	228½	225	221½
Peoples	29	100½	100½	102½
Toronto .....	.....	.....	.....	208
Ontario	410	137	131¾	126¾
Molson's	70	155	155	157½
Hochelaga	20	98	98	96
Miscellaneous				
Can. Pacific.....	2300	73½	71½	52
Can. Shipping Co. ....	.....	.....	.....	35
Gas.....	970	205½	202	201½
Hochelaga Cot. Co. ....	.....	135	135	115
N. W. Land.....	150	83	83	57
Richelieu	272	60½	59½	56½
Telegraph	838	95½	93½	93
Street Railway...	15	195	195	.....

MONTREAL WHOLESALE MARKETS.

THURSDAY EVENING, DECEMBER 5th.

A quite tone is perceptible in most branches of the wholesale trade. New orders are placed cautiously and chiefly for sorting up. The disposition is to avoid the carrying over of considerable stock into the new year. There has been no great activity in holiday goods so far, even in groceries. This is due partly to recent large failures, here and else-

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

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where, and tight money. The city retail people expect a large business in the immediate future. Wholesalers in certain lines are busy looking over stocks and examining into the record of last year. The snow-fall and cold snap have been favorable to trade, producing good sleigh roads. Remittances moderate.

COAL.—The present cold weather is brightening up trade, and if it continues for a week hence, an advance in prices will be expected. Quotations remain the same as last week. Egg coal, \$5.75 per ton of 2,000 lbs.; stove, \$6; chestnut, \$6; Scotch grate, \$6; Lower Port grate, \$5.50; blacksmiths', \$6.50; Cumberland, \$6.50; Scotch steam, \$5.50 per ton of 2,240 lbs.; Pictou, \$4.50.

DRUGS AND CHEMICALS.—A good business is reported with prices in all lines sustained. Cream of Tartar is higher for the week. Late English advices say: Chemicals—There has been some excitement in our market during the past week in consequence of the failure of manufacturers to arrange the combination on Salt basis; but prices remain about the same for prompt and early deliveries, and Bleach is decidedly easier over next year. Sulphate of Copper rather dearer. Bicarb has again been raised 5s, making an advance of 10s from bottom price. Oils.—Linseed 6d dearer; Castor again dearer for good seconds Calcutta, but easier for French. Coconut 6d easier; Olive very firm. Cream of Tartar again 5s up and in brisk demand.

DRY GOODS.—Remittances show a decided improvement this week; but not before it was wanted or expected; for the present month is usually a good one for payments and we can hardly look for much improvement next month. The salutary change in the weather has sharpened trade all over the country, but more especially in this city, where a brisk business in winter goods is now in progress. Letter orders continue to come in freely and travellers report a better and more cheerful feeling; but dating ahead seems to be all the burden of their song, and many of the sorting orders appear on notes for spring goods and are dated four months from first April, or even, in some cases, first May next. The retail trade are doing well here. Stocks show a very fair reduction and repeat orders will shortly be in order. Most retailers are aware that if wool maintains its present value woollen goods will be a very good stock to

carry over to next year, and therefore they are not chary of buying. In cottons very little is doing; but we hear less complaints and prices seem to be fairly maintained.

DAIRY PRODUCTS AND PROVISIONS.—Cheese has been dull, but there has been more of a demand for choice with full price offered. Liverpool cable 55s. Shipments last week by Canadian steamers 12,374, and from New York 15,263 boxes. At Ingersoll this week 7,000 boxes were boarded and 10,000 more were represented. Little business was done and no actual transactions recorded. There was some enquiry for fine table butter, and rolls are selling at 14c@16c. The exports last week 228 pkgs, chiefly through shipments. Eggs in brisk demand and supplies only moderate; strictly fresh, 26c@28c. Canadian new laid in Boston are up to 28c@30. The cold weather has been favorable for the dressed poultry trade. Best partridges sold at 55c@60c by the brace. Venison steady and in demand at 11c@13c and 8c@9c. Chickens and geese 7c, ducks 9c and turkeys 8½c@9½c. Local provisions quiet with pork in poor demand for the season. Fresh hogs in car lots are offered at \$6, but fair stock has been placed at less money, say 10c@20c less; jobbing lots, \$6.15@6.25. January pork has been firmer at Chicago, and prices there are \$9.30@9.32½ Jan, \$8.85@8.90 year and \$9.40 Feb.

FISH.—The demand for fresh fish has set in and sales of fresh cod and haddock have been made this week at 3½c per lb. Fresh lobsters have been sold at 7c. Market is almost bare of halibut and a round lot could be sold at 9½ to 10 cents. Smelts, 5c; tom cods, \$1.75 per brl. It is reported that a carload of fresh frozen Manitoba white fish is on way to the same house that handled it last season. Sales are reported of some round lots of Labrador herrings at a shade under quotations, and stock in first hands is now light for the season. Green cod continues scarce and firm at quotations. Oysters firm. Malpeque \$3.50@4.50. Stock is being rapidly reduced.

FRUITS.—Business is quiet and prices remain the same as last week. Fall apples, \$2.50@3 per brl.; winter fruit, \$2.75@3.25 in car lots; less quantities, \$3.50@4. Cranberries, prime dark, \$7@8 per brl. Oranges, Jamaica's, in barrels, \$6.00@7.00. Express bananas, \$4.00 per bunch. Verdelli lemons, \$2.75@4.00 per box, 360 size. Almeria grapes, in kegs of about 55 lbs. net, \$5.00@6.00. Onions, red, in barrels, \$2.75; Spanish, in crates, 85c, Cocoanuts, \$5.00 per 100. Fameuse apples, \$2.75@3.50 per brl.

FLOUR AND GRAIN.—Trade in flour has been small and confined to broken lots which have been bought by local buyers in a sorting way; prices steady and unchanged. Some little business has been done in oats and peas and Manitoba wheat is higher in sympathy with advices from the west. We quote No. 1 hard Manitoba at 96c. Cables from Europe make both wheat and corn firm with a better feeling. Australian wheat 35s 3d January. Canadian peas 6s 5d. Imports of Indian wheat for the week ended 30th Nov., 95,000 qrs. to Great Britain and 25,000 to the continent. Wheat in sight on this continent and afloat to Europe is 50,231,000 bushels, an increase of 2,331,000 with a week ago and a decrease of 10,387,000 at date last year. In Chicago, wheat at writing is steady at 80½c@81c Jun'y, 84½c May. A western writer says: "Wheat has remained steady for a while though under tremendous downward pressure the great part of the time, and first there is the fact that there was a much larger percentage of No. 2 in total receipts at this point since the agitation of inspection topic before the warehouse commissioners, though it is claimed by some that the 'improvement' is entirely due to the sending hither of better quality wheat, now that interior mills have nearly caught up with demand for flour. Then the receipts in the Northwest kept up to full volume so long as to surprise even the oldest men in the trade, being continued right into the time of ordinary winter. Last week added to this heaviness in stocks led by the trusts, but ex-

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tended through whole of the list and acting bearishly on the markets for all kinds of produce, and lastly, there was the rush to liquidate wheat held for December or transfer it to May the result being a material widening of premium paid for carrying property through the winter."

GROCERIES.—Most of the trade are inclined to talk of business as quiet for the season of the year, and there can be no doubt that recent failures in the west and here and the tightness of money have had a depressing effect. The holiday demand so far has not been large, but we notice that raisins, currants, peel, spices

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Without exception the best quality of Kerosene.

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and sweet stuffs are firmer. A large lot or two of Valencias have been sold and they range from 6½c@7½c. Currants are quoted at 5½c@5½c in lots. Barbadoes molasses are held for 47½c in jobbing lots with large quantities several cents less. Granulated sugar is steady in New York at 7c. London, Dec. 3.—Cane firm, with good demand; Java, 15s; fair refining, 12s 9d. Beet opened firm, closed easier; Dec. 12s 1½d; Jan. 12s 3d. The New York grocery trade is thus reported:—There are apparently few weak spots of decided character in the general line of staple groceries on the street, and some goods show a very pronounced degree of strength that affords holders much satisfaction and encouragement. It is a season of the year when the natural tendencies of trade are to taper off gradually; but the outlet as yet keeps reasonably broad, and while few values are overstrained they are in several cases ranging fairly full, and with an apparent support that will prevent any serious reaction when business does commence to shrink. One of the healthiest characteristics of the market this season has been found in the conservative methods employed in the handling of supplies, and while that action went to an extreme probably in some cases, it will probably wind up the year upon a sound financial basis for the major portion of the grocery trade. Sugars were very strong again, with cost on raw steadily creeping up, and refined selling well. Coffee is slack, and other goods without noteworthy change.

HIDES AND TALLOW.—The hide market is practically dead. Prices are chiefly nominal and remain at last week quotations. Packers are slightly weaker in Chicago, but otherwise the market is steady. In green hides a fair jobbing business has been done at our quotations.

IRON AND HARDWARE.—The squeeze in Middlesboro warrants, promised us for the 29th ult., does not appear to have materialized. It was asserted last week that the stock had been oversold 100,000 tons, chiefly by Glasgow houses, and that a sharp advance would be in order when the warrants were called for; but as Scotch warrants have fallen to 59s 3d and Middlesboro to 60s 3d it looks as if the bears had succeeded in wriggling out of the supposed corner. Desperate shifts were certainly resorted to in order to create warrants, and the iron going into store at Middlesboro had that object solely. A trust estate of iron there was bought by one Glasgow operator and transferred in daily quantities from a private yard to Connal's for that purpose; other lots have been taken from makers, and also so dealt with. These proceedings, of course, do not affect the real statistical position, being merely a change of holders. But it went a long way towards relieving the pressure for warrants and thus prevented any squeeze. At the same time the prices show that Middlesboro is still oversold; or the price would never be a shilling higher than Scotch. Either Scotch warrants are too low, or Middlesboro is too high. One or the

JOHN A. PATERSON & Co.

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MILLINERY

AND

Fancy Dry Goods,

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12 and 14 St. Helen St.,

MONTREAL.

other. These of course are the speculative prices; and to show how little effect they have on the actual market, makers grades have not fallen a penny, and the lower grades of Scotch are actually 6d per ton dearer than at this time than last week, in spite of the fall in warrants. Here, we have no sales of pig to report. Foundries are all well supplied, and there is no speculative buying. Tin plates are very firm. We advance coke plates to \$4.25. Charcoal tin has not yet advanced; though why it should not is a mystery. In England charcoal tin is quoted at 18s, or equal to \$4.80 laid down here, and yet we can still chronicle sales at \$4.50, and know of one instance where a wholesaler filled an order for coke tin at \$4.25 with charcoal tin, sooner than purchase the former. Terne plates are very firm and we advance prices to \$8.25@8.50. Bar iron is strong; but the predicted advance to \$2.60 has not yet materialized. We still quote crown bar at \$2.60, and orders are filled at this figure. Copper is strong and higher in spite of the enormous stock on hand. In New York 15 cents is spoken of; which would be equal to 16½ cents laid down here. In this city, 14½ cents is the inside figure now, and some large sales have been made at 14½@15 cents. The talk of the trade is that after the syndicate settled with the banks at a figure in the vicinity of 10 cents in the dollar and released the producers from their contracts, the latter voluntarily agreed to curtail their production and maintain prices on the basis of 13 cents in order to allow the banks to unload at the same figure as they advanced on. This sounds all very well; but in face of the enormous stock it is doubtful whether the agreement will be maintained. In Scotland a private letter informs us that steel producers (both Basic and Siemen) have raised prices from 5s to 15s a ton, and that in each department there is said to be unusual pressure of new work. The placing of the Admiralty contract for 20,000 tons of steel for use in the dockyards, has helped to stiffen the position of makers all round, and the feeling is firm and hopeful. In this city a somewhat uneasy feeling was produced by the announcement that Wm. Thomson & Co., of Toronto, had called a meeting of their creditors. They owe very little in Montreal as their credit was very poor, and what sales were made were sold to them on the faith of Mr. Thomson's personally high character. A week or so ago we learn that their position was so unsatisfactory that orders could not be placed here except for cash. They were in trouble about five years ago, when they compromised at 60c in the dollar; but it is understood that considerable new capital was invested in the firm last spring and therefore it is to be hoped that the estate will turn out a good one.

LIVE STOCK.—Trade has been fairly active and a good business has been done at steady prices. Receipts have been moderate. The

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animals offered have been of better quality generally than for some time past, good cattle being in demand at 3½c@4c, and sales were effected more readily than has been the case heretofore, several car loads of good stock being sold at fair prices during the last week. Good butchers' stock is quoted at 3½c@4c; medium, 3c@3½c; culls, 2½c@3c. Sheep are quiet and in moderate demand at steady prices, being quoted at 3½c@3¾c. Lambs are in better demand at \$3.50@4.50 each, according to size and quality. Receipts of hogs are considerably larger than last week, which has somewhat steadied the market, prices ranging from \$4.75@4.90 per 100 lbs., but higher prices are expected during the week. For dead hogs the enquiry is moderate at \$6.50@6.75 per carcass. Farmers continue to bring them to market. Calves are in small supply and offered at \$5@5.10 each. The tone of the British cattle markets is steady, with prices maintained all round, the demand being quiet and steady. Sheep are in light supply and firm.

LEATHER AND SHOES.—In leather nothing is being done. Most of the larger factories are engaged in stock-taking and others commence shortly. In fact the "swamp" has a holiday look, and but little will be done until the middle of January. Buying is very light, and confined to small parcels to fill sorting orders, and to a large buyer present prices would certainly be shaded. Shipping has ceased for the present, but will soon be resumed; for in certain lines of buffs and splits better prices can be got in England than here, and even if prices fall a little the sale does not break the market here and tends to keep down stocks. Payments are only fair, and many houses complain that they have very hard work making collections.

Wool.—The market continues steady at the recent advance, but very little stock is at present available in this city. We quote:—Cape, 20c. The London offerings this week comprise 67,120 bales. Bidding continues active.

TORONTO WHOLESALE MARKETS.

(Revised by Telegraph.)

TORONTO, December 5th, 1889.

Some improvement is reported in general business since our last letter, which has helped to create a satisfactory feeling. The increased demand is chiefly owing to the colder

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

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Sofas, Lounges and Parlor Suits.
BEDROOM SETS, ETC.
MATTRESSES & PILLOWS.
OTTAWA, ONT.
Write for Prices.

GRAND TRUNK RAILWAY

Commencing Monday, November 18th, Trains will leave Montreal as follows:

Express trains for Toronto, Detroit and Chicago—9.05 a.m., 8.25 p.m. and 11.50 p.m.
Local Passenger train for Cornwall and intermediate stations—5 p.m.
Express trains for Ottawa at 8.50 a.m. and 4.30 p.m.
For Lachine—Wharf Station—5.35 a.m., 6.35 a.m., 7.55 a.m., 9 a.m., 12 noon, 2 p.m. (Saturdays only) 3.50 p.m., 5.05 p.m., 9 p.m., 11.10 p.m. on Wednesdays and Saturdays only.
For Lachine, Vaudeuil and intermediate stations—6.20 p.m.
Mixed train for Brockville and intermediate stations—7.30 p.m.
For Valleyfield, Hommingford and Massona Springs and St. W. & O. Ry.—6.55 a.m.
For Roules Point and D. & H. Ry.—7.30 a.m. and 4.30 p.m.
For St. John and C. V. Ry.—8.30 a.m., 4.20 p.m. and 8.30 p.m.
For Valleyfield, Hommingford and Fort Covington, 3.40 p.m.
Mixed train for Valleyfield, Hommingford and Massona Springs—5.05 a.m.
Mixed train for Roules Point and intermediate stations—5.05 a.m.
Express for Portland, Quebec, Halifax and St. John—3 a.m.
Express for Portland and Quebec—10.15 p.m.
Express for Island Pond and intermediate stations—3.15 p.m.
Local Passenger trains for Actonville and intermediate stations—5.30 p.m.
Mixed train for Island Pond, Quebec and intermediate stations—6.55 a.m.
For St. Laurent 7.40 a.m. and 6.25 p.m.
For St. Lambert and Longueuil—5.05 a.m., 6.45 a.m., 9 a.m., 12.10 p.m., 2 p.m. (Saturdays only) 5 p.m. and 6.15 p.m.

