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MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 11.
NEW SERIES.

MONTREAL, FRIDAY, SEPTEMBER 13, 1895.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

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We are now producing every description of FUR
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Moccasins, Snowshoes, Fancy
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PLUG and CUT.

Old Virginia,

Derby,

Plug Smoking Tobaccos
are sold by all the leading
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MADE BY ORGANIZED LABOR.

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Woollen Buyers

will find our Stock replete with all the
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We have never shown a more extensive
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White Swiss Spot Muslins,
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Just to hand: Full Assortment.

Large Clearing Lines in

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Our Travellers are now showing complete ranges of
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Incorporated by Act of Parliament.

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

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J. B. Moors & Co.
Buffalo—Bank of Commerce in Buffalo.
San Francisco—The Bank of British Columbia.
The Anglo-Californian Bank.
Portland, Oregon—The Bank of British Columbia.
Montreal, June, 1895.

THE BANK OF TORONTO

CANADA.

INCORPORATED 1855.

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

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

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Branch at Laculte..... Hy. Frost, "
Branch at Lacatine..... C. Langlois, "
Branch at Nicolet..... L. Delair, "
Branch at Ste. Therese..... M. Boisvert, "
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INCORPORATED BY ROYAL CHARTER.

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Reserve Fund, - - - 275,000 "

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Issue Circular Notes for Travellers, avail-

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80th DIVIDEND.

THE SHAREHOLDERS OF

THE MOLSONS BANK.

Are hereby notified that a dividend of

FOUR PER CENT.

and a Bonus of ONE PER CENT.

upon the capital stock has been declared for the
current half-year, and that the same will be payable
at the Office of the Bank, in Montreal, and at the
Branches, on and after the

FIRST DAY OF OCTOBER NEXT.

The Transfer Books will be closed from the 23rd
to 30th September, both days inclusive.
The Annual General Meeting of the Shareholders
of the Bank will be held at its Banking House, in
this city, on

MONDAY, THE 14th OF OCTOBER NEXT.

At Three O'clock in the Afternoon.

By order of the Board,

F. WOLFERSTAN THOMAS,

General Manager.

Montreal, 30th August, 1895.

The Chartered Banks.

THE MERCHANTS BANK

OF CANADA.

Capital Paid-up, - - - \$8,000,000
Reserve, - - - 3,000,000

Head Office, - - - Montreal,

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A general banking business transacted.

Letters of Credit issued, available in China, Japan,

and other foreign countries.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

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

Reserve, - - - 600,000

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Letters of Credit and Circular Notes for Tra-

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Imperial Bank of Canada.

Capital Authorized - - - \$2,000,000

Capital Paid-Up - - - 1,954,525

Reserve - - - 1,152,252

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A general banking business transacted. Bonds

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The Chartered Banks.

The Chartered Banks.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

BANK OF HAMILTON.

UNION BANK OF CANADA.

HEAD OFFICE, TORONTO.
Paid-up Capital, 86,000,000
Res. 1,200,000

CAPITAL (All Paid).....\$1,250,000
RESERVE FUND.....675,000
HEAD OFFICE.....HAMILTON,

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

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Bank. Chicago—Union National Bank.
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Collections effected at all parts of the Dominion of
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Yonge St.; 263 College St.; cor. Spadina; 646 Queen
St. W.; 415 Parliament St. and 128 King St. E.
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Commercial credits issued for use in Europe, East
and West Indies, China, Japan and South America.
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Collections made on the most favorable terms.
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parts of the world.
Interest allowed on deposits.

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Brussels, Belgium—J. Mathieu & Fils.
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Chicago—The Am. Ex. National Bank of Chicago.
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of British Columbia.
Hamilton, Bermuda—The Bk. of Bermuda.
Kingston Jamaica—The Bank of Nova Scotia.

MERCHANTS' BANK.

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

The Standard Bank of Canada

Capital Paid-up, - \$1,000,000
Reserve Fund - 800,000
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Cote St. Antoine, Green Avenue.
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Boston, the National Hide & Leather Bank.
Bermuda, the Bank of Bermuda, Ltd.
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London, England, Bank of Scotland.
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mitted for.
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rates.

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All banking business promptly attended to. Cor-
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Reserve Fund.....40,000
HEAD OFFICE, TORONTO.

DIRECTORS:
G. R. R. Cockburn, Esq., M.P., President.
Donald Mackay, Esq., Vice-President.
G. M. Rose, Esq., Hon. J. C. Aikins,
A. S. Irving, Esq., R. D. Perry, Esq.
D. Ulyot, Esq.
C. MCGILL, General Manager.
E. MORRIS, Inspector.

Eastern Townships Bank.

Authorized Capital.....\$1,500,000
Capital Paid-Up.....1,499,905
Reserve Fund.....720,000

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

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Israel Wood, J. N. Galor, Thomas Hart,
N. W. Thomas, T. J. Tuck, G. Stevens,
John G. Foster.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.
Capital (fully paid up) \$1,500,000
Res. 925,000

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GEORGE HAY, Esq., Vice-President.
Hon. Geo. Bryson, Jr., M.L.C., Alex. Fraser,
John Mather, David MacLaren, D. Murphy.
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Rideau Street, Bank Street, Ottawa, Ont., Rat Por-
tage, Winnipeg, Man.
GEO. BURN, General Manager
D. M. FINNIE, Local Manager.

HEAD OFFICE, SHERBROOKE, Que.

Branches—Waterloo, Richmond, Coaticook, Stan-
stead, St. Hyacinthe, Cowansville, Granby, Bedford,
Huntingdon.
Correspondents:
Montreal—Bank of Montreal.
London, England, National Bank of Scotland.
Boston—National Exchange Bank.
New York—National Park Bank.
Collections made at all accessible points and
promptly remitted for.

LA BANQUE NATIONALE.

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

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Hon. Judge Chauveau, V. Chateaufort, Esq., M.P.P.
N. Rioux, Esq., V. Fortier, Esq.
J. O. Villeneuve, Esq., M.P.P.
GEORGE CERERASSA, General Manager.
P. LAPRANOE, Manager, Quebec Office,
Inspector.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, Ont.
Capital Authorized \$1,000,000
Capital Subscribed 500,000
Capital Paid-Up 372,400
Reserve 100,000

Branches:
P. Q.—Quebec, St. John's Suburb, St. Roch's
Montreal, Sherbrooke, St. Francois, N. E. Beauce,
St. Marie, Beauce, Chicoutimi, Roberval,
Ottawa, Ont., Winnipeg, Man.
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land, London. France—Crédit Lyonnais, Paris, and
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Correspondence respectfully solicited.

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Thomas Patterson, Esq.
T. H. McMILLAN, Cashier.

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Hamburg, Paisley, Penetanguishene, Port Perry.
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Merchants Bank of Canada, London, England—
Royal Bank of Scotland.

La Banque Jacques Cartier.

HEAD OFFICE, MONTREAL.
Capital Paid-up.....\$500,000
Reserve Fund.....235,000

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A. S. HAMPLIN, Esq., Vice-President.
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JOEL LEDUC.
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BIENVENU, Assistant Mgr.; E. G. St. JEAN, Inspec-
tor.

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J. Leduc, Mgr.; Hull, P. Q., J. P. de Martigny, Mgr.;
Laurentides, P. Q., H. H. Etker, Mgr.; St. Sauveur
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C. S. Powell, Mgr.; Fraserville, J. O. Leblanc,
Mgr.; Valleyfield, L. de Martigny, Mgr.; Victori-
ville, A. Marchand, Mgr.; Plessisville, E. C. P. Che-
vreille, Mgr.; Ste. Anne de la Pérade, J. A. Rousseau,
Mgr.; Edmonton, N. W. S. R. Benoit, Mgr.
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Mgr.; Ste. Cunegonde, E. St. Jacques, Accountant;
St. Henri, H. Dorion, Mgr.; Rue Ontario, G. Leclerc,
Jr., Mgr.
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es.
Correspondents—London, Eng., Le Credit Lyon-
naise, Le Comptoir National d'escomptes de Paris,
Paris, France—Le Credit Lyonnais, Le Comptoir
National d'escomptes de Paris, New York, National
Bank of the Republic, Bank of America, Bank of
Montreal, Boston, The Merchants National Bank,
Chicago, Bank of Montreal, Canada, the Merchants
Bank of Canada, Bank of British North America.
Letters of Credit and Circular Notes for travellers
taued available in all parts of the world.

The Chartered Banks.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

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

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

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

BANQUE D'HOCHELAGA.

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

DIRECTORS.

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President, .. Vice-Pres.
Chs. Chaput, .. J. D. Rolland, .. J. A. Vallincaourt,
M. J. A. FRENDEHOAST, .. Manager
C. A. GIBOUX, .. Assistant Manager
A. W. BLOUNT, .. Head Office, Montreal. Inspector

BRANCHES—Three Rivers, P. Q.; Joliette, P. Q.;
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Vankleek Hill, Ont.; Winnipeg, Man.; Montreal,
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werp—Banque Centrale Anversoise, Berlin, Ger-
many—Dutch Bank. New York—National Park
Bank, Importers and Traders' National Bank and
Messrs. Ladenburg, Thalmann & Co. Boston—
National Bank of Redemption, Third National Bank.
Chicago—National Live Stock Bank. Illinois Trust
and Savings Bank.

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

Traders Bank of Canada

(Incorporated by Act of Parliament 1835).

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

Board of Directors:

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C. D. Warren, Esq., .. Vice-President.
W. J. GAUK, Esq., .. JOHN DRYAN, Esq.,
J. W. DOWD, Esq., .. ROBT. THOMSON, Esq.,
.. of Hamilton.

Head Office, .. Toronto.

H. S. STRATTON, .. General Manager.
J. A. M. ALLEY, .. Inspector.

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Drayton, .. Leamington, .. Sarnia,
Elmira, .. Norwich, .. Strathroy,
Glencoe, .. North Bay, .. St. Mary's,
Guelph, .. Orillia, .. Tillsonburg,
Hamilton, .. Port Hope, .. Windsor.

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

HALIFAX BANKING CO.

Incorporated 1872.

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

HEAD OFFICE, .. HALIFAX, N.S.