J. HICKSON, General Manager.
Montreal, Nov. 15th, 1889.

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

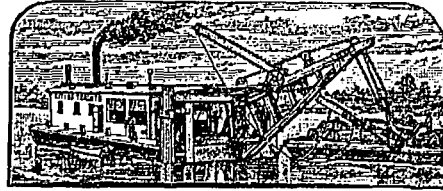
WANTED.

Situation as Book-keeper, or Assistant; good Accountant. Age 30. Address "Accr." Journal of Commerce,

weather, and is most noted in dry goods and furs. The large and frequent failures, however, is somewhat discouraging. Payments are slow, and with many much slower than anticipated. The money market is firm. Call loans are quoted at 6 to 6½ per cent. Prime commercial paper is 6 to 6½, and the general run at 7 to 7½ per cent. Sterling exchange closes slightly firmer. Stocks are weak, closing at a decline of 1 to 2 per cent for bank shares.

M. BEATTY & SONS,
WELLAND, ONT.

Dredges, Derricks, Steam Shovels,
Hoisting Engines,

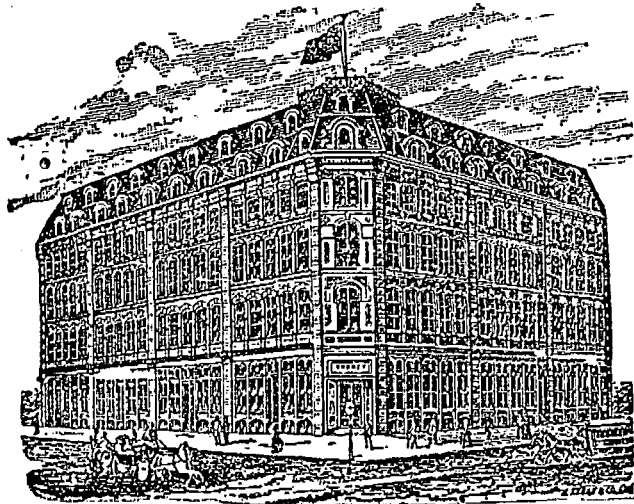


Horse Power Hoisters,
Stone Derrick Irons,
Centrifugal Pumps

And other plant for Contractors' use.

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

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



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

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

CANADA GALVANIZING AND STEEL ROOFING CO.

Manufacturers of

Steel Roofing, Shingles, Galvanized Buckets, &c.

CUSTOM GALVANIZING WORK A SPECIALTY.

OFFICE and WORKS: 22 LATOUE STREET

MONTREAL.

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

Following are the bids to-day as compared with last Thursday:—

Banks.	Bid Dec 5	Bid Nov. 28.	Loan Cos.	Bid Dec. 5.	Bid Nov. 28.
Montreal..	225	228	Can Per.....	204	203
Ontario...	133	134	Freehold		
Toronto ..	214	21	Western Can...	181	180
Merchants.	140	141	Union.....	132	132
Commerce.	121	122	Landed Credit..	120	119
Imperial ..	152	153	Bldg. & Loan...	109	109
Dominion ..	222	223	Imperial Saving	120	121
Standard..	138	138	London & Can'd	129	129
Hamilton .	146	140	Farmers Loan...	117	117
			Ontario Loan...	127	126

BUTTER.—Receipts have been plentiful this week and prices easier. Choice lots of tub sell at 16c@17c; medium at 13c@15c, and inferior at 10c @ 12c. Rolls rule at 14@16c, creamery at 22c. Poor qualities are accumulating. Cheese quiet and firm, with sales of small lots at 10½@11c. Eggs firm; strictly fresh quoted at 21c@22c, and limed at 17c.

DRESSED HOGS.—The market has been very steady the past week. So far the packing has been light, but it is expected that the season will show an increase over last year. Heavy sold yesterday at \$5.80@5.70.

TO THE DEAF.—A person cured of Deafness and noises in the head of 23 years' standing by a simple remedy, will send a description of it FREE to any Person who applies to NICHOLSON, 30 St. John Street, Montreal.

FLOUR AND GRAIN.—Flour has been very dull this week, the disposition of buyers being to hold off. Stocks in the East are large, and no movement of importance seems to be anticipated this year. Straight rollers sold at equal to \$3.80, and patents are quoted at \$4@4.40, according to quality. Wheat is rather firmer than last week, with Manitoba grades higher. Ontario No. 2 fall and red winter are 86c f.o.c., and No. 2 spring sold at 84c. At outside points No. 2 fall and red are quoted at 80c. No. 1 Manitoba sold at 95c and No 2 at 92c. A few cars of the latter also sold at 93c@95c. Barley dull, with sales of No. 1 at 50c, No. 2 at 45c@45½c, No. 3 extra at 40c@40½c and No. 3 at 38c. Oats dull and heavy, with sales outside of white at 26c, and of mixed at 28½c @29c on track. Peas firm, with sales outside at 56. Rye nominal at 44c@45c, and corn nominal at 45c@46c. Bran firm at \$10.50 on track. Oatmeal unchanged; cars of ordinary quality quoted at \$3.60, and granulated at \$3.80@3.85.



SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Vault," will be received until Thursday, the 5th day of December, inclusively, for the construction of an Iron and Steel Vault in the Eastern Departmental Building, Ottawa, according to a specification to be seen at the Department of Public Works, Ottawa.

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

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

By order,
A. GOBEIL,
Secretary

Department of Public Works,
Ottawa, 11th Nov., 1889.



"B" ROYAL SCHOOL OF INFANTRY
ST. JOHNS, P.Q.

SEPARATE TENDERS (in duplicate) for supplies and services for the above corps, during the calendar year 1890, will be received by the Minister of Militia and Defence, at Ottawa, until Monday, 2nd December.

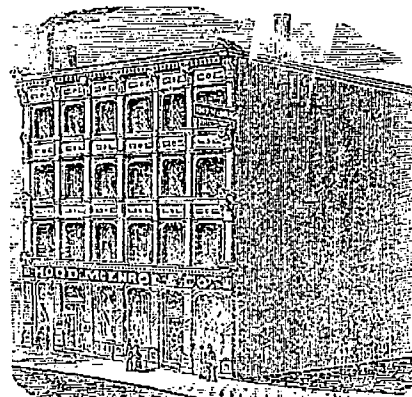
Tenders to be addressed to the Minister of Militia and Defence, at Ottawa, and marked "TENDERS."

For particulars and forms of Tenders, apply to Lt.-Col. d'Orsonnens, at the Royal School of Infantry, St. John's.

Each tender must be accompanied by an accepted Canadian bank cheque for an amount equal to five per cent. of the total value of the contract. This cheque will be forfeited if the party making the tender declines to sign a contract when called upon to do so, or if he fails to complete the services contracted for. If the tender be not accepted, the cheque will be returned.

A. BENNETT,
Secretary.

Department of Militia and Defence,
Ottawa, 5th Nov. 1889.



HOOD, McENROE & Co.

[Successors to ADAM DARLING Importers of

China, Glass & Earthenware

Nos. 443 and 445 St. James St., Montreal.

HUGH W. HOOD. JOHN C. McENROE. GEO. A. MANN

HARRIS & CAMPBELL,

Manufacturers, Importers and Dealers in
Plain and Fancy Furniture.

SHOW ROOMS:

O'Connor and Queen Streets,

OTTAWA, Can.

GROCERIES—A fair trade is reported this week, with but little change in quotations. Coffee sell at 21c@22c for Rio, and 24c@27c for Java. Dried fruits unchanged; Valencia 7c, and common Sultanas 9½c. Currants in barrels 5½c. Sugars are firm with yellows at 5½c@6½c, and granulated 7½c@7¾c. Syrups are unchanged, with a good demand, the best selling at 65c@70c.

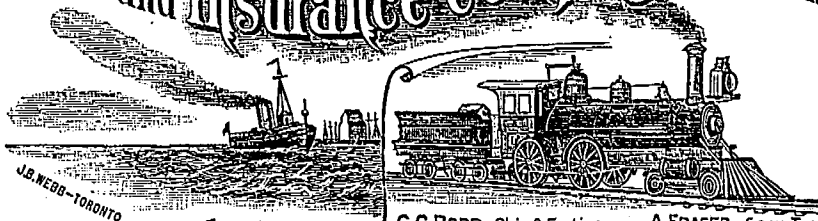
HARDWARE—Business is pretty good, and prices firm. Ordinary bar iron \$2.50, and Nova Scotia \$2.75. Pig iron \$25@27. Copper, ingot, 14c. Tin, ingot, 25c@26c.

SUBSCRIBED CAPITAL, \$100,000
DEPOSITED WITH GOVT. OF CANADA, \$ 54,724

SIR ALEX. CAMPBELL, K.C.M.G. PRES.
(Lieut. Govr. of Ontario)

JOHN L. BLAIKIE ESQ. VICE PRES.

THE BOILER INSPECTION and Insurance Company of Canada.



CONSULTING ENGINEERS.

G.C. ROBB, Chief Engineer. A. FRASER, Secy. Treas.

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TORONTO.

Prevention of Accident our Chief Aim. Economy of Fuel Secured.

J. W. GRIER & MUDGE, Agents, 1725 Notre Dame St., Montreal.

M. CREELMAN, Resident Inspector, 1727 Notre Dame St.

SHOVELS, SPADES & SCOOPS,
HALIFAX SHOVEL CO. (Ltd.)

HALIFAX, N.S.

SOLE MAKERS IN CANADA OF

Fenerty's Patent Socket Shovels, Spades, Scoops,
NEW BRANDS. NEW PATTERNS.

OUR NEW GRADUATED OR THICK CENTRE STEEL PANS give an excellence in reduced weight, strength and durability hitherto unknown.

P. E. I. Agents: **DODD & ROGERS.** Agents, Ont. Que.: **GILMOUR & CO.**
CHARLOTTETOWN. MONTREAL.

LANCASHIRE INSURANCE COMPANY
OF MANCHESTER, ENGLAND.

Capital, £3,000,000 Stg.

Every description of property insured at **Lowest Rates.** All losses promptly settled in cash.

MONTREAL OFFICE:—43 and 45 ST. JOHN STREET.

Telephone Call 1583.

QUEBEC OFFICE:—UNION BANK BUILDING.

BELLEAU & BAMFORD, Agents,

SCIENTIFIC AMERICAN
ESTABLISHED 1845.

Is the oldest and most popular scientific and mechanical paper published and has the largest circulation of any paper of its class in the world. Fully illustrated. Best class of Wood Engravings. Published weekly. Send for specimen copy. Price \$3 a year. Four months' trial, \$1. MUNN & CO., PUBLISHERS, 361 Broadway, N.Y.

ARCHITECTS & BUILDERS
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A great success. Each issue contains colored lithographic plates of country and city residences or public buildings. Numerous engravings and full plans and specifications for the use of such as contemplate building. Price \$2.50 a year, 25 cts. a copy. MUNN & CO., PUBLISHERS.

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COPYRIGHTS for books, charts, maps, etc., quickly procured. Address

MUNN & CO., Patent Solicitors,
GENERAL OFFICE: 361 BROADWAY, N. Y.

HIDES AND SKINS.—The market is dull and easier, with prices of green reduced ½c. Dealers now pay 4½c for No. 1, 3½c for No. 2, and 2½c for No. 3. Cured nominal at 4½c@5c. Sheepskins are firm, the best bringing \$1.00.

LIVE STOCK MARKET.—Receipts of cattle moderate and prices firm; demand confined to

GAS CONSUMERS

OWN YOUR
GAS METER
And Save Money.

We are now supplying the public with Meters of our own manufacture, equal to any made bearing the Government Inspector's seal and guaranteed for four years. Money saved by buying your meter instead of paying rent.

Robert Mitchell & Co.,

Cor. CRAIG and ST. PETER STS.,

MONTREAL.

ALLISTON - ROLLER - MILLS

FULL ROLLER PROCESS.

Best Brands of Family Flour Manufactured.

All kinds of Mill Feed on Hand.

Prices quoted on application.

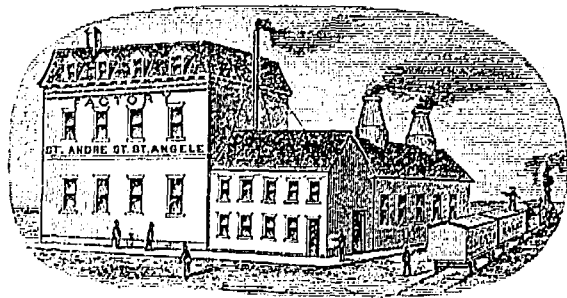
W. J. FLETCHER,

Alliston, - - - Ontario

home requirements. Good butchers stock 3½c @ 3¾c and ordinary to medium 2½c @ 3½c per lb. Sheep steady at 3¾c @ 4c per lb. Lambs sell at \$3.25 @ \$4.00 a head, according to quality, and calves at \$5.00 @ \$8.00 a head each. Hogs easier at 4½c @ 4¾c for light fat, and 4c @ 4½c for stores.

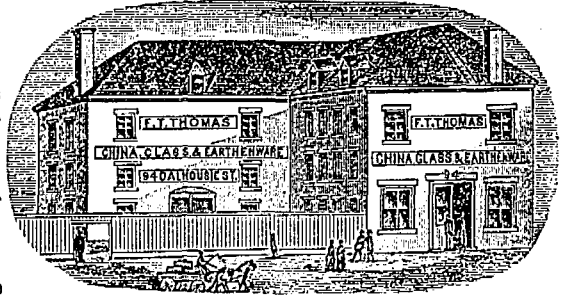
PROVISIONS.—Trade remains inactive and prices generally easy. Long clear bacon is

F. T. THOMAS, QUEBEC.



Importer of
China,
Glass and
Earthenware,
Coal Oil Lamps
and Chandeliers,
Globes and
Chimneys.

Manufacturer of
Rockingham
and
Brown Ware



**IMPROVED
LATH-MILL**

MANUFACTURED BY

Paxton, Tate & Co.

PORT PERRY ONT.

Julian Sale & Co., Manufacturers of

Pocket Books, Satchels,

Memorandum Books, Music Rolls, School Bags, and
all kinds of Fancy Leather Goods.

SAMPLE ROOM, 24 FRONT ST. EAST, **Toronto**
Telephone 1853.

Factory—169 Bleecker St. Telephone 3105.

7 3/4c @ 8c; C.C. quoted at 8 1/2c @ 9c; bellies and
backs at 11 1/2c @ 12c, and rolls at 9 1/2c @ 10c.
Hams sold at \$14.25, and American is quoted
at \$13.50. Lard rules at 8 3/4c @ 9 1/4, the latter
for Canadian. Potatoes sell at 50c @ 55c per
bag for ear lots, and 65c for small lots.
Onions \$1.60 @ \$1.75 per barrel, and beans
\$1.65 @ \$1.75 per bushel. Hops dull at 13c
@ 15c.

Wool.—The market is firm, with very little
fleece in store. Pulled wools sell at 25c @ 26c,
and extras at 29 1/2c @ 30c.

SPECIAL NOTICES.

The National Business College, Ottawa, of
which Mr. C. H. McCargan is principal, has a
staff of five teachers of professional training,
of whom two are B.A.'s, which accounts for
the superior value of the education given in
each department. The class rooms are all of
large capacity, the main room being 70 feet
long, 40 feet wide, and 24 feet high. The
college has a bank, merchants' emporium, post
office, ladies' waiting room, stationery room,
type-writing and short-hand room, and office
class and lecture rooms.

WOODENWARE



— THE —

Wm. Cane & Sons M'fg Co.
Of NEWMARKET, Ont.,

Manufacturers of
*Pails, Tubs, Washboards, Clothes-
pins, Candy Pails, Lard Pails, Syrup
Pails, also impervious packages for
Oil, Paints, Varnish, Pickles, &c.*

JAMES LEE & CO, - Agents
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THOMAS LIGGET

IS SHOWING
A VERY CHOICE STOCK IN
ALL THE NEWEST
EFFECTS OF RICH CARPETING.

WILTON
AXMINSTER
BRUSSELS
BRODERIES
TAPESTRY
BALMORALS and
KIDDERS.

GLENORA BUILDING,
1334 Notre Dame St., Montreal.

Bran and Shorts
Very Cheap.

We have a quantity of Bran and Shorts on hand
which we will sell cheap. Ask for Quotations.

PEPLOW & McCABE
Ontario Mills, Port Hope.

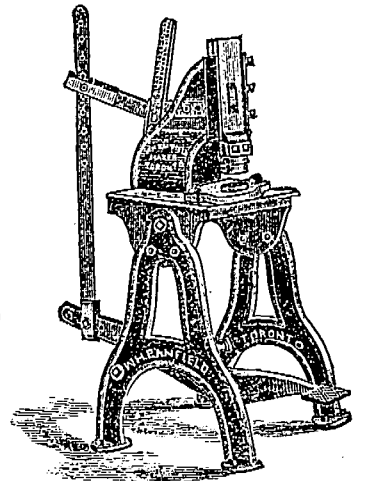
EUGENE F. PHILLIPS'
ELECTRICAL WORKS,
MONTREAL.

Manufacturers of Patent Finished
Insulated Electric Wires, Tele-
phone and Incandescent Cords,
Electric Light Wires.

FARADAY CABLES,

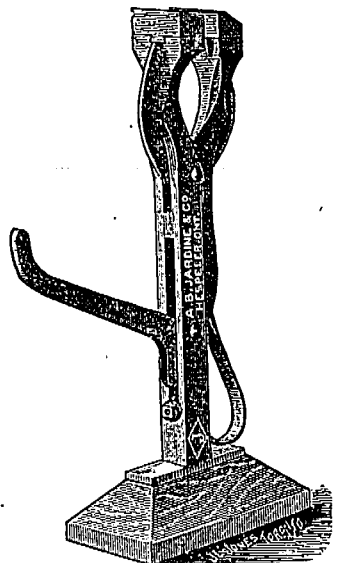
For Telephone, Telegraph, and Electric Light
Purposes.
Magnet Wire, Patent Rubber Covered Wire,
Lead Encased Wire, Flexible Cords, Office
and Annunciator Wire. Write for prices.

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

HORSE-SHOE VISES
FOR SHARPENING HORSE-SHOES.



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

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

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

BOSSIERE LINE

Under contract with the Dominion
Government.
HAVRE — MONTREAL
CHEAPEST ROUTE
TO THE CONTINENT

Nautique.....	Tonnage.
Henri IV.....	2,600
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For Freight and Passage apply to
BOSSIERE } Havre, 47 Quai d'Orleans.
Paris, 24 Rue Lepeltier.
FRERES & Co. } Montreal, 20, Commissioners St

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NEW YORK LIFE Insurance Co'y,

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

Kind of Policy.	Cash value		Paid-up Ins. Value 15th Year
	Pol. & Div. 15th Year.	15th Year.	
Ordinary Life.....	30	\$3,515 10	\$8,500 00
" "	40	5,137 40	9,760 00
" "	50	7,966 90	12,150 00
20-Year Endowm't..	30	10,126 90	24,490 00
" "	40	10,666 80	20,280 00
" "	50	12,163 70	18,530 00
15-Year Endowm't..	30	14,992 00	36,250 00
" "	40	15,584 60	29,600 00
" "	50	17,182 00	26,200 00

The Tontine Policies of the NEW YORK LIFE furnish, in connection with guaranteed insurance, an investment at a higher rate of interest than is otherwise obtainable on first-class securities.

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General Manager for Canada.

Head Office: 23 St. John St., Montreal
Branch Office, Mail Building, Toronto.

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Mutual Life

Assurance Co. of London, En^d.

ESTABLISHED 1847.

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

ACCUMULATED FUNDS.

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

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Fire Insurance Co.

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MONTREAL.

DIRECTORS:

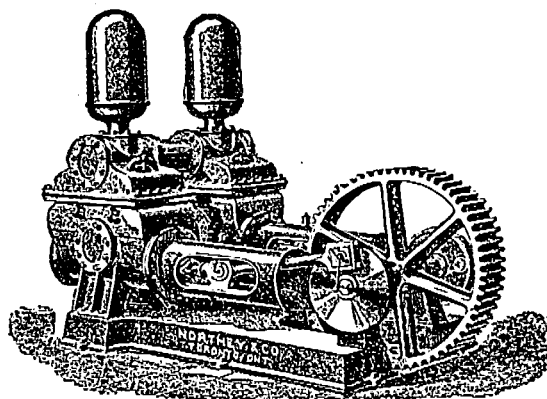
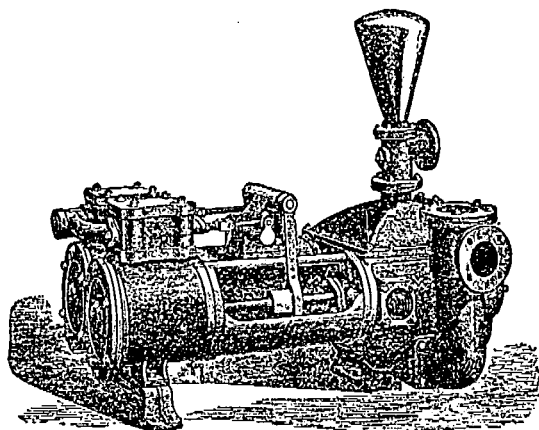
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Wm CASSIDY, of the Dominion Transport Co.
D. GIROUARD, M. P., Q. C., Montreal.
LARRATT W. SMITH, D. C. L., President Building and Loan Association, Toronto.
ROBT. C. JAMIESON, Esq., Montreal.
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\$1.00 Cash deposited with Canadian Government for every dollar of liability.



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

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Assurance Company,

FIRE AND MARINE. INCORPORATED 1851.

Capital and Assets, - - - - - \$2,359,054 40
Income for Year ending 31st Dec., 1886, - 1,422,289 28

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

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190 ST. JAMES STREET.

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THE FIRE INSURANCE ASSOCIATION

(LIMITED),

Of LONDON, ENGLAND.

Capital \$4,500,000
Funds in Hand, 31st Dec., 1887 1,242,815
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ORGANIZED 1871. OVER \$3,500,000 ASSETS

AND CAPITAL.

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Manager for the Province of Quebec.

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), 300,000
Resources Over - - - 1,000,000
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 twenty-two years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

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Vice-President and Managing Director
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Secretary, - - - JAMES GRANT.
Bankers, - - - THE BANK OF MONTREAL.

HEAD OFFICE:

167 St. James St., MONTREAL.

EDWARD RAWLINGS,

Vice-Pres. and Managing Director.

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

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St. James Street,

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GEO. H. LABBE & CO.

Manufacturers and Importers of

Chairs, Rockers, Bedsteads, Bedroom, Parlor and Dining Room Furniture and Bedding,

WHOLESALE,

Nos. 448 & 445 ST. JAMES ST.,
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HEPBURN & CO.

Manufacturers of Hephurn's Celebrated

\$2.75 & \$3 BALMORAL SHOE

EVERY PAIR WARRANTED.

Sold for Samples.

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GOWER & CO.,

Steel Pen Manufacturers, Circular Points and all Styles.



Sold by all Stationers.

Factory, Queen St., MONTREAL

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Sold for Illustrated Catalogue.

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Manufacturer of

Axes, Hammers, &c.

ST. ROCH ST.,

THREE RIVERS

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent Price Dec. 6	Cash value per \$100
Brit. North America.	\$ 242 1/2	\$4,866,666	4,866,666	1,216,666	4	April Oct	160	395 3/4
Can. Bank Commerce.	50	6,000,000	6,000,000	700,000	3 1/2	June Dec	121 1/2	65 50
Commercial, Manitoba.	50	587,200	334,150	25,000	3 1/2	2 May 2 Nov		
Commercial, Nfld.	200	306,000	306,000	145,000	4 1/2	30 June 31 Dec	400	400 00
Commercial, Windsor.	40	500,000	280,000	60,000	3		105	52 50
Dominion	50	1,500,000	1,500,000	1,220,000	5	1 May 1 Nov	223	111 50
Du Peuple	50	1,200,000	1,200,000	350,000	3	3 Mar 3 Sept	97 1/2	48 75
Eastern Townships	50	1,500,000	1,466,684	500,000	3 1/2	2 Jan 2 July	132 1/2	66 25
Exchange, Yarmouth.	70	280,000	245,945	30,000	3	1 Feb 1 Aug	59	62 30
Federal	100	1,250,000	1,250,000					
Hamilton	100	1,000,000	1,000,000	400,000	4	1 June 1 Dec	146 1/2	146 50
Hochelaga	100	710,100	710,100	100,000	3	June Dec	97 100	97 00
Imperial	100	1,500,000	1,500,000	650,000	4	June Dec	152	152 00
Jacques Cartier	25	500,000	500,000	140,000	3	2 June 2 Dec	85 3/4	21 25
Merchants' Can.	100	5,798,300	5,750,000	2,135,000	3 1/2	2 June 1 Dec	140 1/4	140 00
Merchants, Halifax	100	1,000,000	1,000,000	200,000	3	1 Aug 1 Feb	130	130 00
Molsons	50	2,000,000	2,000,000	1,075,000	4	1 April 1 Oct	148 1/2	74 00
Montreal	200	12,000,000	12,000,000	6,000,000	5	1 June 1 Dec	224 1/2	448 00
Nationale	30	1,200,000	1,200,000	100,000	2	1 May Nov	80	24 00
New Brunswick	100	500,000	500,000	375,000	6	1 Jan 1 July	233 1/2	233 25
Ontario	100	1,500,000	1,500,000	575,000	3 1/2	1 June 1 Dec	132 1/2	132 50
Ottawa	100	1,000,000	1,000,000	360,000	4	1 June 1 Dec	140	140 00
People's of N. B.	50	180,000	180,000	100,000	4	Jan. July	103	56 50
Quebec	100	2,500,000	2,500,000	500,000	3 1/2	June Dec		
St. Stephen's	100	200,000	200,000	35,000	2	April Oct		
Standard	50	1,000,000	1,000,000	410,000	3 1/2	Jan. July	138 1/2	69 25
Toronto	100	2,000,000	2,000,000	1,400,000	8	1 June 1 Dec	212 2/2	212 00
Union, (Halifax)	50	500,000	500,000	40,000	2 1/2		104	52 00
Union of Can.	100	1,200,000	1,200,000	150,000	3	2 Jan 2 July	96 100 1/2	96 00
Ville Marie	100	500,000	478,430	20,000	3 1/2	2 June 1 Dec		
Western Bank of Can.	100	500,000	342,597	60,000	3 1/2	1 April—Oct	99	110 00
Agri. Sav. and Loan Co.	50	680,000	619,132	91,000	3 1/2	1 Jan 1 July		
Brit. Can. Loan & Inv. Co.	100	1,620,000	322,412	60,000	3 1/2	1 Jan 1 July	110 1/2	110 25
Brit. Mortg. Loan Co.	100	450,000	289,086	52,000	3	2 July		
Building and Loan Assoc.	25	750,000	750,000	100,000	3	2 Jan 2 July	109 1/2	27 3/4
Canada Cotton Co.	100	2,000,000	2,000,000			May Aug	45 49 1/2	45 00
Canada Landed Credit Co.	50	1,500,000	663,990	118,000	3 1/2	2 Jan 2 July	119 1/2	59 62 1/2
Can. Perm. Loan and Sav.	50	4,500,000	2,500,000	1,324,000	6	1 Jan 1 July	204 1/2	101 75
Can. Sav. and Loan Co.	50	750,000	681,079	150,000	7	June Dec		
Dominion Sav. and Inv. Co.	50	1,000,000	918,250		3	30 July 31 Dec	81	45 50
Dominion Telegraph Co.	50	1,000,000	1,000,000		3	15 Jan—July	83 1/2	41 75
Dundas Cotton Co.	100	500,000	500,000				39	39 00
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	112,500	3 1/2	May Nov	177 1/2	88 87 1/2
Freehold Loan and Sav. Co.	100	3,193,900	1,391,389	821,058	5	1 June 1 Dec	165	165 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	215,000	3 1/2	2 Jan 2 July	117 1/2	117 75
Home Sav. and Loan Co.	100	1,500,000	1,500,000	66,000	3 1/2	2 Jan 2 July		
Hochelaga Cotton Co.	100	2,000,000	1,000,000		2 1/2	March—July	130 1/2	130 00
Huron & Lambton Loan Co.	50	500,000	315,039	47,570	3 1/2	2 Jan 2 July		
Imperial Loan and Inv. Co.	100	629,850	625,500	105,000	3 1/2	8 Jan 8 July	129 1/2	120 50
Landed Banking and Loan	100	700,000	493,000	83,000	3	2 Jan 2 July		
Lond. & Can. Loan and Ar.	50	5,000,000	700,000	360,000	4	15 Mch 15 Sept	129 1/2	64 75
London Loan Co.	50	679,700	622,650	60,000	3 1/2	31 Dec 30 June		
Lond. and Ont. Inv. Co.	100	2,452,700	490,540	115,000	3 1/2	2 Jan 2 July	111	111 00
Manitoba Inv. Assoc.	100	100,000	100,000	3,000	4	Jan. July		
Manitoba Loan	100	1,250,000	312,500	111,000	3 1/2	Jan. July	109 1/2	109 50
Montreal Telegraph Co.	40	2,500,000	2,000,000		4	2 Jan—July	95 1/2	38 10
Montreal City Gas Co.	40	2,000,000	2,000,000		6	15 April 15 Oct	202 203 1/2	80 80
Montreal Street Ry. Co.	50	600,000	600,000		4	6 May 6 Nov	152 1/2	96 25
Montreal Cotton Co.	100	800,000	800,000		2 1/2	July		
Montreal Building Assoc.	50	300,000	300,000		0	March—July	27	13 50
Montreal Loan and Mortg	50	1,000,000	600,000		3 1/2	15 Mch 15 Sept	120 1/2	60 00
National Investment Co.	100	1,700,000	425,000	39,000	3	31 Dec 30 June	110	100 00
Ont. Indus. Loan and Inv.	100	500,000	3,905,000	120,000	3 1/2	30 June 31 Dec	116	116 00
Ont. Loan and Deb. Co.	50	2,000,000	1,200,000	340,000	3 1/2	1 Jan 1 July	129 1/2	64 50
People's Loan and Dep. Co.	50	600,000	589,592	107,000	3 1/2	1 Jan 1 July	119	59 50
Real Est. Loan and Deb. Co.	50	800,000	477,209	5,000	3	Jan. July	137 1/2	68 75
Richelieu and Ont. Nav. Co.	100	1,619,000	1,350,000		3	9 Feb 15 Sept	59 1/2	19 50
Royal Loan and Sav. Co.	50	500,000	470,000	57,000	4	Jan. July	131	65 00
Starr Mfg Co., Halifax	100	200,000	200,000		5	Feb. March	70	70 00
Toronto City Gas Co.	50	800,000	800,000		2 1/2	1 Feb—July	173	88 50
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	1 Jan 1 July	132	66 00
Western Can. Loan & Sav.	50	3,000,000	1,400,000	700,000	5	July	136	98 00

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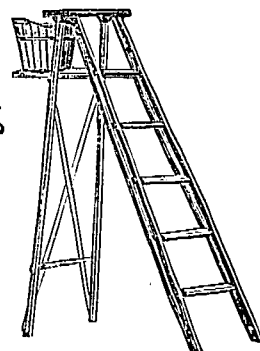
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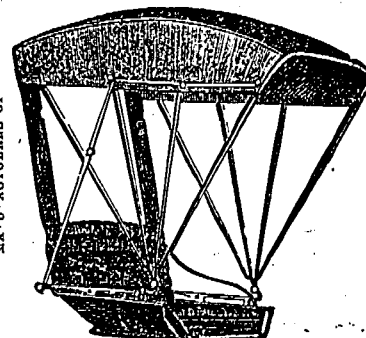