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L. J. MONTON, .. Vice-President.
F. D. Corbett, James Thomson, C. W. Anderson
H. N. WALLACE, .. Cashier.
A. ALLAN, .. Inspector.

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tigonish, Barrington, Bridgewater, Canning, Locke-
port, Lunenburg, New Glasgow, Parrsboro, Shel-
burne, Springhill, Truro, Windsor. New Bruns-
wick: Sackville, St. John.

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Bank. Boston—Suffolk National Bank. London,
England—Parrs' Banking Co. and the Alliance
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114 St. James Street, Montreal,
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Nova Scotia and Prince Edward Island.

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THE CENTRAL CANADA
Loan and Savings Company of Ont.
TORONTO.

Head Office, cor. King and Victoria Streets,

GEORGE A. COX, .. President.

Capital Subscribed, \$2,500,000 00
Capital Paid-Up, 1,200,000 00
Reserve Fund, 315,000 00
Contingent Fund 30,134 71
Total Assets, 5,200,830 09

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

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

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

The Dominion Savings
& Investment Society

London, Canada.

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

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

N. MILLS, Manager.

THE HAMILTON

Provident and Loan Society

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

Capital Subscribed, \$1,500,000 00
Capital Paid-Up, 1,100,000 00
Reserve and Surplus Profits, 930,027 00
Total Assets, 3,730,576 85

Deposits received and interest allowed at the
highest current rates.

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

Banking House—King Street, Hamilton.

K. D. Cameron, Treasurer.

—THE—

Western Loan and
Trust Co'y., Ltd.

INCORPORATED BY SPECIAL ACT OF THE
LEGISLATURE.

Office—No. 13 St. Sacrament St.,
MONTREAL, P.Q.

Hon. A. W. Ogilvie, .. President.
J. S. Bousquet, Esq., .. Vice-President.
[Manager La Banque du Peuple.]

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

All manner of trusts accepted; moneys invested;
estates managed; rents, income, etc., collected;
bonds, debentures, etc., issued and countersigned;
highest class of securities for sale.
Send for information to the Manager.

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Colored Paints
Dry Colors, Printing Ink,
Machinery Oils and Axle Grease.

And Dealers in

Painters' & Printers' Materials Generally.

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MONTREAL.

JAMES BAXTER,

NOTE BROKER,

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

157^{1/2} St. James Street,

MONTREAL.

Oceanic Steamships.

ALLAN LINE
ROYAL MAIL STEAMSHIPS.



Liverpool, Londonderry, Quebec and
Montreal Royal Mail Service.

| From Liverpool. | Steamships. | From Montreal. | From Quebec. |
|-----------------|-------------------|----------------|--------------|
| 15 Aug. | Parlsian | 31 Aug. | 1 Sept. |
| 22 " | *Mongolian | 7 Sept. | 7 " |
| 29 " | Numidian | 14 " | 15 " |
| 5 Sept. | Sardinian | 21 " | 23 " |
| 12 " | *Laurentian | 28 " | 28 " |
| 19 " | Parlsian | 5 Oct. | 6 Oct. |

The Steamers of this service carry all classes of
Passengers.
The Saloons and Staterooms are in the central
part where least motion is felt. Electricity is used
for lighting the ships throughout, the lights being
at the command of the passengers at any hour of the
night. Music rooms and smoking room on the
promenade deck.

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

Steamers marked thus * proceed directly from
Quebec after embarking passengers at 3 p.m. Satur-
day and do not stop at Rimouski or Londonderry.

Other Steamers sail from Quebec at 9 a.m. Sunday,
and from Rimouski at 9 p.m. Sunday, calling at
Noville (Londonderry) to land mails and passengers.
The Laurentian carries First Cabin passengers
only on the East bound passage.

The Saloons and Staterooms are heated by steam

RATES OF PASSAGE.

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

A reduction of 10 per cent. is made on Round Trip
Tickets except on the lowest rates.

SECOND CABIN—
To or from Liverpool, Glasgow, Belfast or Derry, \$30
Round Trip, \$55.

Steerage to Liverpool, London, Glasgow, Belfast or
Londonderry, including every requisite for the
voyage, \$10.00.

Glasgow, Londonderry and New
York Service.

(Late State Line of Steamers.)

| From New Pier foot of W. 21st Street, New York. | From Glasgow. | Steamships | From New York. |
|---|---------------------------|--------------------|----------------|
| 16 Aug. | State of California | 31 Aug. 8.00 a.m. | |
| 30 " | State of Nebraska | 14 Sept. 8.00 a.m. | |
| 13 Sept. | State of California | 28 " 12.30 p.m. | |
| 27 " | State of Nebraska | 12 Oct. 10.00 am. | |
| 11 Oct. | State of California | 26 " 11.00 a.m. | |
| 25 " | State of Nebraska | 9 Nov. 9.00 a.m. | |
| 8 Nov. | State of California | 23 " 8.50 a.m. | |
| 22 " | State of Nebraska | 7 Dec 8.00 a.m. | |

And fortnightly thereafter.
Rates: First Cabin, \$40 to \$60. Second Cabin, \$25,
Return, \$50. Steerage to Glasgow, Belfast, Londen-
derry or Liverpool, \$10.

Outfit for Steerage passengers furnished free.
The Steamships State of California and State of
Nebraska are not surpassed for their excellent ac-
commodations for all class of passengers. The
Saloons are forward, Staterooms near the centre of
the ships, Promenade deck the entire width of the
Vessel, and two-thirds of her length. Electric lights
throughout, and electric bells in every stateroom.
No cattle carried.

Glasgow, Quebec and Montreal
Service.

| From Glasgow. | Steamships. | From Montreal |
|---------------|---------------------|---------------|
| 16 Aug. | Buenos Ayrean | on or about |
| 23 " | Norwegian | 3 Sept. |
| 30 " | *Siberian | 10 " |
| 6 Sept. | *Pomeranian | 17 " |
| 13 " | *Sarmatian | 24 " |
| 20 " | Buenos Ayrean | 1 Oct. |
| 27 " | Norwegian | 8 " |
| 4 Oct. | *Siberian | 15 " |

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

London, Quebec & Montreal Service

| From London. | Steamships. | From Montreal |
|--------------|--------------------|---------------|
| 17 Aug. | Monte Videan | on or about |
| 24 " | Greellan | 4 Sept. |
| 31 " | Brazilian | 11 " |
| 7 Sept. | Rosarian | 18 " |
| 14 " | Austrian | 25 " |
| 21 " | Monte Videan | 2 Oct. |
| 28 " | Greellan | 9 " |

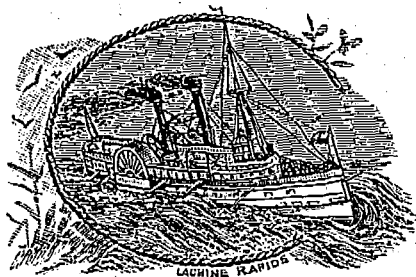
And weekly thereafter. No passengers carried by
this service.
For tickets or further information apply to any
Local Agent or to—

H. & A. ALLAN,

General Agents

Portland, Boston or Montreal.

Aug. 7th, 1895.



Richelieu & Ontario Nav. Co.

Toronto Line.

Leaves every Monday, Wednesday and Friday at 10 a.m.

Hamilton Line.

Leaves every Thursday at 4 p.m.

Are You Aware

That the hot weather has arrived. Before making arrangements to take your family away for the summer, it would be well to call at our City Ticket Office, 128 St. James Street, opposite the Post Office, where information can be had and the greatest attention paid to the travelling public.

This is the Head Booking Office for the R. & O.

H. FOSTER CHAFFEE,

District Passenger Agent,
128 St. James St., - Montreal.
Telephone 1731. (Opp. P. O.)

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LEITCH, PRINGLE & HARKNESS,
BARRISTERS,
Solicitors for Ontario Bank,

Kingston, Ont.

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P. MULKERN, FRED. F. HARPER.

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F. S. MacLennan, B.C.L.
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185 St. James St.

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ATWATER & MACKIE,
Advocates and Barristers,
Commissioners, &c.
131 St. James Street.

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Advocates.
ROYAL INSURANCE BUILDING.
1709 Notre Dame St., City

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GEORGE F. HENDERSON,
Solicitor, &c.,
13 Scottish Ontario Chambers

Peterborough, Ont.

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

W. A. STRATTON, B.A., LL.B.,
Barrister, Solicitor, Etc.

Seaforth, Ont.

MCCAUGHEY & HOLMESTED,
Barristers, &c.

Simcoe, Ont.

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

Toronto, Ont.

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

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

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BLENHEIM R. L. Gosnell
BOWMANVILLE R. Russell Loscombe
BROCKVILLE AND ATHENS
Wood & Webster
BROCKVILLE Brown & Fraser
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CANNINGTON A. J. Reid
CARLETON PLACE Colin McIntosh
COBOURG & COLBORNE,
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CORNWALL, McLennan, Liddell & Cline
DESERANTO Henry R. Bedford
DURHAM J. P. Telford
GANANOQUE J. C. Ross
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INGERSOLL Thos. Wells
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LEAMINGTON W. T. Easton
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LISTOWELL S. B. Morphy
LISTOWELL J. L. Darling
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LONDON W. H. Bartram
L'ORIGNAL J. Maxwell
MIDLAND Steers & Ambrose
MITCHELL Dent & Hodge
MOUNT FOREST Perry & Perry
MORRISBURG Johnston & Bradfield
NIAGARA FALLS Hill & Ingles
NEWMARKET Thos. J. Robertson
NORWOOD T. M. Grover
OAKVILLE R. S. Appleby
ORANGEVILLE Meyers & Robb
OSHAWA J. F. Grierson

Legal Directory.

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PETROLEA Dawson & Greenzen
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PORT HOPE H. A. Ward
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SARNIA A. Weir
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STRATFORD MacPherson & Davidson
TRENTON MacLellan & MacLellan
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THORN BURY Wilson & Dyre
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WATFORD Fitzgerald & Fitzgerald
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TORONTO Joseph Nason
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WINGHAM Myer & Dickinson
WINDSOR, Patterson, Leggatt & Murphy
WALKERTON A. Collins

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COWANSVILLE,
O'Halloran & O'Halloran
MONTMAGNY Albert J. Bender
PERCE & NEW CARLISLE, Jos. Garon
PORTAGE DU FORT C. P. Roney
RICHMOND G. H. Aylmer Brooke
ROCK ISLAND H. M. Hovey
STANSTEAD M. F. Hackett
WATERLOO D. Darby
WATERLOO C. A. Nutting

NOVA SCOTIA.