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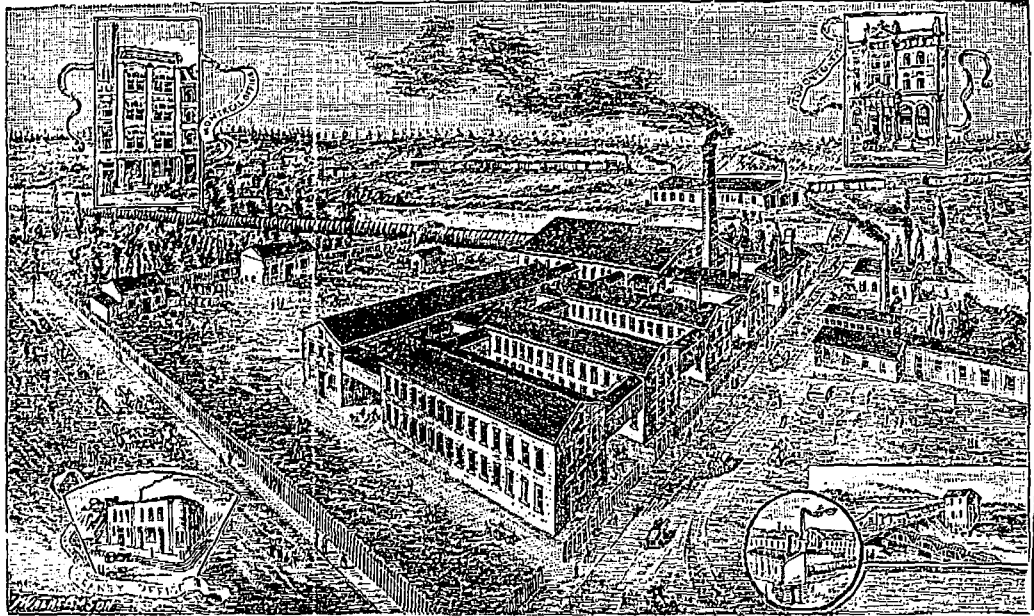
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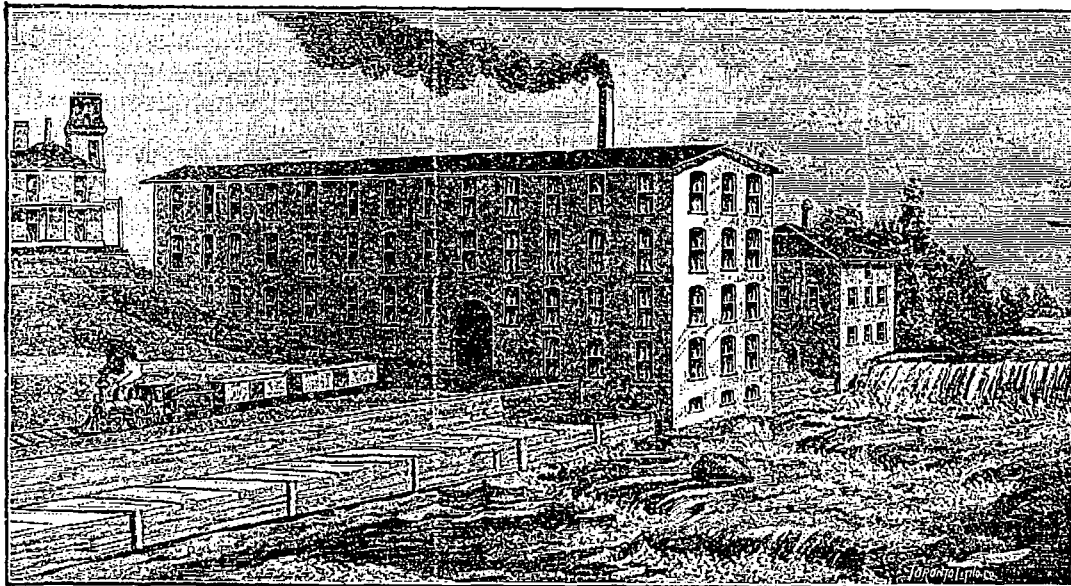
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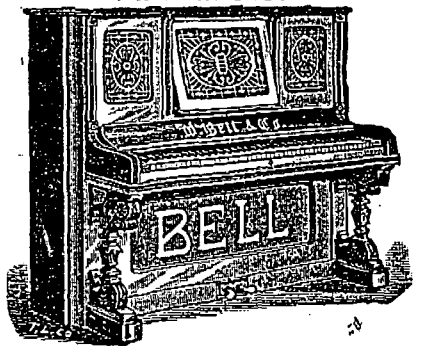
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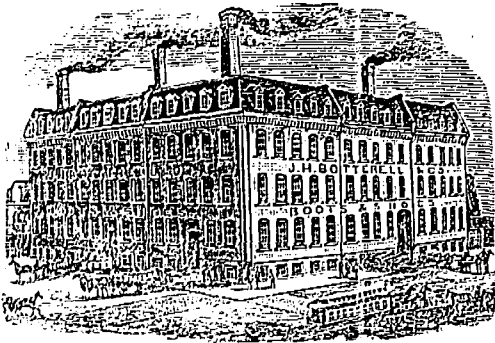
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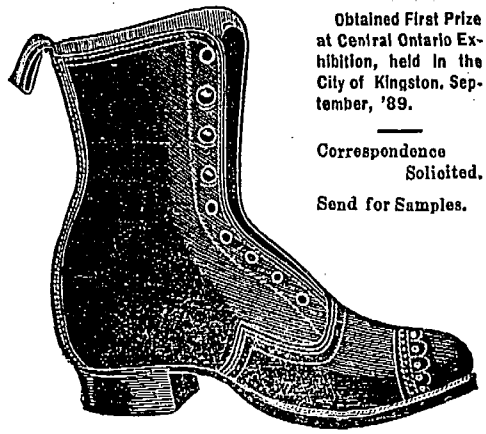
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		Mens.	Boys.	Youths.			\$ c.	\$ c.			\$ c.	\$ c.
Boots and Shoes.												
Brogans		\$0 75	1 00	\$0 70	\$0 80	\$0 65	\$0 75			Anchor Brand, per gross	12 00	0 60
Coburgs		0 85	1 20	0 85	0 90	0 75	0 80			Insect Powder per lb.	0 70	0 75
Split Balmorals		1 00	1 25	0 85	1 00	0 75	0 80			Sulphur flour	2 25	2 50
Kip		1 15	1 40	0 90	1 15	0 80	1 00			Dyestuffs.		
Buff		1 25	1 50	1 00	1 25	0 80	1 15			Arohil, con.	0 27	0 39
Calf		1 25	1 50	1 00	1 25	0 80	1 15			Cutch	0 074	0 084
Buff Congress		1 25	1 50	1 00	1 25	0 80	1 15			Ex. Logwood	0 10	0 15
Calf		1 25	1 50	1 00	1 25	0 80	1 15			Chips	1 90	2 25
Split boots		1 25	1 50	1 00	1 25	0 80	1 15			Indigo (Bengal)	1 50	1 75
Kip		2 00	2 50	1 50	1 70	1 10	1 40			" Madras	0 70	1 00
Calf		2 00	2 50	1 50	1 70	1 10	1 40			Gambier	0 074	0 08
Felt boots half fox		1 50	2 00	0 60	1 70	0 00	0 00			Madder	0 11	0 13
" full		1 90	2 40	0 00	1 70	0 00	0 00			Sumac	67 50	70 00
" Sox		0 49	0 75	0 00	0 00	0 00	0 00			Fish.		
Pepp'd.												
Pepp'd Button		0 65	0 85	0 70	0 80	0 40	0 60			Halifax Fibred Codfish	3 20	0 00
Split Balmorals		0 80	0 90	0 70	0 85	0 50	0 60			1-lb. pkgs. per cs. 40 pkgs	4 00	4 25
Kip		1 00	1 10	0 75	0 90	0 50	0 65			Labrador Herrings, No 1	2 80	2 75
Buff		0 90	1 15	0 80	0 90	0 50	0 65			" halves	3 75	4 00
Pepp'd "		0 90	1 15	0 80	0 90	0 50	0 65			French Shore, No. 1	9 00	0 00
Machines Sewed.												
Pepp'd Button		1 00	1 20	0 85	0 90	0 50	0 70			Cape Breton Herrings	5 25	5 50
Glazed Buff Button		1 00	1 20	0 85	0 90	0 50	0 70			" halves	3 00	3 10
Goat		1 50	1 90	1 15	1 40	0 80	1 15			Mackerel, No 1, kits.	2 50	0 00
Polish Calf		1 50	1 90	1 30	1 65	0 90	1 15			Green Cod, Large	5 25	5 50
French Kid		1 85	3 40	1 90	3 40	1 40	1 85			" No. 1	5 00	0 00
Canned Goods.												
Lobsters, per case, new		\$ 6 75	\$ 7 00							Draft	5 50	5 75
Sardines, "		8 00	9 00							Dry	4 60	4 75
Mackerel		5 75	5 95							Salmon No. 1 brls	15 50	16 00
Smelts		3 50	4 00							" 2	15 00	0 00
Salmon, per doz.		1 65	1 70							" 3	14 00	0 00
Clams, 1-lb tins, per doz.		1 40	1 50							Salmon, No. 1 (tierces)	0 00	22 00
Oysters		1 35	1 40							" 2, large	0 00	21 00
Tomatoes, per doz.		1 00	1 05							" 3	0 00	18 00
Peaches, 2-lb. yellow		2 05	2 20							" Brit. Col brls.	11 00	11 50
" 3-lb.		3 00	3 15							Boneless Fish	0 04	0 05
Bartlett pears, 2-lb tins, per doz.		1 65	1 70							" Cod	0 05	0 08
Strawberries, new, 2-lb tins, per doz.		0 00	2 25							Flour.		
Pineapples, 2-lb tin, p. doz		2 20	2 40							Patent, winter	4 90	5 15
Blueberries, 2 lb, per doz		1 10	1 20							Patent, spring	4 75	4 90
Gr'n Gages, 2-lb tins p. doz		1 75	2 00							Straight roller	4 50	4 65
Corn, per doz.		1 00	1 15							Extra	4 15	4 25
do 2-lb tins, Yarmouth		1 75	1 80							Superfine	3 00	4 75
do 3-lb tins		0 00	0 00							Superfine Bags	1 50	2 00
										Extra	2 00	2 10
										City Strong Bakers	4 55	4 75
										Strong Bakers	4 40	4 60
										" Seconds	0 00	0 00
										Oatmeal, standard bag	1 75	0 00
										" Manitoba	0 00	0 00
										Oatmeal, granulated, bag	1 85	0 00
										" Rolled	2 00	0 00

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

RELIABLE GOODS

"REINDEER BRAND" Condensed Milk

"REINDEER BRAND" Condensed Coffee

MANUFACTURED BY THE

TRURO

CONDENSED MILK & CANNING
COMPANY, (LTD.)

TRURO, NOVA SCOTIA.

Agents in Montreal, - - WM. T. COSTIGAN & CO.
" Winnipeg, - - HENDERSON & BULL.
" Vancouver and } - - LEASK & JOHNSON.
" Victoria, }

Prices promptly furnished by manufacturers or agents.

THE LONDON & PETROLIA BARREL CO.

MANUFACTURERS OF

Beer, Vinegar, Apple, Flour, Lard, Pork, Syrup and all Other Barrels.
TIGHT - or - SLACK.

All work guaranteed.

Wanted to purchase Oak, Elm and Basswood Bolts.

LONDON - - - - - ONT.



Evening Classes will Commence on Wednesday, October 2nd.

The course of study combines theory and practice, and is designed to impart a thorough business education. It includes bookkeeping in all its forms; Commercial and Mental Arithmetic; Penmanship, neat, plain and rapid; Correspondence; English; French; Commercial Law, embracing business forms, documents, etc.; Shorthand and Typewriting, including a short, sharp and thorough drill in practical grammar, composition, punctuation and spelling.

On account of the large attendance during the past year the proprietors have found it necessary to again increase their staff and provide more rooms. The offices lately occupied by the Export Lumber Co., in the same building, have been secured by the College, and are now fitted up in first-class style as a ladies department, which will be under the management of an experienced lady teacher.

For particulars apply at the College, corner of Notre Dame and Place de Armes, or send for circular containing full description of the course, terms, &c.

Address—**DAVIS & BUIE,**
Business College, Montreal.

GRATEFUL—COMFORTING.

Epps's Cocoa.

BREAKFAST.

"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 our breakfast tables with a delicately flavored 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."