AMHERST, Townshend, Dickey & Rogers.
ANTIGONISH A. Macgillivray
BRIDGETOWN T. D. Ruggles & Sons
BRIDGEWATER Owen & McLean
HALIFAX Alfred Whitman
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LIVERPOOL J. N. S. Marshall
LIVERPOOL Jason M. Mack
LUNENBURG S. A. Chesley
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WINDSOR H. D. Ruggles
YARMOUTH E. H. Armstrong
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CAMPBELLTON H. F. McLatchy
CHATHAM Warren C. Winslow
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MONCTON Harvey Atkinson
SUSSEX White & Allison

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PILOT MOUND W. A. Donald
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WINNIPEG Patterson & Howard

BRITISH COLUMBIA.

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CALGARY James Muir
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* **BLACKMAN'S** *

Patent Power Ventilating

* **WHEEL.** *

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COOLING.

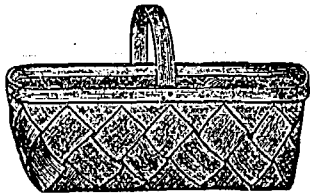
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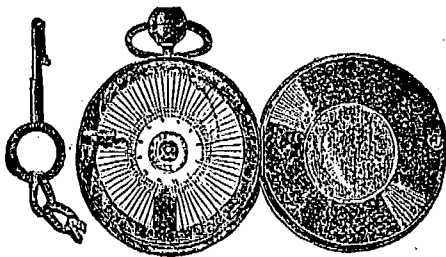
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This Clock is adapted for 6 or 12 Stations and the keys are all different. The registering is all done by numbers ranging from 1 to 6, and 1 to 12, instead of as in the old style Time Detectors which mark either by holes or an impression on the dial, being the same for all stations.

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This Clock received the First Prize at the World's Columbian Exposition.

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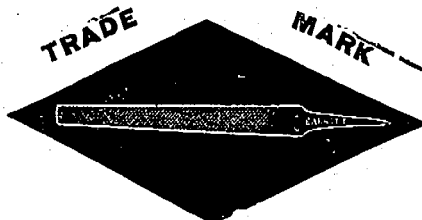
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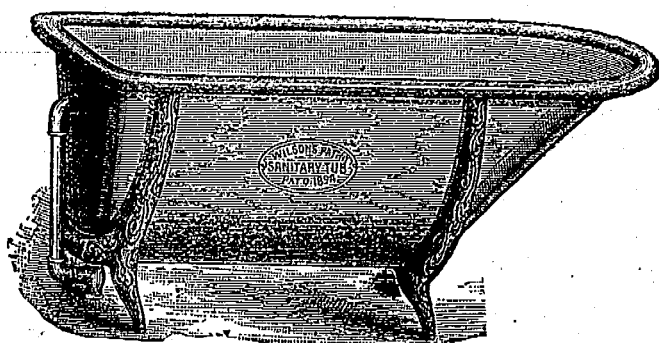
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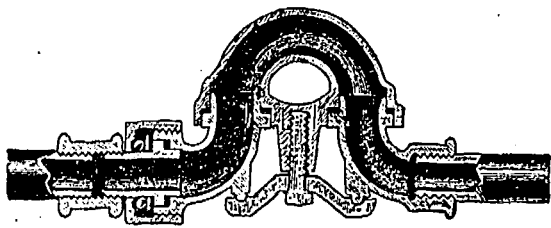
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WHAT IS THIS FLEXIBLE JOINT ?

It is an absolute steam joint under any steam pressure
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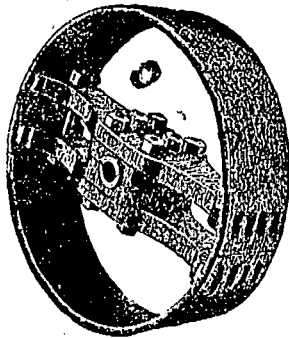
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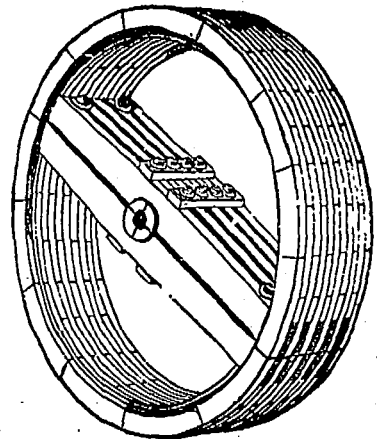


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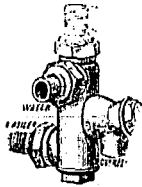
run a dead true, being accurately balanced.
Arms are built in such a way that when in motion they do not displace any more air than an iron pulley.

Segments are all nailed. These pulleys never go to pieces.

Pulleys from 6 inches diameter to 48 inches always in stock.

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FOR THE PUMPER AND ENGINE. ARE THE ENGINEERS' FAVORITES.
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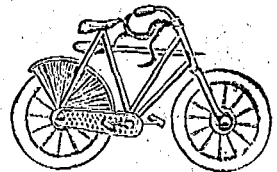
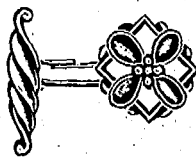
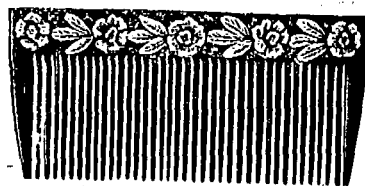
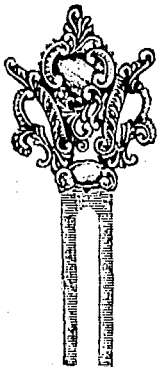
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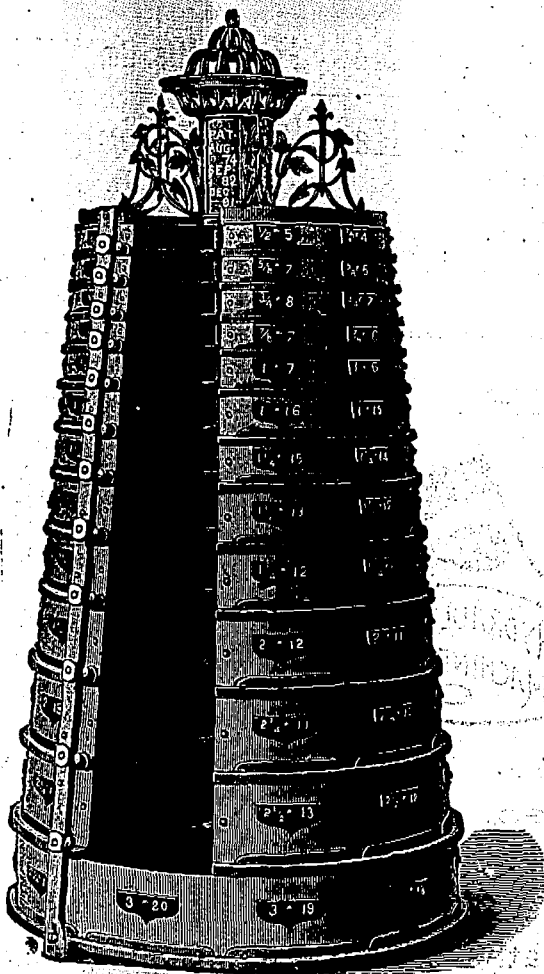
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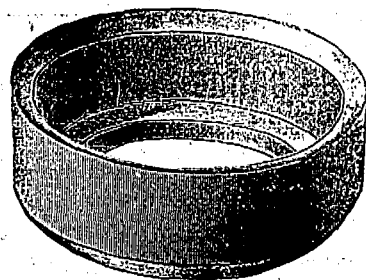
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 Revolving
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Tubular Well Cups, Oil Well Valve Cups, Deep Well
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Grey Cottons, Bleached, Shirtings, Bleached and Grey Sheetings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wickes, Prints, Regattas, Printed Ducks, Crtones, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

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

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Something New!
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A sample by mail for seven cents.

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WANTED a man of high attainments
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All kinds of Printing and Writing Papers and Book-Binders' Supplies.
Get our Samples and Quotations.

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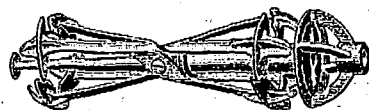
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Ask Wholesale Houses for Samples.

All goods GUARANTEED and stamped
"WARRANTED INDIGO BLUE."

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Above is a Cut of our

PATENT LEVER FLUE CLEANER,

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

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Hamilton Cotton Co'y

HAMILTON, ONT.

Manufacturers of

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

STEAM and POWER

FOR ALL DUTIES.

Pumps
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MACHINERY

NORREY CO.

LIMITED.

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Agents for the Province of Quebec,

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

See Samples in Wholesale Houses.

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

McCASKILL, DOUGALL & CO.
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Manufacturers of Fine

Varnishes, * Japans and Colors
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Suppliers to every Railroad Company and Car Shop in the Dominion.

Dominion Blanket & Fibre Co., Ltd.

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

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Representative of The Board of Underwriters of New York; The Board of Marine Underwriters of Boston.

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GOVERNMENT AUCTIONEERS,

Ship Agents, Commission and Produce Merchants,

—AND DEALERS IN—

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

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(Successors to Wm. Angus & Co.)

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

STORE, 15 Victoria Square, MONTREAL

Works and Head Office, EAST ANGLUS, P.Q.

J. J. MILLOY,

Merchant Tailor,

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

MONTREAL.

Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes: ●●

Commercial Summary.

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

—MANITOBA 5 per cents., have advanced to 117 on the London stock market.

—FARMERS at Carberry are paying \$2 a day and board to harvest hands and have wired the C.P.R passenger department for men.

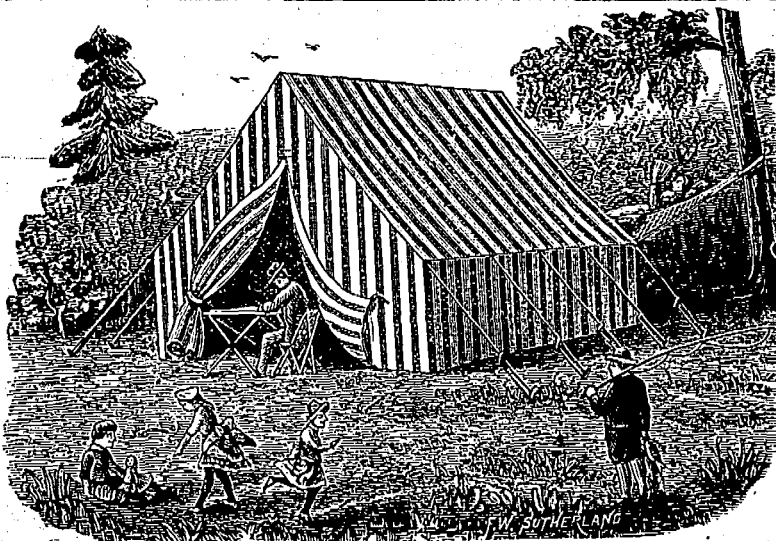
—THE first cargo of new pack barrelled Alaska salmon reached San Francisco last week, and was immediately transhipped to Eastern markets to fill orders. The lot consisted of between 500 and 600 barrels.

—It is in contemplation to start another new fire and accident company, under the title of the United Kingdom Commercial Insurance Co., with a capital of £100,000 in £1 shares, 10s. paid; the fire branch to be worked on non-tariff lines.

—It has been definitely decided that the shops of the Richelieu and Ontario Navigation Company, which were burned down, and are to be rebuilt, are again to be located at Sorel.

—FIVE cents a bushel for carrying wheat to Buffalo is being predicted by vesselmen at Duluth for November and late October shipment. Shippers there are inclined to regard the matter in much the same light.

—THE American Protective Association, a well-known political organization, is reported to be considering the establishment of a life-insurance department with headquarters at Chicago; the risks, which are to be on the assessment plan, to be placed with old-line companies.



Tents, Flags, Awnings, Camp Furniture, Horse Covers, Window Shades, Laces, Fringes, etc., Embroidered Piano Scarfs, Table Covers, Baby Carriage Robes, Eton Jackets, etc., etc.

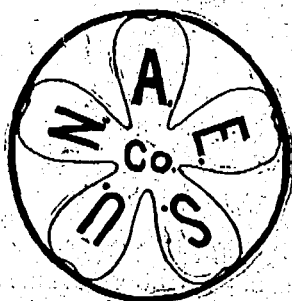
31 GOLD AND SILVER MEDALS—166 FIRST PRIZES.

Our exhibition record not being equalled in the world.

LIBERAL DISCOUNTS TO LUMBERMEN, RAILWAY CONTRACTORS, MERCHANTS, ETC.,

Cole's National Manuf'g Co.,

160 SPARKS ST., - OTTAWA.



North American Electric Seal Unhairing Co.

241 to 249 CENTRE STREET,
NEW YORK.

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

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

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

ALL ORDERS PROMPTLY ATTENDED TO.

To the Trade ———— 0

Just Purchased.

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

And can offer special quotations for present and forward delivery.

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

FALL 1895.

SPECIALS

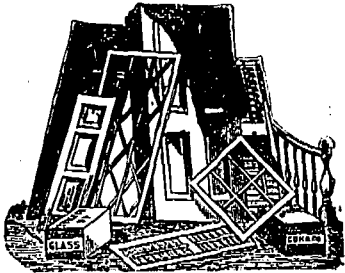
Dress Goods, Ribbons, Gloves, Hosiery, Linens, Cashmeres, Novelties, Smallwares.

Lonsdale, Reid & Co.,

DRY GOODS IMPORTERS,
MONTREAL.

Agents for Crompton's Corsets.

RHODES, CURRY & CO.



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

AMHERST, N. S.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 26 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye &c. &c. Naval Stores, &c. &c. &c.

Offices and Warehouses:

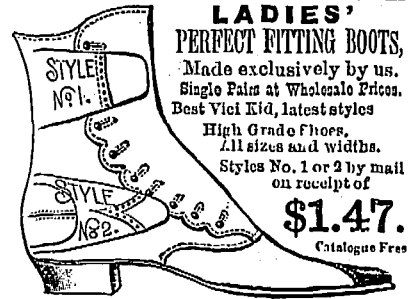
310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

MONTREAL.

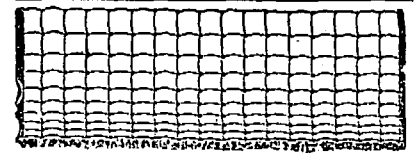
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LADIES' PERFECT FITTING BOOTS,
Made exclusively by us. Single Falls at Wholesale Prices. Best Vici Kid, latest styles. High Grade Shoes. All sizes and widths. Styles No. 1 or 2 by mail on receipt of **\$1.47.**
Catalogue Free

Send for Illustrated Circular of Novelties.

N. Y. SPECIALTY CO., 233 Broadway, N. Y.



THAT FARM OF YOURS

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

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

—THE total duties collected at the port of Toronto during the month of August amount to \$419,489, as against \$391,104 during the same month last year, showing an increase of \$28,385.

—THE laborers employed in the construction of the Central Counties railway, have struck work until they are paid their arrears in wages. It is stated that they are five or six months behind.

—“*Le Progres du Saguenay*” states that the crops in the Saguenay district are the most abundant which that region has ever had. This is very welcome, in view of the poor crops of last year. There will be a good supply of all kinds of grain.

—THE Newfoundland Government has unearthed a series of smuggling frauds between St. John's and St. Pierre, Miq., spirits and tobacco being the chief articles dealt in. This smuggling

has been going on for years and among those concerned in it are many prominent citizens.

—THE *Petroleum Advertiser* issued a very creditable cycling edition printed in blue and gold in honor of the meet of the C.W.A. in that town. It is tastefully ornamented with a number of well-executed portraits and illustrations.

—THE position of district general agent for the Counties of York, Peel, Simcoe, and the territorial districts of Muskoka and Parry Sound, for the Ontario Mutual Life Assurance Company of Waterloo, Ont., has been accepted by Mr. T. N. Scripture.

—New oats have sold in Winnipeg at as high as 22½ cents, per bushel, but it is expected that 15 cents will be the ruling quotation after deliveries become general, as the crop is a heavy one.

LENOX SCOTCH CAP CO.,

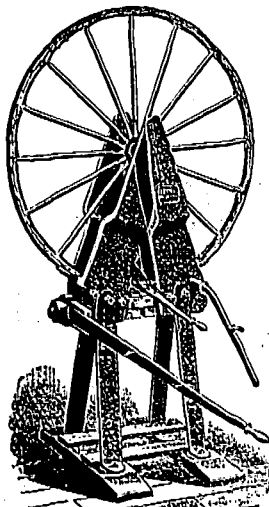
MANUFACTURERS OF

FINE SCOTCH CAPS.

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

—UTICA, N. Y.—

West's Hand Tire Setter.



A truly wonderful and efficient machine for setting tires “cold” BY HAND without taking out the bolts.

Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season.

Sets all light tires up to 1½ x 3½, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine.

If castings break, duplicates will be furnished free. If bolts or wrenches break any blacksmith can mend them. A Good, Strong, Simple, Durable, Profitable Machine. The result of twenty five years' experience in the business of setting them cold.

If you have heavier tires to set, get on one of my Power Hydraulic Machines. If you buy one later, I will take the hand machine, at price paid towards it if you wish.

Mail address, 105 Moigs Street.

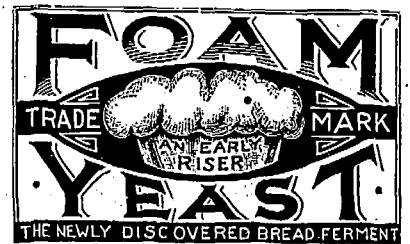
J. B. WEST,

Factory, Eagle Foundry,

Brown's Race, Rochester, N. Y.

THE BEST IN THE MARKET.

Ask your Wholesale Grocer
for it

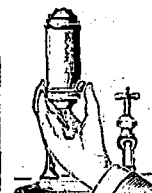


The Foam Yeast Co., Ltd.,

TORONTO, Ont.

79 Esplanade.

Sanitary Soap Vase



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

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

SANITARY SOAP VASE CO.,

Aqueduct Bldg., ROCHESTER, N. Y.

THIBAUDEAU BROTHERS & CO.
 IMPORTERS OF
 FRENCH ENGLISH AMERICAN & GERMAN GOODS
 QUEBEC THIBAUDEAU FRERES & C^{IE} LONDON: THIBAUDEAU BROS. & C^{IE}
 JE DE DIE
 No. 332 St. Paul St. MONTREAL.

THE Woodburn IMPROVED Pulverizer.

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

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

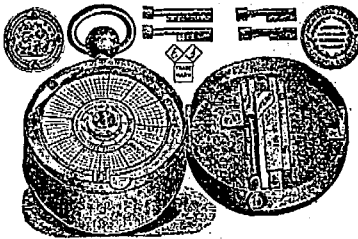
THE "O. K." Patent Adjustable Can Opener.



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

PHILIP KRON,
 Beehive Building, ROCHESTER, N. Y.

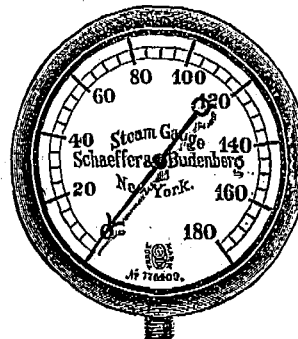
Watchman's Improved Time Detector, 12 and 24 Different Keys with Safety Lock Attachments.



U.S. Patents: Nov. 30, 1876; Jan. 25, 1876; Dec. 5, 1876; June 26, 1877; Reissued Sept. 23, 1880; Trade Marks, Aug. 30, 1881; March 15, '82.