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

JAMES EPPS & CO., Homoeopathic Chemists,
London, England

Sole Agent for Canada, C. E. COLSON, Montreal

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, DEC. 5, 1889.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Farm Products.	\$ c. \$ c.	Groceries.	\$ c. \$ c.	Fruit: Loose Muscatel	\$ c. \$ c.	"Reindeer Brand" Goods—	\$ c. \$ c.
Apples: Fall, per bbl.....	2 50 3 50	Peas, per 66 lbs, afloat	0 67 0 69	Layers, Malaga	0 00 0 00	Condensed Milk, per case,	0 00 0 00
Winter, per bbl.....	3 51 4 01	Rye.....	0 00 0 00	London.....	3 85 4 00	4 doz 1-lb. cases.....	0 00 0 00
Dr. Apples, per lb.....	0 03 0 04	Corn, in bond.....	0 96 0 00	Dehesas.....	5 60 5 75	Cond'ed Coffee—Mocha V	0 00 0 00
Evap'd.....	0 06 0 07	" duty paid.....	0 50 0 00	Black Basket	4 75 5 00	Java, per cs, 2 doz. 1 lb cs	0 00 0 00
BUTTER:				Sultanas..... per lb.	0 07 0 10	Condensed Coffee—Java.	0 00 0 00
Creamery (finest) per lb	0 22 0 23	Tea (Hf.—Chest & Cad.)....	0 11 0 20	Seedless.....	0 00 0 00	per cs, 2 doz. 1-lb cases.	0 00 0 00
" (mod).....	0 00 0 00	Japan, com. to med. lb.....	0 27 0 30	Valentia, new.....	0 06 0 07	Condensed Coffee—Jamaica	0 00 0 00
Finest Dairy.....	0 18 0 21	" good med. to fine	0 25 0 30	Eleme.....	0 00 0 00	per cs, 2 doz. 1-lb. cs.	0 00 0 00
Fine.....	0 15 0 17	" finest to choicest.	0 35 0 45	Currants.....	0 05 0 06	Prices on appli.—see advt.	
Common grades.....	0 13 0 15	" Nagasaki.....	0 15 0 18	Prunes (Brenoh).....	0 05 0 06		
CHEESE:		Y. Hyson, com. to gd.....	0 13 0 20	" Bosnia, cases.....	0 07 0 09	W. H. Schwartz & Sons, Halifax, N.S.	
Finest, per lb.....	0 10 1/2 10 1/2	" fine to finest, lb.....	0 30 0 40	Figs, Eleme.....	0 10 0 12	" Peerless" Brand, Trade	Mrk Regis.
Fine Goods.....	0 19 0 19 1/2	" good to fine.....	0 24 0 46	" new layers.....	0 14 0 16	Ginger, 16-lb. bxs, 1 s lb, b	xz, per lb.
Medium to Fine.....	0 09 0 09 1/2	" finest.....	0 25 0 33	Sh. Almonds, bxs.....	0 22 0 25	Pepper, 16.....	" " " " "
EGGS:		Imperial med. to gd.....	0 25 0 33	S. S. Tarragons.....	0 13 0 15	Mixed 1/16 " 1/2 oz. " " "	" " " " "
Strictly fresh per doz.....	0 26 0 28	" fine to finest.....	0 37 0 58	Almonds, paper shell.....	0 18 0 20	Spices 1/10 " 2 oz. " " "	" " " " "
Sound.....	0 20 0 23	Twankay, com. to gd.....	0 12 0 18	Walnuts.....	0 13 0 14	Quotations on application	
Finest limed.....	0 17 0 18	Oolong.....	0 45 0 55	Grenoble.....	0 09 0 10		
Poor.....	0 15 0 16	Congou, common.....	0 10 0 12	Filberts.....	0 09 0 10	Starch:	
Hops: 1889 per lb.....	0 10 0 12	" good common.....	0 14 0 18	Braxils, new.....	0 09 0 10	White.....	0 04 0 00
Finest 1888.....	0 07 0 09	" fine to finest.....	0 35 0 55	Sales: Cassia..... mats	0 06 0 07	Crystal Glass.....	0 06 0 00
Fair to good.....	0 00 0 03	Sonohong, common.....	0 25 0 32	Mace..... chests	1 00 1 25	Snow Flake.....	0 07 0 00
HOOD PRODUCE:		" med. to good.....	0 25 0 32	Nutmegs.....	0 55 0 25	Dom. Rep. Corn.....	0 07 0 00
Bacon Smk'd per lb.....	0 12 0 13	" fine to choice.....	0 35 0 50	Jamaica Ginger, Bl.....	0 19 0 21	" Corn Starch.....	0 06 0 00
Dressed Hops.....	5 99 6 15	" Dust.....	0 66 0 07	Unbl.....	0 16 0 18	Pure White.....	0 06 0 00
Unsmk'd.....	0 12 0 13	Coffee, Mocha (green).....		Pepper, Black.....	0 08 0 09	Vinagar: Imp. Triple, 1 brl	0 41 0 00
" Canned.....	15 60 18 00	Add 4c for roasting and		Pimento.....	0 08 0 09	Cote D'or.....	0 35 0 00
Pork Ca. s. o. per bbl.....	13 50 13 75	grinding.....	0 28 0 30	Pepper, White.....	0 15 0 00	Crystal Pickling.....	0 28 0 00
Western do.....	13 25 13 50	Java.....	0 25 0 27	Mustard, 4 lb. per jar, Eng	0 72 0 75	W. W. XXX.....	0 30 0 00
Moss.....	13 40 13 50	Maraquibo.....	0 22 0 23	" 1 lb.....	0 23 0 25 1/2	W. W. XX.....	0 25 0 00
Family.....	0 08 1/2 0 08 1/2	Jamaica.....	0 17 0 21	" 4 lb. jars, Cana.	0 65 0 70	W. W. X.....	0 20 0 00
Lard per lb.....	0 08 1/2 0 08 1/2	Rio.....	0 18 0 21	" 1 lb.....	0 22 0 24	Pure Malt.....	0 45 0 00
" per pail Chicago and		Plantation Ceylon.....	0 24 0 26	Rice, Mount Royal.....	3 70 3 80	Cider X.....	0 27 0 00
Milwaukee.....	1 75 0 00	Chicory..... lb	0 11 0 13	" Patna..... p. 100 lb.	4 50 5 00	XXX.....	0 27 0 00
BEANS:		*Sugars:—		" Japan Crystal.....	4 00 4 75	Sago..... p. lb.	0 04 0 05
Clover, per 60 lbs, red.....	0 00 0 00	Ex Ground, in brls.....	0 68 1/2 0 09	Sago..... p. lb.	0 06 0 06 1/2	Tapioca, Pearl.....	0 06 0 06 1/2
" mammoth.....	0 00 0 00	" in bxs.....	0 09 1/2 0 10	Flake.....	0 07 0 07 1/2	Gelatine, 1 lb. can.....	1 05 0 00
Timothy, 45 lbs, Que.....	0 00 0 00	Powdered, in brls.....	0 19 1/2 0 20	" 1 qt pk.....	1 60 0 00	" 2 qt. gs.....	2 10 0 00
Western.....	0 00 0 00	Paris Lump, in brls.....	0 07 1/2 0 00	Vermicelli, Canadian.....	0 08 0 07	Macaroni.....	0 08 0 07
Flax 56.....	0 00 0 00	" half brls.....	0 06 0 00	Italian.....	0 18 0 00	Peel—Altron.....	0 28 1/2 0 32
Potatoes, per brl.....	1 60 2 00	" bxs.....	0 00 0 00	Orange.....	0 16 0 18	Lemon.....	0 15 1/2 0 17
Honey, in comb.....	0 14 0 15	Ex Granulated, brls.....	0 07 1/2 0 01	J. P. Mott & Cos. diamond is	0 22 0 00	" 6s 12-lb bx chocolates	0 28 0 00
" in tins.....	0 10 0 11	Branded Yellows.....	0 07 1/2 0 06	" Prepared Cocoas, 1-lb.	0 28 0 00	" 10-lb bxs.....	0 30 0 00
Beeswax.....	0 25 0 28	Syrup, per lb.....	0 52 1/2 0 04 1/2	" Pure Chocolate for con-	0 22 0 85	" Cocoa Nibs, 12-lb tins.	0 30 0 00
BEANS—		14 lbs. to the gallon.		fectioners' use.....	0 22 0 85	" Sweet Chocol'te liquors	0 21 0 28
Med. hand picked.....	1 75 1 90	Molasses, (Barbados) im'g	0 15 0 47				
Sercon Medium.....	1 05 1 70	Porto Rico.....	0 40 0 00				
Yellow.....	1 85 1 90	Antigua.....	0 40 0 00				
GRAIN.		Trinidad.....	0 33 0 35				
Canada Red Winter Wheat	0 00 0 00	Breadmakers' Yeast—					
" White Winter.....	0 00 0 00	50 pkgs, 36 in bx.....	1 00 0 00				
" Spring.....	0 00 0 00	Baking Powder—					
Hard Manitoba, No. 1.....	0 00 0 36	Case 1, 3 dz. 5 oz. tins.....	2 25 0 00				
do No. 2.....	0 00 0 32	" 2, 1 " 14.....	2 00 0 00				
Northern, No. 1.....	0 00 0 00						
do No. 2.....	0 00 0 00						
Oats.....	0 39 0 31						
Barley.....	0 48 0 53						

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

*Note.—Refiners prices to the wholesaler's trade; jobbers would have to pay 1c additional.

Established in 1857. **GEORGE WAIT & CO.,** Established in 1857.
PRODUCE AND COMMISSION MERCHANTS

Butter, Cheese, Eggs, Etc., also Butter and Cheese Exporters,

9 and 11 William Street, - - - MONTREAL

Liberal advances made on Consignments shipped to Great Britain, or to be sold on this market. Correspondence solicited. Marking Plates furnished on application. Cold storage whenever required.

The Canada Meat Packing Co'y
MONTREAL.

REFRIGERATED DRESSED BEEF.

Canned Meats, - - Smoked Meats,
 &c., &c., &c.

Our Hams, Bacon and Lard, **OMP** Brand are Fine
 Give them a trial.

J. W. WINDSOR,



Canned :-: Goods

SPECIALTIES:

Lobsters, Tomatoes, Corn

Baked Beans and other Fruits and Vegetables in their Season.

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

FLOUR MILLING

-:- **IRA GOULD & SON,** -:-
 City Rolling Mills,

MONTREAL.

Millers of Highest Grades Patent and Strong
 Bakers' Flour, from carefully selected

MANITOBA WHEAT.

Correspondence Solicited.

New Flour Mills!

FULL ROLLER PROCESS.

Cookshire Flour Mill Co.,

MANUFACTURERS OF
 BEST PATENTS AND STRONG BAKERS, &c.

FROM
 Manitoba Wheat.

Located 350 miles from St. John, N. B., on the
 C.P.R. Port Line. Wheat ground in transit on
 via freight rates. Correspondence solicited.

Cookshire, - P.Q.

EMBRO OATMEAL

MILLS,

EMBRO, - - ONT.

D. R. ROSS, - - Proprietor

The very best quality of Standard Granulated
 and Roller Oatmeal is manufactured at this mill.
 The best White Oats only are used.
 When not called only regularly by an agent,
 Produce, Wholesale Grocers and other Dealers
 should communicate direct by wire or mail.

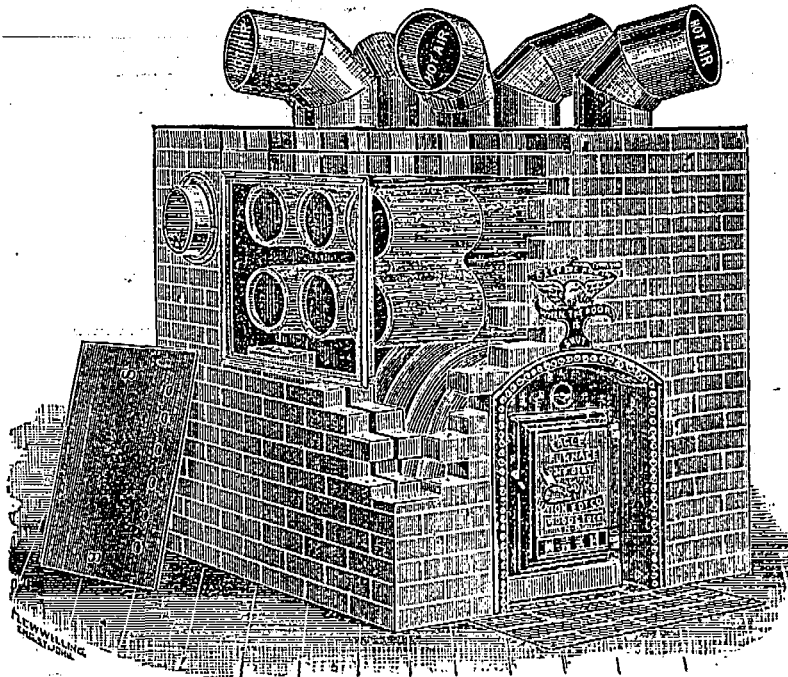
MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, DEC 5, 1889.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware		5-16 in	4 50 0 00	Russ. Sheet Iron	10 00 10 50	Harness	0 22 0 27
4dy to 5dy— Cold Cut, 1	3 15 0 00	1/2 in	4 75 0 00	Anchors, per lb	4 75 5 50	Upper Heavy	0 27 0 31
3dy— Can. Pat. 1	3 65 0 00	(Dis. 30 per cent.)		Lion & Crown, Tin'd Sht's		Light	0 30 0 34
3dy—fine, Hot Cut, Am Pat	5 85 0 00	Horse Shoes	3 40 3 50	24 gauge	6 50 0 00	Grained Upper	0 30 0 33
Steel Cut, Am. or Can. Pat		Terms, 4 months, or 3 pc		Lead: Pig, per 100 lbs	4 00 4 25	Scotch Grain	0 28 0 33
10dy to 60dy	2 75 0 00	or 30 days	0 00 0 00	Sheet	4 50 4 75	Kip Skins, French	0 75 0 95
8dy to 9dy	3 00 0 00	4x2 ss. & ds.—25 to 30 dis	11 00 13 00	Shot per 100 lbs	6 55 5 75	English	0 65 0 75
6dy to 7dy	3 25 0 00	Coil Chain—	0 04 0 00	Load Pipe per 100 lbs	5 25 6 00	Canada Kick	0 35 0 45
4dy to 5dy	3 60 0 00	oil Chain—	0 05 0 00	Zinc Sheet	6 25 6 00	Hemlock Calf	0 50 0 60
3dy	4 25 0 00	5-16	0 05 0 00	" Spelter	6 00 5 75	" Light	0 40 0 45
3dy—fine	5 75 0 00	7-16	0 04 0 00	Scrap Iron—Chairs	22 00 0 00	French Calf	1 35 1 40
Casings, Flooring, Box, Shook			0 04 0 00	Machinery scrap	21 00 0 00	Splits, Light & Medium	0 17 0 21
and Tobacco Box:		Galvanized Iron:		Wrot iron	19 00 21 50	Splits, Heavy	0 15 0 18
3dy	4 65 0 00	Morwoods Lion, No. 28	0 00 0 07	Canada Blasting	3 00 3 50	Small	0 14 0 15
4dy to 5dy	3 91 0 00	D. McG. & Co.	0 06 0 07	FF to F F F	4 75 5 00	Leather Board, Canada	0 08 0 12
6dy and 7dy	3 65 0 00	Queen's Head, or equal	0 00 0 05	Barbed wire, per lb 'Gal'	0 05 0 00	Enamelled Cow, per ft.	0 15 0 16
8dy and 9dy	3 40 0 00	Common	0 05 0 05	" Paint	0 05 0 00	Pebble Grain	0 10 0 14
10d to 30dy	3 15 0 00	Pig Iron: Siemen No. 1	26 50 0 00	Fencingwire, No. 8	0 00 2 60	B. Calf	0 10 0 14
Cut Spikes: all sizes	2 90 0 00	Coltness	8 50 0 00	" No. 10	0 00 2 70	Brush (Cow) Kid	0 10 0 14
Common Flour Barrel:		Caldor	01 03 0 00	Buckthorn Wire	0 00 0 05	Buff	0 11 0 13
0 1/2 in	5 05 0 00	Langloan	23 00 0 00	Hides and Tallow.		Russotts, Light	0 35 0 40
1 in	4 65 0 00	Shotts	27 00 0 00	Montreal Green Hides		Russotts, Heavy	0 30 0 35
1 1/2 in	4 35 0 00	Sunnmerloe	28 00 0 00	" No. 1 per 100 lbs	4 50 0 00	" No. 2	0 20 0 25
Finishing Nails:		Gartsherrie	27 00 0 00	" No. 3	3 50 0 00	Saddlers'	7 50 9 00
1 in	6 60 0 00	Carnbroe	25 00 0 00	" No. 4	2 50 0 00	Imt. Fr. Calf	0 55 0 65
1 1/2 in	4 91 0 00	Eglinton	25 00 0 00	Tanners pay \$5.50, \$4.50		English Oak	0 40 0 45
1 1/2 in	4 15 0 00	Hematite	27 00 23 00	and \$3.50 for 1, 2 and 3.		Rough	0 16 0 20
2 in	4 15 0 00	Ord. Crown,—per 100 lbs	0 00 2 50	Hamilton, No. 1	5 75 0 00	Raw Furs.	
2 1/2 in	3 90 0 00	Best Reined	0 00 2 75	" No. 2	4 75 0 00	Beaver, per lb	4 00 4 50
2 1/2 in	3 65 0 00	Siemens	0 00 2 61	Toronto	5 75 0 00	Bear per skin	3 00 25 00
2 1/2 in	3 65 0 00	Swedes	3 75 4 00	" No. 1	5 25 0 00	Bear, Cub, per skin	3 00 10 00
3 in and up	3 40 0 00	Sheet Iron to No. 28	0 40 3 01	" No. 2	5 75 0 00	Fisher	5 00 6 00
Clinch and Heavy Clinch:		Boiler Plates	2 25 2 50	Chicago Buff	5 75 0 00	Fox, Red, per skin	1 25 1 50
1 in	6 60 0 00	Boiler Lowmoor	0 00 0 06	" Steers	8 50 10 00	Fox, Cross	3 00 7 00
1 1/2 in	4 90 0 00	Hoops and Bands	2 75 0 00	" Calfskins	0 07 0 08	Lynx per skin, large	3 50 5 50
1 1/2 in	4 15 0 00	Canada Plates:		" Bulls	0 07 0 08	Marten per skin	0 75 0 90
2 and 2 1/2	3 91 0 00	Good Brads	3 00 3 75	Dry No'r West	0 60 0 10	Mink per skin	1 10 1 50
2 1/2 and 2 3/4	3 65 0 00	Iron Wire: 0 to 7 p 100 lbs	2 60 0 00	Chips	0 00 0 00	Muskrat, Winter	0 15 0 20
3 in and up	3 40 0 00	Wrot Iron pipe, 1 to 2 in	0 00 0 00	Lambskins	0 65 0 70	" Fall	0 00 0 00
Sharp and Flat Press'd Nails:		5 1/2 p. c. over 2 in. 5 1/2 p c	0 11 0 12	Calfskins unselected	0 05 0 00	" Spring	8 00 12 00
1 in	7 10 0 00	Steel, cast, per lb	0 11 0 12	Horse Hides western, each	2 50 3 00	Raccoon per skin	0 40 0 90
1 1/2 in	5 40 0 00	" Spring, 100 lb	2 50 0 00	Tallow, refined	0 05 0 06	Skunk, black	0 00 1 25
1 1/2 in	4 65 0 00	" Tire " lb	2 75 3 10	" rough	0 03 0 04	White,	0 15 0 20
2 and 2 1/2	4 25 0 00	" Sleigh Shoe, lb	0 00 2 75	Leather (at 6 months)		Oils	
2 1/2 in and up	4 40 0 00	" Machinery	3 25 3 50	No. 1 B. A. Sole	0 21 0 22	Cod Oil, Newfoundland	0 36 0 37
*Terms:		Tin Plate:		No. 2 B. A. Sole	0 18 0 20	" Halifax	0 34 0 35
Horse Nails: P & F Bright		10 Coko	0 00 4 25	No. 1, ordinary Sole	0 20 0 21	" Gaspe	0 35 0 36
" " No. 7	0 24 0 00	10 Charcoal	4 50 4 75	No. 2	0 17 0 19	S. R. Pale Seal	0 47 0 48
" " No. 8	0 23 0 00	Usual		Buffalo Sole, No. 1	0 17 0 19	Straw Seal	0 38 0 40
" " No. 9	0 22 0 00	Trade		" No. 2	0 15 0 17	Cod Liver Oil	62 1/2 67 1/2
M Brand — 60 p.c. 10p.c.		Extras.		China " No. 1	0 19 0 20	[Distributing Prices]	
Wrought or Ship Spikes:				" No. 2	0 15 0 17	Cod Oil, Newfoundland	0 42 0 45
7-16 and 1/2 in	3 90 0 00			Zanzibar, No. 1	0 16 0 17	Do Halifax	0 39 0 40
3-3 in	4 25 0 00			" No. 2	0 14 0 15	Do Gaspe	0 40 0 45
				Slaughter, No. 1	0 23 0 25	S. R. Pale Seal	0 48 0 50

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

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

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



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

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

— MANUFACTURED BY —

UNION FOUNDRY CO.