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

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



Schaffer & Budenberg.

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

Works & General Offices:
BROOKLYN, N. Y.

Offices & Salesrooms:
 No. 66 John St., No. 22 W. Lake St.,
 NEW YORK. CHICAGO.

—Mr. T. A. BIRD, manager of the Bank of Toronto in Brockville is the chief promoter of a project to erect a large summer hotel on the river front a short distance above the town. The capital is fixed at \$100,000, and a large proportion of the stock has already been subscribed.

—A RECEPTION was tendered on Saturday last by the Toronto Board of Trade to Sir Charles Rivers Wilson and the directors of the Grand Trunk Railway. The president of the board, in an address, outlined several changes in the system desired by the merchants, chief among which was the establishment of a Canadian Board of Control.

—THE North Sydney Electric Co. have decided to enlarge their plant and have ordered two dynamos from the Canadian General Electric Co. and a 100 horse power Robb Armstrong engine and Monarch Economic boiler from the Robb Engineering Co.

William A. Rosenbaum,

ELECTRICAL EXPERT and PATENT SOLICITOR,

177 Times Building, - - - NEW YORK CITY.

—For the two months of the present fiscal year the U. S. Treasury expenditures have exceeded the receipts \$13,171,400. For the month of August the deficit was \$3,093,103. The receipts for the month are stated at \$28,952,606, and expenditures at \$32,645,800. Since July 1 the Treasury has lost in gold withdrawn for export to Europe and Canada, \$18,000,000.

ALWAYS THE BEST

Softer and Cleaner Batting.

NORTH STAR, CRESCENT, PEARL, PATENT ROLL COTTON BATTING.

A marked improvement in the quality of

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

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

PURE OAK BELTING

The J. C. McLaren Belting Co.,
 Montreal and Toronto
 Tel. No. 383. Tel. No. 475

We are taking orders "to arrive" for following Canned Goods:

Tomatoes, Corn, Peas, Wax Beans, Pork and Beans, Salmon, Mackerel, Lobsters, Pears, Strawberries, Raspberries, Peaches, Apples, etc.

All of Best Known Brands on Market. Our Prices are Exceptionally Low. Write for quotations before you buy elsewhere.

LAPORTE, MARTIN & CIE,

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

ROBERT LINTON & CO.

IMPORTERS OF

British and Foreign Dry Goods

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

No. 2 St. Helen St., MONTREAL

**SPECIALTY IN
Men's Goods**

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

Representatives in all Provinces.

Glover & Brals

184 MCGILL STREET,
Montreal, Canada

Established in 1877.

STORAGE

(FREE OR IN BOND)

**FINLAYSON & GRANT,
CUSTOMS BROKERS,**

413 to 417 St. Paul Street, Montreal.

☐ Bell Telephone 9067.

P. O. Box 684.

Curtain Stretchers!!

WHOLESALE & RETAIL.

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

MONTREAL, CANADA.

HENRY PORTER,

Tanner and Manufacturer of

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

Moccasin, Lace, Russet and

Oak - Sole - Leather

Office and Manufactory :

436 Visitation St., - MONTREAL

**To Architects,
Builders and Owners.**

Attention is called to Fire-Proof
and Vermin-Proof

Mineral Wool,

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

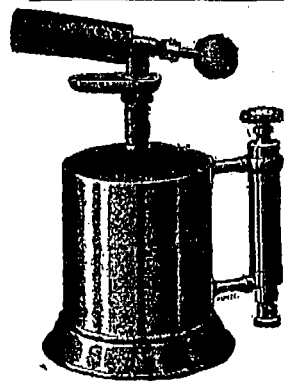
Sample & Circulars Free.

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

\$5,000 WANTED,

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

Montreal, Que.



"Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to
30 pounds pressure.

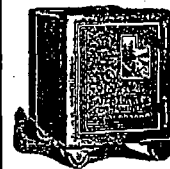
Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

White Manufacturing Co.,

40-42 State St., Chicago, Ill.



E. D. COLLERET,

522 1/2 Craig St.,

MONTREAL.

Asbestos

Lined Safes

for homes, offices, etc.,
etc., from \$15.00 upwards.

Catalogues and all information furnished upon application.

—THE new ship canal at Sault St. Marie was opened on Saturday last under the direction of J. C. Boyd, canal superintendent. The Great Northern Transportation Company's SS. Majestic, being the newest Canadian built passenger boat, was selected to be the first one looked through the canal.

—MANITOBA railroad men say that about 60,000 bushels of wheat had been marketed last week at the Canadian Pacific railway stations, and the prices received were from 42 to 45 cents per bushel. There were 1,000 cars of wheat forwarded to Fort William. The majority of the farmers are erecting temporary granaries and storing grain.

—UNDER the power of a mortgage held by the McLeod estate, the Agricultural Fair Grounds, Woodstock, Ont., were offered for sale at public auction at the Town Hall. The sale was declared off. It is understood there is a reserve bid; and also it is known that the North Riding of Oxford, Blandford and East

Oxford Societies a few days ago agreed to pay \$2,500 for the property, which was the amount asked by the estate.

—THE aggregate export trade of the seven Australasian colonies, including New Zealand, in 1894, amounted in value to £62,315,000, and the import trade to £48,720,000. The largest trade was that of New South Wales, £20,578,000 exports and £15,801,000 imports; Victoria came second, £14,000,000 exports and £12,470,000 imports; New Zealand third, followed by South Australia, Queensland, West Australia, and Tasmania. The population and trade of West Australia increased rapidly during the year.

—J. C. SQUANCE, furniture dealer of St. Thomas, whose financial difficulties have already been chronicled, has made an assignment to a cousin, who went to Cleveland to get it. He owes

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

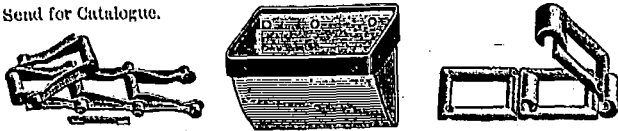
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.



China Cuspidors, Tea Sets,
Toilet Ware, Fruit Jars,

Metal, Bronze, Piano and Table
Lamps, Cutlery, Plated Goods.

JOHN L. CASSIDY & CO.,

... IMPORTERS OF ...

China, Crockery and Glassware.

... ALWAYS IN STOCK ...

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

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

Hoos and Sample Rooms: 339 and 341 ST. PAUL STREET, MONTREAL

BRANCHES: 52 Princess St. Winnipeg, Man.
Government St., Victoria, B. C.

IMPORT ORDERS A SPECIALTY

**Mohawk
Valley Cap
Factory,**

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

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

UTICA, N. Y., U. S. A.

THE CANADA ACCIDENT INSURANCE CO'Y

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

... REINSURERS OF ...

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

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

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents
nd get good contracts.

LYNN T. LEET
Manager for Canada

LYMAN'S FLUID COFFEE

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

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

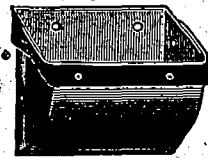
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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

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



ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by . . .

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



W. M. TERRIBERRY & CO.,

Manufacturers

White and Ornamental Mouldings

Corner

FULTON & GREEN STS.,
CHICAGO.

Ornamental Mouldings a Specialty.
Phone Main 3723.

JAMES GUEST & CO., Commission - Merchants

— AND —

GENERAL AGENTS.

27 and 29 St. Sacramento St. Montreal

AGENTS FOR

George Sayer & Co., Cognac, France.
Chas. Coran & Co., Cognac, France.
Central Society, Vineyard Proprietors.
Wladom & Warter, Jerez de la Frontera Sherrles.
Walter & May, Oporto Ports.
Halg & Co., Taragona Ports.
A. Houtman & Co., Rotterdam, Holland Gin,
Ind, Coope & Co., Burton-on-Trent, Ales.
Selget & Sons, Trinidad, Gennine Angostura Bitters.
Dublin City, Distillery Whiskey.
Banagher, Irish Whiskey, on the Green Banks of the Shannon.
Escheneaur & Co., Bordeaux, Clarets, Santernes, &c.
Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Santernes, &c.
Neven, Raphael & Co., St. Hilaire, Sparkling Saumur.
Faye & Cople, Macon, Burgundies and White Wines.
Royal Hungarian Government Wines of Budapest, Hungary.
James Watson & Co., Dundee, Scotch and Irish Whiskey.

\$360 for rent due, and large sums are claimed by relatives for borrowed money and instalments. Under a life lease a mother-in-law claims \$350 and his father \$2,000. There is supposed to be a margin of \$1,000 in real estate and about \$1,000 in book debts and stock. A meeting of creditors has been called. The debts outside the above are about \$2,700 of which apparently \$1,400 are trade debts.

Three engineers have left Winnipeg on an exploratory and surveying trip to Hudson Bay to locate a barge route via Lake Winnipeg, the Nelson and Hayes rivers. They believe that such a thing is possible, and have now gone to examine the nature of the two rivers named, and make surveys of the falls which impede navigation so that an estimate may be got of the cost of canals and locks that will be required to overcome these natural obstacles. One of the party has gathered a great deal of information on the subject and calculates that all the necessary locks can be built and the route opened up for a much less amount than it will take to build and equip the Hudson Bay railway. The Saskatchewan river, with its one thousand miles of navigable water, would do for a western branch of the route.

—The following list of United States Patents, granted to Canadian inventors, August 20th and 27th, 1895; is reported for this paper. Walter H. Avis, assignor to R. C. Fisher, Toronto, Canada, cordage-machine; Robert Bustin, assignor of one-half to R. K. Jones, St. John, Canada, life-saving apparatus; John Maw, Hamilton, Canada, chain-ladder; George H. Bowie, assignor of one-half to J. C. Roger, Ottawa, Canada; Adolphus Davis, Montreal, Canada, filter; Dieudonne J. Grondin, Yamachiche, Canada,

evaporator; Harvey C. Malsness, Stratford, Canada, automatic dust-collector; John D. Manton, Hull, and E. G. Shepherd; said Manton assignor and said Shepherd; assignor of two-thirds to E. L. Leetham and C. D. Chitty, Ottawa, Canada, match-racking machine; John McFarland, Austin, Canada, car-moving bar; James H. McKechnie, Granby, Canada, footwear; Robert Mcnaugh, Victoria, Canada, manner of obtaining power by rise and fall of tide; Alfred White, assignor of two-thirds to C. R. Sutherland, Toronto and A. S. King, Ottawa, Canada; skeleton lettering; James Wright, assignor of one-half to F. Wright, Montreal, Canada, steam-engine-indicator reducing gear.

—A CAREFUL examination of the mortality of the two sexes by English actuaries shows that in the first year of life the mortality of the female is much less than that of the male, being at birth 92.64 per 1000 as against 112.80, and at the end of the year, 81.88 as against 85.08. This difference continues up to the fourth year. From five to twelve the female mortality is greater than that of the male, being at the latter period 3.56 for males, and 4.28 for females. At the age of forty-six the male mortality equals that of the female, the latter having been up to this time slightly in excess. During the years forty-six to fifty-six, the period of the climacteric, the male mortality gains rapidly on the female, the gain being 6.32 per annum for the one and only 3.47 for the other. Hence the climacteric is really a much more serious time for man than for woman. After fifty-six the female mortality gains on that of the male, but is always slightly below it. Woman has not only a less mortality and a greater longevity than man, but there is, according to Dr. Symonds, a plurality of female births, though the contrary view is usually held.

M. & L. Samuel, Benjamin & Co.

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL
AMERICAN AND CANADIAN

SHELF AND HEAVY HARDWARE

Metals, Tinplate, Tinware,

Tinners' Plumbers' & Steam Fitters' Supplies

Gas Fixtures,

LAMPS AND LAMP GOODS.

ENGLISH HOUSE:

SAMUEL, SONS & BENJAMIN,

164 Fenchurch St., London, E. C.

Shipping Office: 1 Rumbold Place Liverpool, Eng.

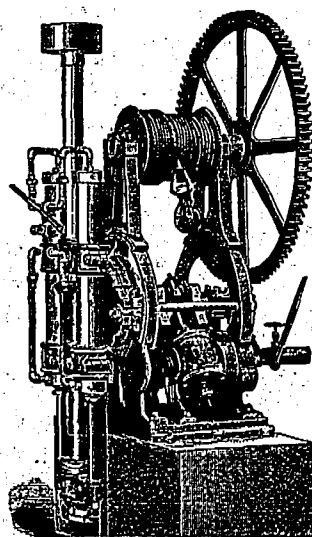


MENEELY BELL CO'Y.,

Troy, N.Y. & New York City.

Manufacture Superior

Church, Chime and Peal Bells.



Diamond Pointed Core Drills

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

A Large Stock of Machines and Supplies constantly on hand.

Diamonds, Carbon & Bort a Specialty.

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

It Leads all Home Companies

IT LEADS

In Age
In Size
In Popularity
In Actual Results

CANADA LIFE ASSURANCE CO.

HAMILTON, Ont.

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

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

THE STANDARD ASSURANCE CO. ESTABLISHED 1826.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

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

1895 Bonus Year.

[WORLD WIDE POLICIES.]

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

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

UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Established A. D. 1714.

Capital and Assets, nearly - - - - - \$15,000,000

One of the Oldest and Strongest FIRE OFFICES in the World.

Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion.

T. L. MORRISEY, Resident Manager.

NORTHERN ASSURANCE COM'Y.

INCOME AND FUND (1892)

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

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

Annual Revenue from Life Premiums, }

Annual Revenue from Interest upon Invested Funds, }

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

Head Offices:—London and Aberdeen.

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

Manager for Canada, - ROBERT W. TYRE



Insurance.

PHENIX

FIRE INSURANCE CO'Y.

LONDON.

Established in 1782. Canadian Branch
Established in 1801.

No. 35 St. Francois Xavier St.
MONTREAL, P. Q.

PATERSON & SON

Agents for the Dominion,

RAYMOND & MONDOU,
Agents French Department.

FOR SALE in FLORIDA.

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

Apply to

M. S. FOLEY,

"Journal of Commerce," Montreal.

Municipal Debentures, Government & Railway Bonds, Investment Securities,

BOUGHT and SOLD.

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

R. WILSON SMITH,

British Empire Building, MONTREAL.

WHOLESALE MEN

Should send for an Estimate for their

Bookbinding - and - Office - Stationery

TO THE

JOURNAL OF COMMERCE,

171 and 173 St. James Street,

MONTREAL.

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824.

CAPITAL, - - \$10,000,000

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

JNO. W. MOLSON, Resident Manager, MONTREAL.

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

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS,

General Insurance Agents and Brokers

ESTABLISHED 1865.

* 11 HOSPITAL STREET, *

MONTREAL.

Telephone 1277.

P. O. Box 2081.

September.

| SUN | MON | TUE | WED | THU | FRI | SAT |
|-----|-----|-----|-----|-----|-----|-----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
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| 29 | 30 | :: | :: | :: | :: | :: |

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, SEPTEMBER 13TH, 1895.

CURRENT EVENTS.

A judgment of great importance to shareholders in American corporations has been rendered in the quashing of the receivership granted to the Atlas Iron Co. on the ground that there was nothing to show that the company was insolvent, or that it was desired to distribute the assets. In fact the judge stated plainly that re-

.....TO.....

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

Insurance Companies,

TRUSTEES, EXECUTORS and INVESTORS
GENERALLY.

We are authorized to offer for sale at a moderate price
that magnificent

St. James St. Property,

Known as the TEMPLE BUILDING.

The site is undoubtedly one of the very finest in the city, ad-
joining the new building of the Canada Life Assurance Company.

At a small cost for interior improvements this can be made the
best revenue producing property on the street.

We will be pleased to furnish full particulars and estimates.

J. CRADOCK SIMPSON & CO.,

181 ST. JAMES STREET, MONTREAL.

ceiverships obtained simply for the purpose of hindering or defrauding creditors, who threatened suit to recover debts justly due to them, were null and void in law. This decision will administer a severe blow to the popular institution of obtaining friendly receiverships whenever a company desires to block the suit of any particular creditor or shareholder, for with the assistance of a complaisant judge, it is in the power of the directorate of any company to practically refuse to pay their legitimate debts under the shelter of the law. In the case in question the company had even dispensed with the notice to the Attorney-General that a receivership was applied for, and thus the creditors and shareholders were not aware of the fact. Yet they apparently had no difficulty in obtaining the order. Fortunately there was one creditor who determined to fight the case out to the bitter end, and the result is that the receivership is quashed and the company must either pay the claim or submit to be wound up in the regular way. This is as it should be. There is no room in the commercial world for concerns who are not solvent enough to pay their debts but are quite solvent enough to continue in business. If Mr. Justice Freedman's decision clears out a few of the companies of this class who are now practically defying their creditors under the agis of a friendly receivership, the commercial outlook will be all the brighter for their absence.

The news which now comes to hand regularly just before the opening of the fur season of the total extermination of the Behring Sea seal and the denudation of the Pribylow rookeries, can safely be relegated to the same category as the periodical destruction of the Delaware peach crop. The annual failure of that crop is looked upon as one of the regular features of the market and this year it had a companion in the shape of the extermination of the seal. No doubt the seal catch is a short one as yet. Up to the present the whole catch of the sealing fleet in Asiatic waters was only 42,000 skins against 49,000 taken by Canadian schooners alone last year. But this was due to the

Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

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

40 MILLION DOLLARS : 40
SAVED IN PREMIUMS

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

1881. THE ELOQUENCE OF RESULTS, 1895

| | |
|--|-------------|
| No. of Policies in Force, over..... | 98,000 |
| Interest Income, annually, exceeds..... | \$ 135,000 |
| Bi-Monthly Income exceeds..... | 800,000 |
| Reserve Emergency Fund, exceeds..... | *3,023,000 |
| Death Claims Paid, over..... | 22,000,000 |
| New Business received in 1894, over..... | 81,000,000 |
| Insurance in Force exceeds..... | 300,000,000 |

*Not a single dollar of the accumulated or invested Reserve Fund has ever been used or required either for the payment of death losses or for any other purpose.

F. A. BURNHAM, President.

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

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

AGENTS WANTED.

stormy weather and not to any shortage of seals. In fact the number of seals seen going north this year was unprecedentedly large and with 55 vessels gathered in Behring Sea a couple of week's fine weather might make an enormous difference in the catch. Were the majority to average 2,000 skins each the result on the market might be imagined, and possibly those vessel-owners who are refusing \$10 per skin now may regret it before the year is out. In any case there can be no shortage of sealskins this season; for it is hardly necessary to say that the skins now being taken will not make their appearance in the furriers window for many a long month to come.

GOLD AND PRICES.

A correspondent, writing to the *Economist* of recent date, treats the subject of the relation of gold and commodities so succinctly and clearly that we must place it substantially before our readers. The correspondence is in reply to a previous letter by Mr. Moreton Frewen, who stated that because the price of wool has fallen 300 per cent. (assuming that it has) Australia has to pay 40s in the £ instead of 20s. when liquidating her debts. Australia, as the writer shows, did not enter into a contract to deliver wool. She promised to pay money. If to suit her own convenience she tenders wool in payment of her debts, should she not, he asks, tender it at the market price?

The price of wool has gone down because wool is intrinsically worth less than it was. There is more of it, fresh fields produce it, and consequently one man can bring to market now twice as much of it as he could have done twenty years ago. In short, it is cheaper.

But creditors cannot live on wool, not even on all the rest of the principal commodities. It is money they want, for, given money, they have everything that money can purchase. If one man can bring to market twice as much wheat, cotton, or wool as he could have done twenty years ago, it costs him no more to pay double the quantity now, and he suffers no hardship should he elect, as he has no right to do so, to pay

his debts in kind. Sixty years ago lucifer matches were worth many scores of times their present value. What would Bryant and May's (or Eddy's) creditors say if their interest were tendered in matches valued as per scale of 1795? It would be argued probably that the value of the matches has remained constant, but that that wicked gold has appreciated 10,000 per cent.

But what is the "value" of anything? Is it not simply how hard one has to work to get it? Science and invention have reduced the cost, and, therefore, the value, of many commodities, by making it easier to produce them. But no machine has yet been invented for turning out cooks and housemaids, town building land, sporting rights, &c.; and as all these are in demand, and have a money value, it is hard to see why they should not be taken into account in constructing a monetary standard.