WOODSTOCK, N. B.

(Established 1803.)

Mander Bros., London, Eng.

Manufacturers of

Superior Varnishes

For Coachmakers, House Painters, Decorators, &c.

Sole proprietors and manufacturers of the new and beautiful color

CARMINETTE, for Coachpainters, Signwriters, &c.

AGENT FOR CANADA:

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Send for Price Lists, &c.

THE BELL

Art. Stained-Glass Works,

Manufacturers of

Ecclesiastic and Domestic ART GLASS — of every — Description.

Lead Glazing and Sand Cut a Specialty.

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

Elmwood Saw Mill.

DOOR AND SASH FACTORY.

Senkpiel & Hawser, - Elmwood, Ont

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MANUFACTURER AND

Manufacturers' Agent

246 St. James St.,

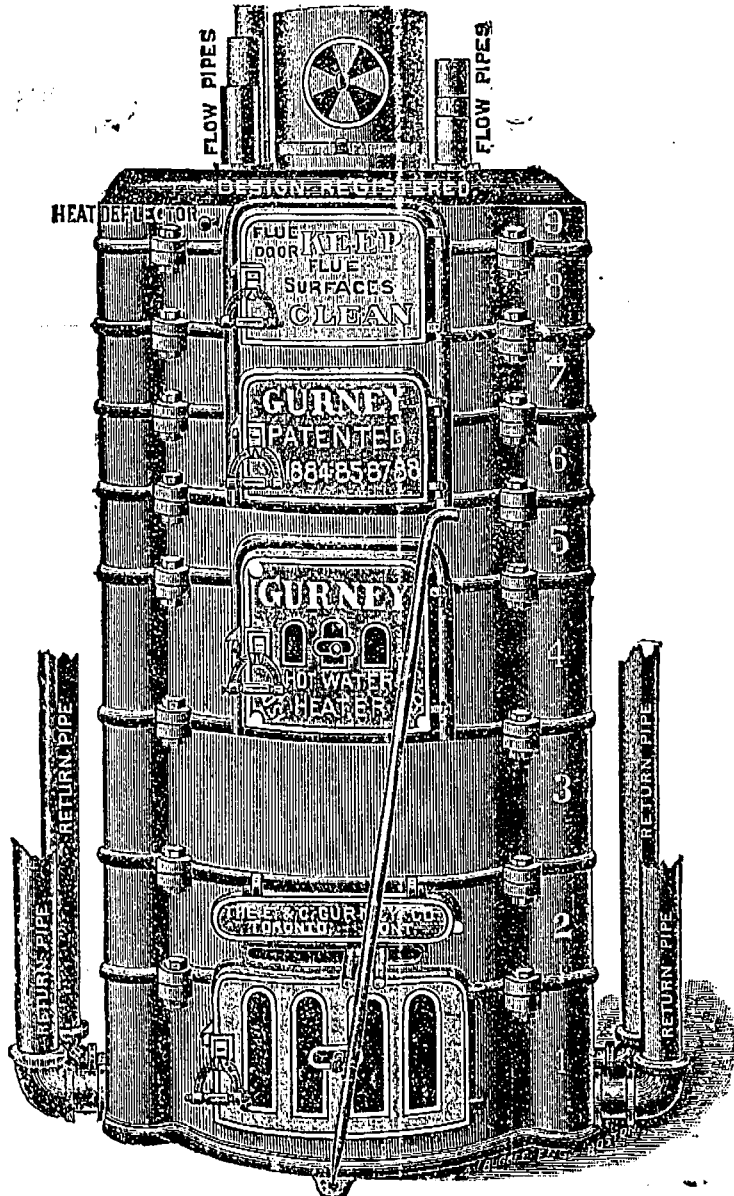
MONTREAL.

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

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, DEC. 5, 1889.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale
	\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.		\$ c. \$ c.
Straw Seal	0 40 0 42 1/2	Salt.		Tobacco (duty paid)		Sherries	1 95 6 00
Cod Liver Oil	0 80 0 00	Domestic Broken Sheet	0 12 1/2 0 14	No. 1 Black Chewing, cads	0 46 1/2 0 00	Ports	2 25 7 00
Castor Oil	0 11 1/2 0 12 1/2	French, T.F. Casks	0 11 0 11 1/2	bxes	0 46 0 00	Class Claret of gd. brands	3 00 & up
Lard Oil, Extra	0 70 0 89	Brls	0 12 0 13	No. 2	0 45 0 00	Tarragona Ports, imp ga	1 15 1 30
No. 1	0 60 0 70	American White, Brls.	0 17 0 20	Bright Chewing	0 49 0 53	<i>Burgundy</i>	
Boiled	0 64 0 65	Liverpool per bag Elev'n	0 52 1/2 0 55	Smoking	0 62 0 00	Still, Case	10 00 23 00
Linseed Raw	0 64 0 65	Canasta, in small bags	2 35 3 25	R. & R	0 59 0 50	Sparkling	16 00 17 50
Olive, Pure	1 00 1 10	Half bags	0 67 1/2 0 70	Smoking, 6s	0 52 0 00	Can. Spirits, Imp. gallon.	<i>Bond, Paid.</i>
Machinery	0 95 1 00	Quarters	0 35 0 37 1/2	Solace, 12s	0 45 0 50	Pure Spirits	1 05 3 21
Extra, qt., p case	3 00 3 25	Factory-filled per bag	1 25 1 40	"	0 48 0 00	"	0 95 2 92
pts, do	2 40 2 60	Quarters	0 35 0 38	"	0 45 0 00	"	0 53 1 52
pts, do	2 70 3 00	Rice's pure dairy	0 00 2 00	Myrtle Navy	0 55 0 00	Family Proof	20 " 0 58 1 63
Spirits Tarantino, brls.	0 71 0 73	Quarters	0 00 0 50			Old Bourbon	20 " 0 53 1 63
Coal Oil:		Turk's Island	0 00 0 00			Rye	25 " 0 55 1 54
Car Lots Store, [2 p.c. off]	0 00 0 15					Toddy	25 " 0 55 1 54
Broken lots	0 00 0 16					Malt	25 " 0 55 1 54
Am. in car lots	0 00 0 23	Timber, Lumber &c		Wines, Liquors, etc.		Rye Whiskey, 4 years old	0 78 1 84
5 bbls	0 00 0 24	Ash, 1 to 4 in., M	20 00 25 00	All English	2 40 2 45	"	0 88 1 94
10 bbls	0 00 0 24	Birch, 1 to 4 in., M	20 00 25 00	Domestic	1 60 1 65	"	0 98 2 04
single bbls	0 00 0 23 1/2	Baswood	18 00 20 00	Porter: Dublin	2 40 2 45	"	1 08 2 14
Class.	50¢, 100¢.	Walnut, per M	60 00 100 00	pts.	1 60 1 65	20 to 100 cases, net cash	
United inches, 14 to 25	1 60 0 00	Butternut, per M	30 00 40 00	Domestic	0 00 1 15	100 to 200 " 2 1/2 p.c. off.	
United inches, 26 " 40	1 60 0 00	Cedar, round, lineal foot	00 06 00 10	pts.	0 70 0 00	200 cases and over 5 p.c. off.	
41 " 50	0 60 0 50	Cedar, flat, lineal foot	00 04 00 06	pts.	0 70 0 00	And add 3¢ for jobber's lots	
51 " 60	0 00 3 75	Cherry, per M	70 00 100 00	pts.	0 70 0 00	Islay Blend	8 00 8 25
Paints, &c.		Elm, soft, 1st	15 00 17 00	pts.	5 50 6 25	Cheaper Whiskies	5 00 7 00
W Lead pure, 50 to 100 lb kgs	6 00 7 00	Elm, Rock	25 00 30 00	pts.	5 50 6 25		
No. 1	5 00 5 10	Hemlock, M	9 00 10 00	pts.	3 75 4 25	Wool.	
No. 2	4 50 4 50	Maple, hard, M	25 00 35 00	pts.	7 00 9 50	Fleece	0 21 0 23
No. 3	5 25 5 75	Sof, do	16 00 25 00	pts.	9 00 9 50	Fulled, unassorted	0 00 0 00
White Lead, dry	4 50 5 10	Oak, M	40 00 50 00	pts.	10 00 10 50	" Extra Super	0 00 0 00
Red Lead	1 50 1 75	Pine, clear, M	35 00 40 00	pts.	8 00 8 25	" B Super	0 00 0 00
Venetian Red, Eng'n	4 00 4 50	2nd quality, do	25 00 30 00	pts.	5 00 7 00	" C Super	0 00 0 00
Yel. Ochre, French	1 25 3 00	Shipping Gulls	3 00 10 00	pts.	5 00 7 00	Black	0 00 0 00
Whiting, ordinary	0 60 0 70	Mill do	3 00 10 00	pts.	4 00 4 50	Natal	0 18 0 20
London, Washed	0 70 0 75	Lath, M	1 50 1 60	pts.	3 50 4 00	Cape	0 20 0 00
Paris	1 15 1 25	Spruce, 1 to 2 in., M	10 00 13 00	pts.	2 50 2 60	Australian	0 20 0 22
Portland Cement, brl.	2 65 2 85	Shingles, 1st qual	3 00 3 25	pts.	4 50 4 65		
Fire Brick	20 00 28 00	2nd "	2 00 2 25	pts.	8 60 8 70		
Fire Clay	1 50 2 00			pts.	26 00 26 00		

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



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

IMPROVING AND REMODELING
HEATING
 EITHER BY
 HOT AIR, STEAM or WATER
 ARE OUR SPECIALTIES.
E. C. MOUNT & CO.
 Plumbers, Gas and Steam Fitters.
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 Telephone No. 1265.

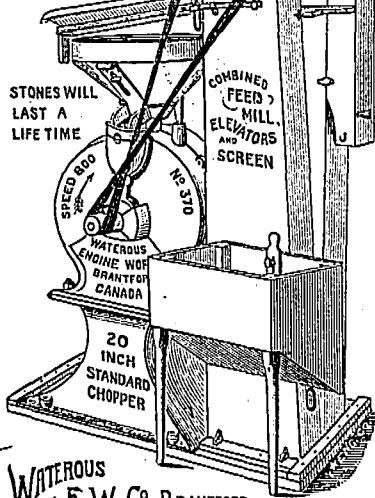
THE GILBERT
Blasting and Dredging Co'y
 (LIMITED)
 CONTRACTORS,
 MONTREAL.
 THE
Gilbert Brothers Engineering Co.
 (LIMITED)
 CONTRACTORS,
 MONTREAL.



GILMOUR & CO.
 25 St. Peter St., MONTREAL,
 Agents for Ontario and Quebec.

SALESMEN
WANTED
 to canvass for the sale of Nursery Stock. Steady employment guaranteed. **SALARY AND EXPENSES PAID.** Apply at once, stating age. [Refer to this paper.]
 Chase Bros. Co'y, Colborne, Ont.

STANDARD CHOPPING MILLS.
 USES BEST FRENCH BURR
 MILLSTONES
 FINEST CRINDER IN THE
 WORLD NO RENEWING
 PLATES AS IN IRON MILLS



WATEROUS
 E.W.C. BRANTFORD. CANADA.

Joseph Maddaugh writes from Morrison
 P. O, Ont., Nov. 26, 1889.

Now that I have purchased from you one of your Standard French Burr Chopping Mills, turning in on it as part pay my iron grinder, I have no objection to tell you that the plates used in the iron grinder cost \$2 and latterly but \$1 per pair.

I used over \$60 worth last winter. Occasionally a plate would last a week, but sometimes not over two or three hours.

The price of the mill was \$65, much cheaper than yours, but in the end it was a very much dearer mill. I am satisfied that iron grinders are only suitable for farmers who have a very small amount of chopping to do for their own use.

J Comeau & Co. write from Marriwake,
 Que., Nov. 23, '89.

I would feel inclined to apologize for not writing sooner, had I not been too busy, and my desire to give the 20 in. Standard Mill a fair trial before writing. I am the most happy to state that I am entirely satisfied with the Mill; it is doing splendid work.

We have replaced five Iron Grinders this month. They are on hand for sale at from \$15 to \$30, with new plates, all in good order.

J. H. WALKER



Established 1850.

Wood Engraver.

**HAS
 REMOVED
 TO**

207 St. James St.

Nordheimer's Building

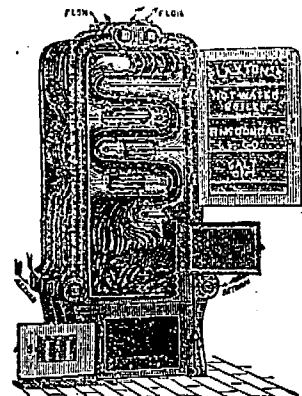
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R. McDOUGALL & Co.



GALT, --- ONTARIO.

The Most Powerful and Economical Heater in the Market.

Send for descriptive Circular and Price List.

R. McDOUGALL & CO.,

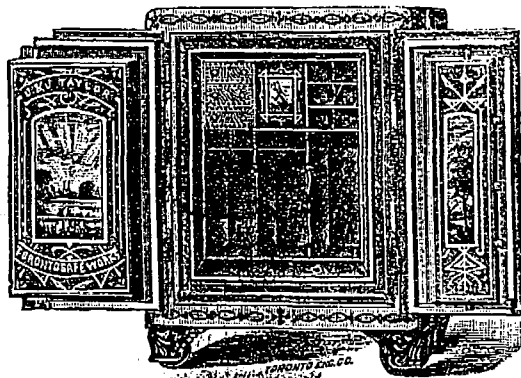
Galt, Ont.

TAYLOR'S

Double Tongue and Groove Fire-Proof Safes

Patented January 14th, 1886.

Established 32 Years.



Established 32 Years.

All our new style Fire-Proof Safes are fitted with Two Complete Tongues and Grooves, in both the Doors and Door Frames, which effectually prevent the heat from passing between the door and frame into the interior of the safe. They are also fitted with Chilled Chrome Steel Plates under the Lock and Bolt Spindles to prevent drilling, and have **Dry Air Chamber** inside to prevent dampness to papers. Catalogues and prices on application.

J. & J. TAYLOR, Toronto Safe Works.

Office and Salesrooms, 154 St. James St., W. T. McCLAIN, Manager,

MONTREAL.

AUTOMATIC REFRIGERATOR CO.'S
 OF OTTAWA,

SOLE MANUFACTURERS OF

Hanrahan's Patent Refrigerator

IN THE DOMINION.

Especially adapted for the preservation of

FRESH MEATS

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

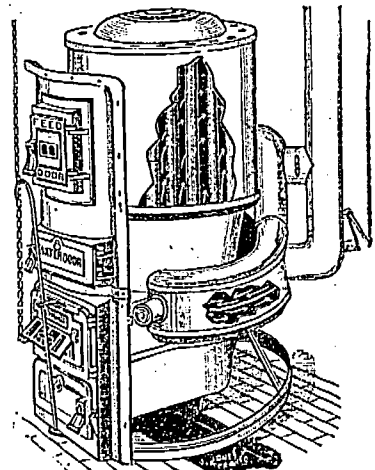
AUTOMATIC REFRIGERATOR CO.

and 335 Wellington Street, OTTAWA.

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

Clare Bros. & Co.

PRESTON, ONT.,



Manufacturers of
COAL AND WOOD HOT-AIR

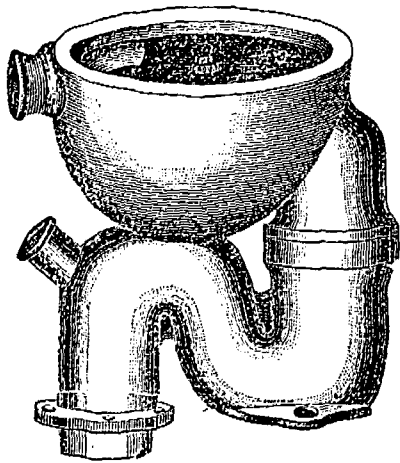
Furnaces - and - Registers.

10 Styles—38 Sizes.

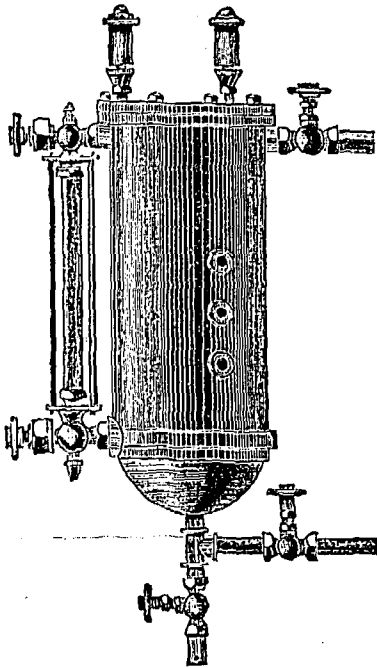
Send for Catalogue of the Largest and Most Complete Line of HOT-AIR FURNACES for both Coal and Wood manufactured in Canada.

Mention this paper.

DOMINION SANITARY POTTERY CO.



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



The CANADIAN High AND Low Water ALARM.

The Disc or Float used in this Alarm is a solid substance, and cannot leak or collapse by the action or pressure of steam. This special feature has been highly recommended by practical men: a sound principle, and one which has much to do in making it always reliable, for in this respect it cannot get out of order.

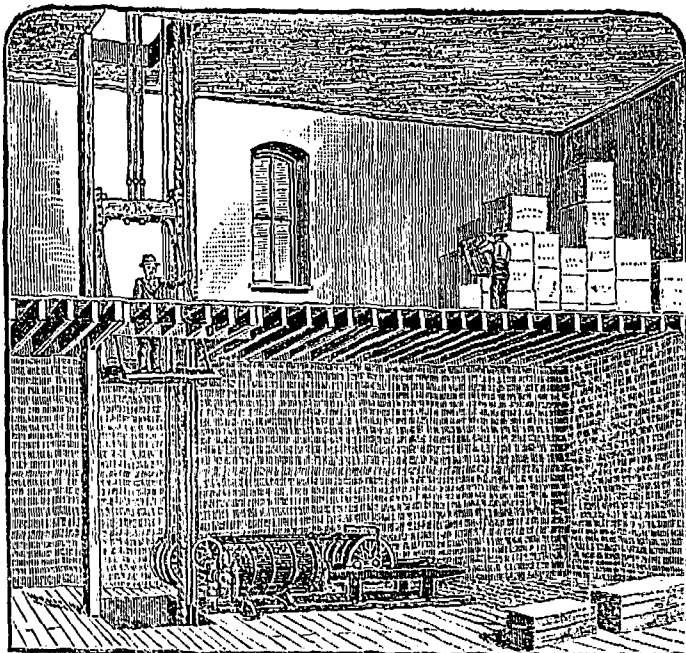
This invention is one of simplicity allied to mechanical genius. It never fails to sound the alarm of danger to those who are within hearing. Its working parts are well protected, and cannot be tampered with. Its principles are founded on mechanics. Its strength is evident, and it never fails to act. In saving this, we have all that is necessary. We ask but a trial to convince the most skeptical. For full particulars, prices, &c., apply to

G. A. Muntz & Co., Montreal

W. F. & J. W. MYERS,

ST. JOHN, - - N.B.,

MANUFACTURERS OF



High Speed, Safety, Steam HYDRAULIC AND BELT ELEVATORS

Ontario and Quebec Railway Com'y.

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

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

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

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

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

By order of the Board,

CHARLES DRINKWATER,

Secretary.

Montreal, October 16th, 1889.

R. BIGLEY

Stoves

AND

Furnaces

92 & 94

Queen Street,

TORONTO

IMPROVED

TURBINE WHEEL

Guaranteed equal to any on the Continent. Prices Lower than any other first-class Wheel.

Write for definite information.

CHAS. BARBER MEAFORD, - ONT.

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

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

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

Redpath

CERTIFICATES OF STRENGTH AND PURITY.

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

To the Canada Sugar Refining Company, Montreal:

Gentlemen,—I have personally taken samples from a large stock of your Granulated Sugar, "REDPATH" brand, and carefully tested them by the Polariscopes, and I find these samples to be as near to absolute purity as can be obtained by any process of Sugar-Refining.

The test by the Polariscopes showed in yesterday's yield 99.90 per cent. of Pure Cane Sugar, which may be considered commercially as ABSOLUTELY PURE SUGAR. JOHN BAKER EDWARDS, P.H.D., D.C.L., F.C.S.,
Public Analyst for the District of Montreal, and Professor of Chemistry.

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

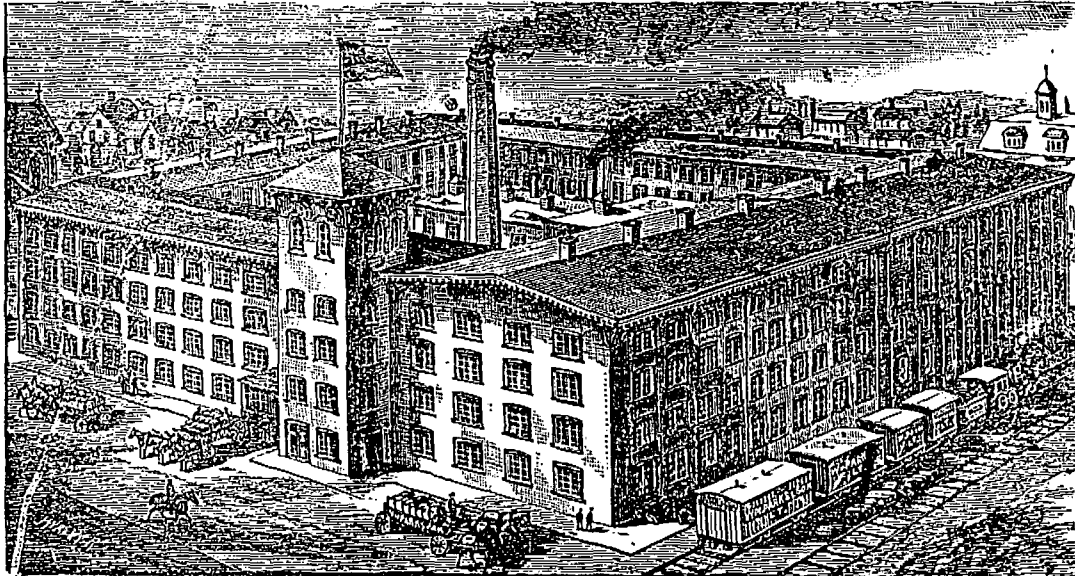
To the Canada Sugar Refining Company:

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

Yours truly,

G. P. GIRDWOOD.

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



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

AGENTS:
WM. HEWITT,
JOHN NALLAM, } Toronto.

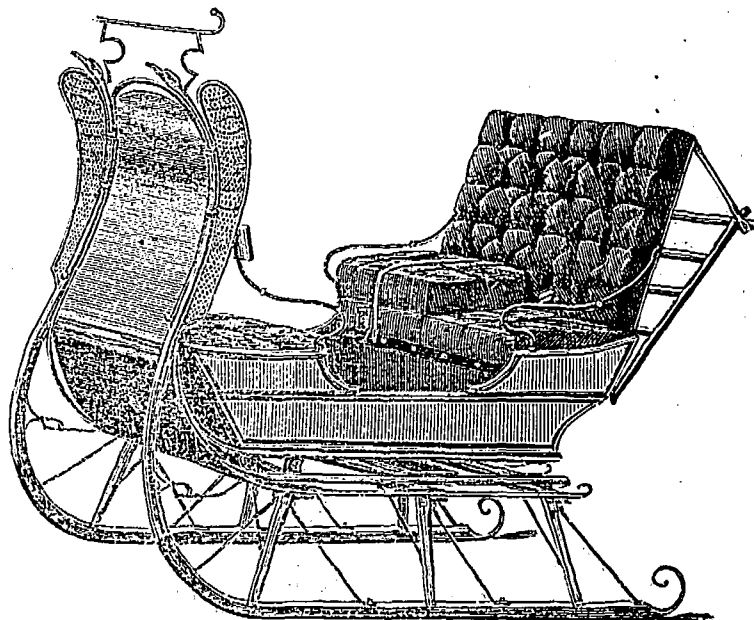
DUNCAN BELL,
Montreal.

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

Bell 1424.

TELEPHONES:

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B. LEDOUX WINDSOR

Carriage :-: Factory

Established 1852.

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The Largest and Best Assorted
Stock of Sleighs in the World
at Lowest Prices.

J. S. MAYO,

Importer and Manufacturer of

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OF EVERY DESCRIPTION.

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LARDINE OIL.

The famous heavy bodied oil for all machinery,
MADE ONLY BY

McCOLL BROS. & CO., TORONTO.

Those who Use it Once Use it A'ways.

**McCOLL'S RENOWNED
CYLINDER OIL**

Has few if any equals in America for engine cylinders.
The finest lubricating, harness and tanners' oil.
ASK FOR LARDINE.



ATLANTIC GLUE WORKS

Manufacturers of

Opaque, Emery and Transparent Glues

High-Class EMERY GLUE

A SPECIALTY.

Upholsterers' and Mattress Stock, Wool Batting,
Cotton Batting, Flock, Nails, Wool Stock, &c.
Correspondence solicited.

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BAYLIS MANUFACTURING CO'Y

MANUFACTURERS OF

VARNISHES, JAPANS,

WHITE LEAD,

COLORED PAINTS,

DRY COLORS, PRINTING INK,

MACHINERY OILS & AXLE GREASE.

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Painters' & Printers' Materials Generally.

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MONTREAL.

W. & F. P. CURRIE & CO.

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SOFA, CHAIR AND BED SPRINGS

A large stock always on hand.

Roman Cement, Portland Cement,
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Drain Pipes, Vent Linings,
Fire Covers, Fire Bricks, Fire Clay,
Whiting, Plaster of Paris,
Borax, China, Clay, Etc.

Leading Hotels in Canada.

**GALE FARM PROPERTY
FOR SALE.** 1,600 Building Lots
in the Hochelaga
Ward, plentifully supplied with water, and in
close proximity to all the factories and railway
depot at Hochelaga, within the city limits; also
Two Blocks of Land, consisting principally of sand
and clay, suitable for brickmaking, sufficient for
two large brickyards. One Quarry of Banc Rouge
Stone for Macadamizing, One Quarry of Masonry
and Lime Stone, and about Ninety Acres of Land
in the municipality of Cote Visitation; City Passenger
Railway passes this property. Plans on view
at the St. Lawrence Hall.

HENRY HOGAN, Proprietor.

**THE RUSSELL,
OTTAWA,
THE PALACE HOTEL OF CANADA**

This magnificent new Hotel, fitted up in the most
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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
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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.

KENLY & ST. JACQUES, Prop'rs.



ST. LOUIS HOTEL, - Quebec
WILLIAM E. RUSSELL, President.

Hotel Directory.

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

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
BARRIE.....	Queen's.....	A. W. Brown
BROOKVILLE..	The St. Lawrence Hall....	Amos Robinson
CARLETON PLACE.	Mississippi..	W. McIlquham
DUNDAS.....	The Elgin.....	
GALT.....	The Queen's.....	O. Lowell
GANANOQUE...	Gamble's Hotel..	A. M. Gamble
HAMILTON.....	The Royal.....	Hood Bros.
KINGSTON, The	British America,	J. E. Dunham
LONDON.....	The Tecumseh....	C. W. Davis
OTTAWA..	The Russell..	Kenly & St. Jacques
TORONTO...	The Queen's...	McGaw & Winnett
PERTH.....	Hick's House....	John Wilson

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MONTREAL, The	St. Lawrence Hall, Hy. Hogan
"	The Windsor Hotel... C. Swett
"	The Balmoral... S. V. Woodruff
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Legitimate Detective work of every kind, except
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We are prepared to undertake Detective
work at reasonable rates, and to perform the
duties entrusted to us in an honorable manner.

JOHN A. CROSE, Manager.

P. O. Box 1999, MONTREAL

SECURITIES.

London,
Nov. 23.

British Columbia, 1894, 6 p. c.	109	111
1907	123	128
Canada, 4 p. c. loan, 1910	110	112
3 p. c. loan, 1938	95 1/2	96 1/2
Debs. 1909-34	104	106

Shs	Railway & other Stocks.	Nov. 23.
	New Brunswick 6 p. c. 1889-91	100 165
	Quebec Province, 5 p. c.	110 112
	Do do 1906 5 p. c.	110 112
	Do do 1919 4 1/2 p. c.	105 107
	Do do 1912, 5 p. c.	114 116
	Atlantic & Nth Western 5 p. c. Gua. 1st M. Bds	113 115
100	Buffalo and Lake Huron £10 sh.	124 13
100	Do 5 1/2 p. c. 1st Mort.	132 134
300	Do 2nd Mort.	132 181
	Can. Central 5 p. c. 1st M. Bds Int. guar. By Gov.	106 108
	Canadian Pacific \$100	74 1/2 75 1/2
100	Grand Trunk, Georg Bay, &c. 1st M.	105 107
100	Grand Trunk of Canada Con. stock	11 11 1/2
100	2nd. equir. mtg. bds. 6 p. c.	131 133
100	1st. prof. stock.	7 3/4 7 1/2
100	2nd. prof. stock.	52 53
100	3rd prof. stock.	29 1/2 30 1/2
100	5 p. c. perp. deb. stock.	120 127
100	4 p. c. perp. deb. stock.	93 1/2 99 1/2
100	Great Western shares, 5 p. c.	122 124
100	6 p. c. bds. 1890	113 105
100	Hamilton and N. W. 6 p. c.	112 114
100	M. of Canada Str. 1st Mort 5 p. c.	110 112
100	Montreal and Champlain 5 p. c. 1st mtg. bds.	106 108
100	Montreal & Sorel 1st mtg. 6 p. c.	10 15
	N. of Canada 1st Mtg 5 p. c.	108 110
	Northern Extension, 6 p. c. prof	102 104
00	Quebec Central 5 p. c. 1st Ino Bds.	30 35
00	T. G. & B. 6 p. c. bonds 1st Mort.	96 98
00	Well, Grey & Bruce, 7 p. c. Bds.	102 104
00	1st Mort.	94 96
00	St. Law. and Ott. 6 p. c. Bds.	

Banks.

100	Bank of British Columbia.....	33 1/2 39 1/2
100	Bank of British North America..	78 80

Municipal Loans.

100	City of London (Ont) 1st prof. 5 p. c.	101 103
100	City of Montreal stg 5 p. c.	105 107
	1874	105 107
100	City of Ottawa, 6 p. c. stg.	109 112
	redeem 1893	106 108
	1904	117 119
	1895	111 113
100	City of Quebec, 6 p. c. con.	103 105
	6 p. c. redeem 1893	105 107
	1878, redeem 1878	122 124
100	City of Toronto, 6 p. c. stg. 1877 ..	107 114
	6 p. c. stg. con. deb., 1878	110 112
	5 p. c. gon. con. deb., 1919	112 114
	4 p. c. stg. bonds, 1924	105 107
00	City of Winnipeg, deb., 1914 5 p. c.	109 111
	deb. scrip. 1907 6 p. c.	120 122

Miscellaneous Companies.

100	Canada Company	60 65
100	Canada North-West land Co.	4 4 1/2
100	Hudson Bay	20 1/2 21 1/2
100	Land Corporation of Canada	1 1

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Cash advances on Goods.

Consignments Solicited.

W. WATSON,

724 to 728 Craig St., Montree:

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LONDON Guarantee AND Accident COMPANY

OF LONDON, - ENGLAND
CAPITAL, - \$1,250,000.

Head Office for Canada:
72 KING ST. EAST, - TORONTO.