Money is the measure of everything that is purchasable, and not of a few staple commodities merely. If the whole body of purchasable articles moved in accordance with these staples, then the monetary standard might be formed on these staples; but it is notorious that it does not. In hired service, building sites, and sporting rights, we have mentioned only three of a great number of things of which the value has enormously increased in latter years. "If," he concludes, "we had no desires beyond bread and blankets and margarine, we might be satisfied to receive money which was equivalent to these commodities. But we have other wants and desires, and we object to be put off with cheap-and-nasty machine-made staples, or with their equivalent, the too-plentiful white metal."

CONSUMERS' CORDAGE CO.

The difficulties which developed in connection with the annual meeting of the Consumers' Cordage Co. some months ago, drew special attention to the concern and its progress since its formation. Readers will remember our comments at the time.

As already pointed out, the company is really an amalgamation or combination of all the cordage, rope, and binder-twine manufactures of Canada, and had its inception some years ago when the troubles of a now prominent politician of Montreal, but who at that time was interested in this class of business, culminated in his suspension. We need not discuss here what brought this about, or the effect of it, inasmuch as through the intervention of parties in New York, who were largely interested in the National Cordage Co. there, and prominent rope manufacturers in the Maritime Provinces, the troubles of the party referred to were overcome and the Consumers' Cordage Co. launched. When the combination was formed, factories which were considered unprofitable to work were closed and the manufacture concentrated in the remainder. Like all combinations of this kind, however, the promoters largely overstocked the enterprise,—thereby creating a fictitious capital, to represent which various factories were put in at high figures in their statement, so much so that the company had comparatively little active capital.

For a few years after the formation, affairs seemed to progress very smoothly and the company paid a dividend of 7 per cent., a very high one considering the inflated capital.

The first blow received was when the Government reduced the duty on binder twine from 25 to 12½ per cent. But at that time it was alleged by the officers of the Consumers' Cordage Co. that it would have no effect on their business as their connection with the National Cordage Co., which controlled the product in the United States, was so close that their prices would be fixed so as not to interfere with the Canadian output. Apparently, however, it had some effect on their business, as shortly afterwards a scheme was outlined for the purpose of disposing \$1,000,000 of their capital to the public. The scheme was a specious one, and the principal stockholders disclaimed all intention of any financial benefit to themselves but merely desired to benefit the public by "letting them in" on the ground floor." To a keen analyst of the whole affair, however, it soon became patent that their intention was somewhat short of this, being to some observers at least, an effort to dispose of the article at a high figure. The scheme, however, did not altogether succeed, and little has been heard of it since.

Shortly after this, owing to the outcry against the prices charged by the company for its products the Dominion Government on the one hand and the Ontario Government on the other, started binder-twine factories,—in the penitentiary at Kingston and the central prison in Toronto, respectively. This had the effect of so lowering prices that the margin of profit was very much cut down. A great contraction in their output also took place, owing to the state of the harvest in Manitoba during the past two or three seasons, for not only was the crop small there but the straw was of such a nature that it required much less binder-twine to secure it.

On top of all this came the collapse of the National Cordage Co. of the United States resulting in tremendous losses to stockholders in this company who were largely interested, if not directly through their friends, in the Canadian concern. From the time of the failure of the National Cordage Co. until last spring there were various rumors regarding the position of the Consumers' Cordage Co. which rumors, as to their troubles, were confirmed by the exposé at the shareholders meeting, at which it was alleged some of the officers had overdrawn their accounts to very large sums indeed. There was evidently in the minds of the controlling officers or shareholders some confirmation of the suspicion, for immediately thereafter both the party referred to and the prominent politician connected with it, severed their connection with the company. This season, as already noted, the company is doing better, and owing to the great demand for binder twine in Manitoba, they will doubtless show good profits.

There is no reason why a consolidation of companies such as this, should not do well and make profits, inasmuch as the expenses of the management are greatly reduced thereby; and the cost of their output should benefit in like manner. But the trouble with most of them, as with the Consumers' Cordage Co., is, that they are not satisfied to capitalize a concern at a small figure and make a reasonable dividend from year to year upon it, but they must issue four or five times, or sometimes ten times, the amount of capital the company is really entitled to, which they hope to unload sooner or later upon the public and make in one year out of such a scheme, the profits of ten years' legiti-

mate work. "There is," as is frequently quoted, "no royal road to riches."

"The best laid schemes of mice and men
Gang aft agley."

Combinations are always formed with the ostensible object of cheapening the product and giving the consumer the benefit. But, alas, as times go on, another motive is the real one, viz. to increase the product and line the pockets of the manipulators.

THE FUTURE OF WHEAT VALUES.

Now that the prospect of a bountiful crop of every variety of grain in the North West is assured, the question of the future current of prices becomes one of importance; and as these often depend very largely upon the action of the farmers themselves at the outset, it is worth while to speculate upon the policy most adapted to maintain grain values and thus return the largest figure possible to the producer for his crop.

It must be remembered that the same favorable crop conditions which led to such gratifying results in our own North West also prevailed in the adjacent States. All over that section of country the harvest has been a banner one, and it is this very plenty that has been used as the strongest bear argument in hammering down wheat prices in the speculative centres. But outside of the North West the crop is only a bare average. None of the other sections of this continent have any unusual surplus to market. Indeed most of them will have less; although this fact has been lost sight of in the clamor raised by the glowing reports from Manitoba and Dakota. The question then is, which policy will be most favorable to the maintenance of prices—to rush the new wheat straight on to practically a bare market, or to market it gradually? Of course to maintain such prices as have recently ruled for Manitoba wheat is manifestly out of the question. They were due to an unusual scarcity caused partly by manipulation and partly by the heavy exports of last fall. But the fact of their existence may induce farmers to hold back their grain in hope of higher prices and if they do not hold too long, such a policy might not prove detrimental to their interests in the long run. To rush the whole of so large a crop, or even a considerable proportion of it, to market at once, would create the impression that it was still larger than it really is and buyers would naturally become cautious. This would lead inevitably to a depressed market and a corresponding decline in values. It must be remembered that stocks of wheat in Europe are heavy, although crops are only moderate, and that, therefore, Europe is hardly likely to be an active buyer at the outset, however she may turn out later on. Crop reports are always unreliable, there is always a large invisible supply that a rise in values brings out with startling rapidity, and at present there are no signs of any unexpected stimulants such as a European war, or some unlooked for disaster to the crops now being harvested. If then, there was a rush of North West grain to market, prices might suffer for a while. Eventually, of course, the situation would right itself; but it might not do so until such time that the increase in values would benefit the middleman instead of the farmer.

Looking at crop and market conditions as they now are, it would seem wisest if a policy of gradual mar-

keting of wheat were followed. By this we do not mean the locking of it up in barns or elevators to run the risk of loss by shrinkage, vermin and other causes, for an indefinite period, but that it be marketed fractionally instead of as a whole, and thus that the impression be given that it will run rather under than over the estimates and the bears be thus deprived of their principal weapon for breaking wheat values. Of course it is difficult to bring about any concerted action among farmers scattered over a vast extent of country, and acting from widely different local motives and impulses. But the interests of the country merchants are in this case largely identical with those of the farmers, and their influence over their customers can often be exercised for the common good. Care must, however, be taken that the farmer does not rush to either extreme; as he is generally too prone to do. He must neither hoard his grain, nor rush it indiscriminately on the market. What is wanted is a quiet judicious movement that will steadily empty the farmers barns without overstocking the primary market. If this be possible of accomplishment the farmer will receive an ample remuneration for his crop. If not, we can only hope that some extraneous circumstance may transpire to assist us in maintaining prices at their present parity.

THE INCENDIARY SYNDICATE.

The arrest of eight incendiaries, the largest number that have ever operated in this country, will earn for the skillful adjuster to whom their final bringing to justice is due the thanks of both the mercantile and insurance communities. Ever since some of them commenced operations about ten years ago, the ratio of fire loss in this city has been a cause of anxiety to underwriters who could not understand how in a city so well built, so free from dangerous structures, possessing such an excellently drilled and equipped fire brigade, and provided with the adequate water pressure of Montreal, the losses to the companies should be so persistent and severe. Year after year the losses almost balanced or outweighed the premium receipts, in spite of the advance in rates, and it was not until the disclosures as to the cause of the fire in the store of Boyd, Gillies & Co., (successors to Boyd, Ryrice & Campbell) which led to the arrest of the fire-bugs, Hayes, Jenkins and Clark, that confirmation was given the opinions frequently expressed in these columns, and the first clue obtained as to the real reason of the heavy proportion of fire losses in Montreal.

With the evidence thus obtained the insurance experts were not long in unearthing the syndicate of furriers and tailors who were operating incendiary fires not only in this but in other Canadian cities. At their head was a boot and shoe dealer who has apparently made incendiarism his profession since his retirement; for the Crown claims to have evidence that he has been the cause of fifteen fires in this city alone during the last three years. His accomplices, or co-operators, were mostly in the fur and tailoring business, and it is claimed that by setting fires in their own and other stores they have defrauded the companies out of hundreds of thousands, if not a million of dollars. The fires were similar in character. They usually took place between Saturday night and Monday morning, and in most cases, much of the stock was removed before the fire was set. It was only after long and patient

work, assisted by what might almost be termed a happy accident, that the authorities have been able to secure evidence of their guilt sufficient to bring the charges home to Beiser and his fellow-workers. A woman is said to be at the bottom of all things good and evil, and we learn that the present discovery, or much of the evidence, is due to one or more of the sex.