BONDS OF SURETYSHIP
Issued for parties in position of trust where security is required.

ACCIDENT INSURANCE on the most approved plans

4. T. McCORD - - - TORONTO,
CHIEF AGENT FOR CANADA.

Geo. H. Patterson, Agent, Montreal,
PROVINCE OF QUEBEC.

The Directors are open to entertain applications for agencies where the Company is not already efficiently represented.

Stocks and Bonds—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations, Dec. 3, 1889.

NAME OF COMPANY.	No. Shares	Last Dividend per year.	Date of Dividends	Share par value.	Amount paid per Share.	Canada quotations per ct.
British America Fire and Marine . . .	10,000	3-6mos.	Jan...July	\$50	\$50	102 1/4
Canada Life	2,500	7 1/2 mos.	Feb... Aug	400	50	...
Citizens, Fire, Life, & Accident	11,880	6-12mos.	Mar... July	85	16	...
Confederation Life	5,000	6-6mos.	Jan... July	100	10	275 3/80
Western Assurance	25,000	4-6mos.	Jan... July	40	20	140 1/4
Royal Canadian Insurance	20,000	6-12mos.	15 Feb. July	25	20	95
Accident Ins. Co. of North America . . .	2,610	6	15 J ^r 15 Jan	100	20 100	90
Guarantee Co. of North America	13,372	6	15 J ^r 15 Jan	50	10 50	90 100

BRITISH AND FOREIGN.—(Quotations on the London Market. Nov. 16, 1889. Market value p. p'd up sh.

British and Foreign Marine	50,000	50	20	4	£23	
Caledonian . . . . .	..	..	..	..	£29 1/2	
Commercial U. Fire, Life & Marine . . .	50,000	30	50	5	£35 ex d	
Edinburgh Life	5,000	10	100	15	£45	
Fire Insurance Association	100,000	5	£10	£2	1s	1s
Glasgow & London . . . . .	..	..	..	..	20s	30s
Guardian Fire and Life	20,000	13	100	50	£94 1/2	£95
Imperial Fire	12,000	£7 p. sh.	100	25	£175	£178
Lancashire Fire	100,000	30	20	2	£7 1/2	£7 1/2
Life Association of Scotland	10,000	15	40	8 1/2	£33 1/2	
London Assurance Corporation	35,802	48	25	12 1/2	£57	
London & Lancashire Life	10,000	10	10	1 7-20	84s	84 1/2s
Liverpool & Lond. & Globe Fire & L . .	£39,176	70	20	2	£40 1/2	
Northern Fire & Life	30,000	70	100	5	£69	
North Brit. & Merc. Fire & Life	40,000	56	50	6 1/2	£46	£48 ex d
Phoenix Fire	5,722	£21 p. s.	..	..	£282	
Queen Fire & Life	200,000	30	10	1	£6 3-16	£7
Royal Insurance Fire & Life	100,000	60	20	3	£52	
Scottish Imperial Fire & Life	50,000	6	10	1	87s	
Scottish Provincial Fire & Life	20,000	15	50	3	£24	
Standard Life	10,000	58 1/2	50	12	£55	

NORTH BRITISH & MERCANTILE FIRE AND LIFE INSURANCE COMPANY.

ESTABLISHED 1809.

Directors—GILBERT SCOTT, Esq., Hon. THOMAS RYAN, W. W. OGILVIE, Esq., A. MACNEIDER, Esq.

Resources of the Company.

Authorized Capital	£3,000,000	Stg.
Subscribed	2,500,000	"
Paid-up	625,000	"
Fire Fund and Reserves as at 31st December, 1889	1,692,235	"
Life and Annuity Funds	3,841,194	"
Revenue—Fire Branch	1,186,865	"
do Life and Annuity Branches	551,307	"

Agents in all principal Towns of the Dominion.

Head Office for the Dominion, 78 St. Francois Xavier Street,
MONTREAL.

WM. EWING, Inspector. R. MACDONALD, Sub-Inspector.
THOMAS DAVIDSON, Managing Director.

ROYAL INSURANCE CO'Y OF LIVERPOOL AND LONDON.

FIRE AND LIFE.

Liability of Shareholders Unlimited.

CAPITAL, - - - - -	\$10,000,000
RESERVE FUNDS, - - - - -	10,624,435
LIFE FUNDS, - - - - -	16,288,046

Investments in Canada for the sole protection of Canadian Policy-holders, over 800,000

Head Office for Canada: MONTREAL.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

CHIEF AGENT,

W. TATLEY.

NATIONAL ASSURANCE CO. OF IRELAND.

INCORPORATED 1829.

CAPITAL, - - - - - £1,000,000 STG.

CHIEF AGENT:

LOUIS H. BOULT, - MONTREAL.

Agents required in unrepresented towns.

ATLAS ASSURANCE COMPANY (OF LONDON, ENGL.)

FOUNDED 1808.

CAPITAL, - - - - - £1,200,000 STG.

BRANCH MANAGER:

LOUIS H. BOULT, - MONTREAL.

EASTERN ASSURANCE CO. OF CANADA.

(FIRE ONLY.)

HEAD OFFICE, HALIFAX, N.S. | CAPITAL, - \$1,000,000

President, JOHN DULL, Esq. (President Bank of Nova Scotia).

Vice-Presidents: H. H. FULLER, Esq. (Wholesale Merchant), Halifax.
SIMON JONES, Esq. (Brewer), St. John, N. B.

CHAS. D. CORY, Managing Director. D. C. EDWARDS, Secretary.

C. R. G. JOHNSON, General Agt., 42 St. John St., MONTREAL



THE
Manufacturers Life

INSURANCE COMPANY
AND THE

Manufacturers Accident
INSURANCE COMPANY

HEAD OFFICES, - TORONTO.

Authorized Capital, \$2,000,000 and \$1,000,000 respectively

PRESIDENT:—RT. HON. SIR JOHN A. MACDONALD.

Vice-Presidents } Geo. GOODFRAM, Pres. Bank of Toronto
Wm. BELL, Vice-Pres. Traders Bk. and Organ Mnfr., Guelph.

R. C. HULME, - - - Quebec Mgr. for Life Company
SELBY & ROLLAND Quebec Mgrs. for Accident Co'y
162 ST. JAMES ST., MONTREAL.

Agents wanted in unrepresented districts.

Scottish Union and National INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

M. BENNETT, Jr., Gen. manager North American Branch, Hartford, Conn.

Capital	\$30,000,000	Invested Funds	\$13,500,000
Real Assets	34,472,705	Deposit with Dom. Govt.	125,000

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

Quebec Fire Assurance COMPANY.

ESTABLISHED 1818.

Government Deposit, \$75,200.00

Directors—J. Greaves Olapham, President; Edwin Jones, Vice-President; W. R. Dean, Treas.; Senator C. A. P. Pelletier, Geo. R. Ronfrow, A. F. Hunt, Hon. Pierre Garneau, Chs. Langlois, Inspector; W. W. Welch, Secy.
Agents.—Ontario—Geo. J. Pyke, Toronto. Montreal—J. H. Routh & Co. New Brunswick—Thos. A. Temple, St. John. Manitoba—A. Holloway, Winnipeg.

CARD.

The Fire Insurance Business

heretofore carried on by the undersigned as Commission Agents, at their old Offices, 45 St. Francois Xavier Street, for the Northern and Caledonian Insurance Companies, will continue in favor of the

CALEDONIAN INSURANCE CO.

OF EDINBURGH.

the oldest Scotch Office, founded 1805, and one of the strongest Companies represented in Canada, and our other Insurance connections as BROKERS AND AGENTS.

Continuance of all business connections is solicited, and the undersigned beg to acknowledge the support given to them in this department of business during the last twenty-five years.

TAYLOR BROS.,

45 ST. FRANCOIS XAVIER ST., MONTREAL.

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HOMANS' PLAN** and the most perfect Endowment

Bond now before the public.

Agents wanted in all unrepresented districts.

T. H. SCHNEIDER,
General Agent, Montreal.

DAVID DEXTER,
Managing Director.

BRITISH AMERICA

ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1833.

HEAD OFFICE, - - TORONTO.

Cash Capital and Assets, \$1,133,666.52.

BOARD OF DIRECTORS:

JOHN MORISON, Governor. JOHN LEYS, Deputy Governor.
John Y. Reid. G. M. Kinghorn (Montreal). Hon. Wm. Cayley.
A. Myers. Thos. Long. George E. Smith.
Dr. H. Robertson.

THE ROYAL CANADIAN

FIRE AND MARINE INSURANCE CO.

President, - **ANDREW ROBERTSON, Esq.**
Vice-President, - **Hon. J. R. THIBAudeau.**

Head Office, 157 St. James St., MONTREAL.

Capital, - - - - - \$500,000
Assets, - - - - - 745,000
Income, 1888, - - - - - 625,000

HARRY COUTT, Secretary. ABOH. NICOLL, Marine Underwriter.

G. H. McHENRY, Manager.

M. J. E. DROLET, Agent for City and District of Montreal.

Insurance.

PROVIDENT

SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Cash Assets, - \$280 to each \$100 of Liabilities.
SHEPPARD HOMANS, President.
WM. E. STEVENS, Secretary.
N. H. MARSON, General Manager for Canada, 37 Yonge Street, Toronto.
R. J. LOGAN, General Agent, - - - Montreal, Office—Imperial Buildings.

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Assets, Jan. 1st, 1887.....\$246,448.00
No. of Policies in force Jan. 1st, 1887..... 11,997
CHARLES HENDRY, Esq., President; GEORGE RANDALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; J. B. Hughes, Esq., Inspector.

MERCANTILE

FIRE INSURANCE COMP'Y. WATERLOO, Ont.

Subscribed Capital.....\$200,000.00
Government Deposit..... 20,100.00
Losses Promptly Adjusted and Paid.
I. E. BOWMAN, Esq., President; P. H. SIMS, Esq., Secretary; J. B. COOK, Esq., Inspector.

The Mutual Life Insurance Co'y

OF NEW YORK.

LARGEST LIFE INSURANCE COMPANY IN THE WORLD

ASSETS, - - - - - \$126,000,000.

Offers the best guarantee to Policy-holders at the Lowest Minimum Cost. ALL FORMS OF POLICIES ISSUED.

F. BROWN, - - - Mgr. for Quebec and Eastern Ont.
OFFICES: Imperial Buildings, MONTREAL.

Agents wanted in unrepresented districts.

Insurance.

HON. J. J. C. ABBOTT, Q. C., P. C., - PRESIDENT
ANDREW ALLAN (Allan Line R. M. Steamships), - - - Vice-President
GERALD E. HART, - - - Genl. Manager.
WILLIAM SMITH, - - - Secretary-Treasurer

Citizens Insurance Co.

OF CANADA.

Established 1864. Capital, \$1,000,800.
Head Office, 181 St. James St., Montreal.

FIRE, LIFE, ACCIDENT

Business Transacted. Only Company issuing negotiable ENDOWMENT COUPON BONDS UNDER COPYRIGHT, without conditions, offering facilities for obtaining money at any moment.
A RELIABLE CANADIAN COMPANY.
AMPLE SECURITY. PROMPT PAYMENTS.

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Mutual Fire Insurance Company.

HEAD OFFICE—LONDON, ONT.

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R. S. MURRAY, Esq., President. D. M. CAMERON, M.P., Vice-President.
JOHN STEPHENSON, -Man. & Secretary.

Agents wanted in unrepresented Districts.

Insurance.

QUEEN

INS. CO.

H. J. MUDGE, - - Chief Agent.

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Fire Insurance Com'v of London.

Offices TO LET in their new building, Place d'Armes, next Bank of Montreal, suitable for Banks, Insurance Companies, Merchants, Brokers, Professional Men and others. Will be fitted up to suit.
Occupancy 1st May, 1889.
Apply at 6 Hospital Street.
D. E. LAOY, Manager.

THE

Accident Insurance Co.

OF NORTH AMERICA.

Incorporated by Dominion Parliament, A.D., 1872.

Authorized Capital, - \$500,000.

HEAD OFFICE:

157 ST. JAMES ST., MONTREAL.

President, - - - - - SIR A. T. GALT

Vice-President and Managing Director: EDWARD RAWLINGS.

The Accident Insurance Company of North America possesses a record for both reliability and liberality, one proof of which is that it has paid over nineteen thousand losses and has conceded but eleven claims at law in 16 years for nearly one million dollars. It has ample financial resources, and has made the Special Deposit with the Insurance Department at Ottawa. It is, moreover, the only Company whose capital and funds are solely applicable to Accident Insurance.

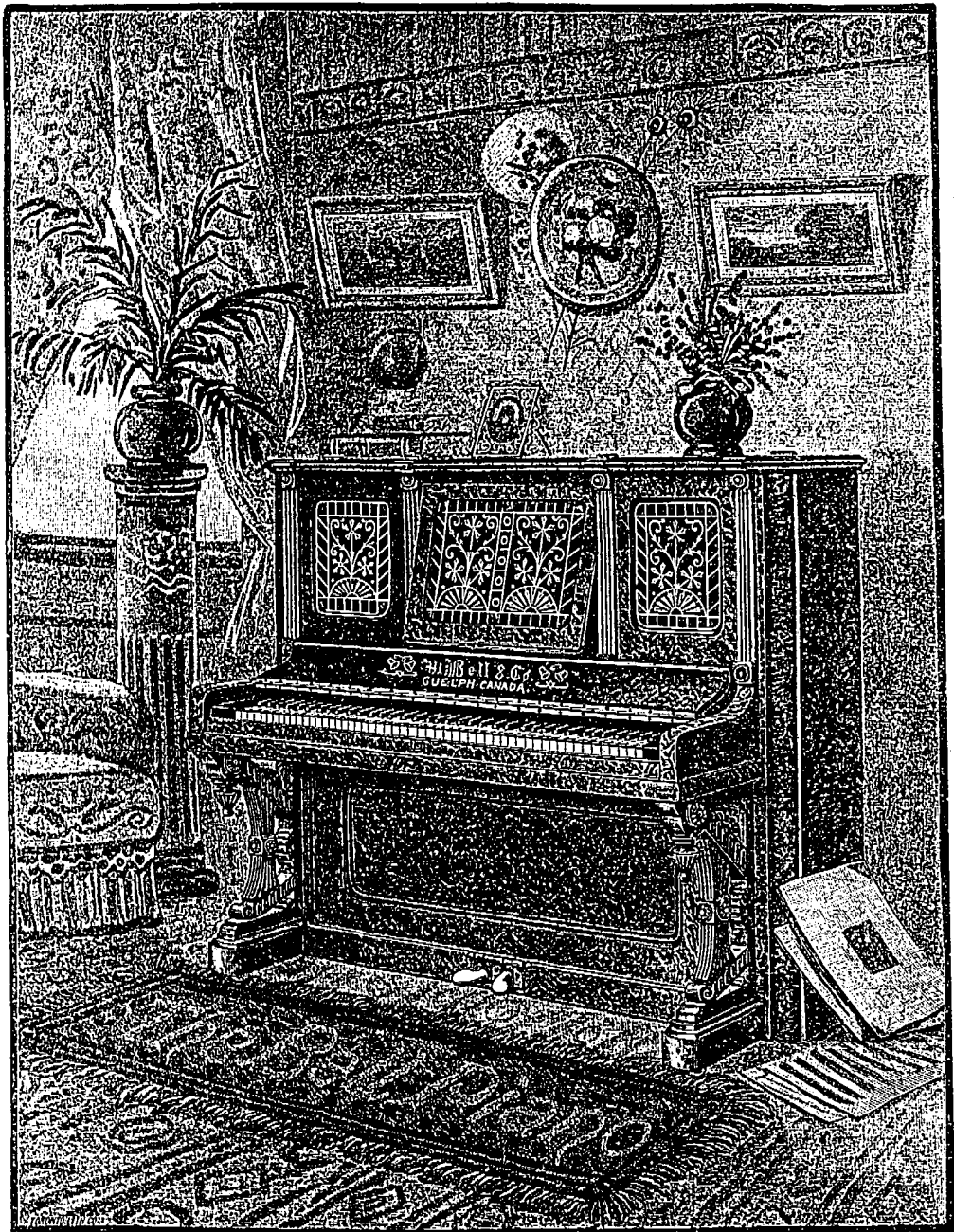
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