The losses to the companies are in some degree exhibited by a comparison of the percentage of fire losses to premiums made by the British fire companies doing business in Canada during 1894, with those of the same period in England. The following table is significant:—

| | Percentage in Canada. | Percentage in England. |
|---------------------------------|--------------------------|---------------------------|
| Alliance..... | 91.5 | 85.6 |
| Atlas..... | 59.2 | 32.1 |
| Caledonian..... | 57.1 | 65.3 |
| Commercial Union..... | 68.1 | 60.2 |
| Guardian..... | 79.8 | 59.8 |
| Imperial..... | 57.1 | 56.3 |
| Lancashire..... | 58.3 | 60.7 |
| Liverpool & London & Globe..... | 65.1 | 55.7 |
| London & Lancashire..... | 60.3 | 57.8 |
| London..... | 66.1 | 56.9 |
| Manchester..... | 78.5 | 68.5 |
| National of Ireland..... | 59.2 | 62.8 |
| Northern..... | 63.5 | 54.9 |
| North British & Mercantile..... | 57.9 | 57.3 |
| Norwich Union..... | 87.5 | 55.1 |
| Phoenix..... | 53.0 | .... |
| Royal..... | 70.8 | 58.3 |
| Scottish Union..... | 68.1 | 54.5 |
| Sun..... | 60.8 | 50.6 |
| United Fire..... | 69.9 | 50.6 |
| Union..... | 56.5 | 55.6 |

Of course the whole of this disparity cannot be placed to the account of the incendiary syndicate; but as the bulk of the losses took place in this city, the proportion due to their operations is undoubtedly considerable. Nor is it alone the companies who have suffered. The increase in fire losses led naturally to an increase in premium rates, and thus a tax was laid upon the whole insuring community for the benefit of the small knot of criminals who are at last cumbered in the toils of the law. Every merchant in this city has lost directly by their operations through the increase in the cost of the insurance he was called upon to carry. Every honest trader has been forced to face the dishonest competition of men who could sell to, and collect more than the value of their goods from, the insurance companies, and still have them on hand to sell. What chance had the man who paid 100 cents in the dollar against a competitor who practically not only paid nothing for his goods but received a bonus from the insurance companies besides? Hence the unprofitable nature of the trade to honest men in lines in which the syndicate operated, and hence also the number of failures due to the crushing out of straightforward merchants by the competition of stolen goods. The injury they have done to the mercantile community is just as large as the losses they have caused to the companies, although it is not so apparent on the surface, and it is for this reason that the feeling of satisfaction that this dangerous gang of insurance swindlers is at last to be stamped out, is so deep and universal.

It is freely bruted that the list of captured criminals is to be extended ere long, and that among them are some who may astonish the public more than has the arrest of the named incendiaries.

"Though the mills of the gods grind slowly
Yet they grind exceedingly small."

Or, in plainer words, "Honesty is the best policy" in the long run.

ELECTRICAL FIRE RISKS.

The increasing application of electricity to street railway propulsion has drawn the attention of fire underwriters to the necessity of more careful examination into the risks of electrical ignition in these days of high potential currents. In large cities, of course, the danger is very much less than in small ones, as the street car company usually requires all the voltage at its disposal for its own purposes. But in the smaller towns there is always a temptation on the part of the company to lease a portion of its spare power, and then the danger from the direct connection of private plants with a street railway circuit forms an important factor in estimating the fire hazard.

Under the existing trolley system there is always the danger of grounding. When the current leaves the dynamo at the power house it is intended to pass along the wire, descend to the car, pass through the motor and wheels and return to the negative pole of the dynamo by means of the tracks. This pole is connected with a large piece of metal sunk several feet in the ground for the purpose of affording a convenient conductor to any electricity which may have escaped from the rails, while in order to increase the conductivity of the latter they are bonded at the joints with copper or composition wires. Unfortunately these very precautions increase the fire risk. Contrary to general supposition the more perfect the ground circuit and the greater is the risk. In the case of poor connections the escaping or excess electricity is dispersed over a considerable area of ground in search of a convenient gas or water pipe whereby to make its return. In this case its energy is split up and it can do very little damage. But where the connections are good there is always the danger that the concentrated fluid may escape at some weak point and thus do serious damage before the current can be shut off.

It is this grounding of the current that causes 43 per cent. of all the fires arising from electricity. Arcing from short currents is responsible for 28 per cent. and invaded circuits for the remaining 29 per cent. of the electric hazard. Consequently the prevention of grounding is the question that is now attracting most attention from electricians. In a large city like this, where the wires of many systems are practically bunched together, the mere contact of one of them with the trolley wire is sufficient to cause grounding; the circuit being completed by metallic gutter pipes, wet tree branches, and similar conductors. A current that is already straining its insulation will seek any means of escape, and dripping water or any damp surface may give it the necessary outlet. Yet the proposal to do away with the ground system of return, and replace it by the double-trolley system of two overhead wires, would only change the risk to that of short circuiting without in any way diminishing the hazard, and as yet no other solution of the difficulty has been put forward. Still our knowledge of electricity is as yet but little beyond the threshold of what it is destined to be. The time will come when its powers and characteristics will be as familiar to us as those of steam, and when the fire risks of the various electrical combinations will be as well known and as accurately tabulated as those of human mortality. But that period has not arrived yet, and until it does, the problem of the extent and danger of electrical ignition will still be one of debate among underwriters.

THE MOSELEY LEATHER FAILURE.

The failure of E. Frank Moseley & Co., tanners of this city and St. Hyacinthe, did not come upon the trade in the way of anything like a surprise, although it was not anticipated that the liabilities would reach so large a figure as \$440,000. For some time past it has been known that his experiments in new tanning processes had been more expensive than successful, and that he had lost heavily in several recent failures. The mercantile agencies were cautionary in their reports; but as his bank was well secured, and his heaviest creditors were hide-dealers in New York, local interest was not aroused until a demand of assignment was put in. The firm itself is an old one, and its history is practically that of the leather trade of Montreal. It was first Moseley & Ricker, and later E. V. Moseley & Son. It became E. Frank Moseley & Co. about nine years ago and was devoted principally to the manufacture of glazed kid. Experiments with the chrome process are largely responsible for the failure, but the statement that the business was carried on on very lax principles would seem to be well-founded if it be correct as alleged, that the books have not been balanced since 1891, and that the pledging of hides, purchased across the frontier, to the banks for funds to carry on the business began as far back as ten years ago. The direct liabilities amount to \$269,000. But of this \$95,000 to the Union Bank, \$28,000 to H. J. Fisk & Co., and \$19,000 to the Jacques Cartier Bank are secured. This leaves \$128,000, unsecured, of which \$96,000 is due to American creditors and \$31,125 to Canadian. Out of this \$20,000 is due to a relative by marriage, Mr. A. T. Ogilvie, leaving only \$11,125 to be accounted for amongst business firms of this city. The indirect liabilities are \$171,000, due entirely to the Union Bank. The American creditors are: J. H. Rossback & Bro., \$48,000; E. R. Lazarus, \$22,000; J. Fröwenfeld, \$11,000; the Abestein Co., \$9,000, and F. Blumenthal, \$6,000. The Canadian creditors are: A. T. Ogilvie \$20,000; J. McCready & Co., \$4,500; J. N. Wardlow \$3,100; Wilson Patterson & Co., \$2,100, Bellhouse, Dillon & Co., \$875, and Lyman Knox & Co. \$550. The assets it is as yet impossible to estimate, but that they will amount to 25 per cent. of the liabilities is hardly anticipated. Indeed some well informed men in the trade put them at a very much lower figure and say that unless the contestation of the secured claims is successful it is doubtful if the estate will pay many cents in the dollar.

THE MANCHESTER CANAL.

The net profits of the Manchester Canal for the first half of 1895 were less than for either of the two preceding half years, due in part to the severity of last winter and the expense of keeping the ice broken. The traffic really shows a very considerable increase. The receipts for the past half year were £62,610, an increase of nearly one-third over the first half of 1894. Excluding the revenue from passengers, which decreased, but which cannot be regarded as an important and permanent source of revenue, the increase of receipts was nearly £24,000. The increase in the merchandise carried to Manchester during the first half of 1895, compared with the first half of 1894, was, in sea-going vessels, from 261,106 to 480,784 tons, and in barges from 108,861 to 119,316 tons; certainly very respectable gains. The city of Manchester has agreed to allow the interest due to it to remain in arrears, and the rest of its obligations the canal company is able to meet comfortably. It is getting a foothold in various lines of traffic, but the directors find that the task of changing the course of well established trade is a slow one. This is particularly true of cotton, which is the more exasperating because it was for the sake of cotton primarily that the canal was constructed. In the last half year 11,200 tons of cotton reached Manchester by canal, compared with 7,400 in the last half of 1894 and 6,100 in the first half of 1894. This shows some progress, but it is mainly with the rela-

tively unimportant item of cotton from Egypt: very little American cotton yet reaches Manchester by canal. In order to get more the directors have offered charterers a bonus of 6d per ton on cotton discharged at Manchester from chartered steamers during the coming cotton season.

THE ALLANS MAY GET IT.

Some time ago a proposition was made to the shareholders of the National Line to form a new company, to be called Leyland, Wilson & Furness, Limited, with a capital of £250,000, to take over the National Company. The new company was to pay for the business £30,000 in cash, which would be sufficient to liquidate all the National Company's debts, then to issue 12,500 preference shares of £5 each, and 500,000 ordinary shares of £1 each, the old company's preference shares and half the ordinary shares, the other half of the new ordinary shares going to the old company's ordinary shareholders. To this scheme a large proportion of the shareholders objected, and a meeting of the minority has just been held which decided on seriously considering the proposal of the Allan line, which offered to work the National line on a maximum commission of four per cent. on outward, and one per cent. on inward business. If this scheme did not pay, the Allan line was prepared to reduce its commission one-half. The meeting appointed a committee to report on this plan.

CUSTOMS DECISIONS.

The following tariff decisions have been given by the Board of Customs, approved by the Controller and will become law forthwith:—

Medicinal wines (so-called) viz., Amer Klna Camperdown, Armour's Nutrient wine of Beef Extract, Wincarnis wine, Vino du Salud, Vin de Vial, Vin de Barbier, Vin de Chevrier, Vin d'Anduron, Vin de Rancio, Vin St. Michael, Vin St. Raphael, Vin Mariani Esprit d'Comemmille and others of like nature, \$2.25 per gallon and 30 per cent.

Jewellery classed as brooches, scarf pins and breast pins, belt and skirt pins, baby or lace pins and other pins of metal (except hat pins) when for the adornment of the person, 25 per cent.

Pins, classed as hat pins, hair pins, knitting pins or needles, stick pins and safety pins (common) 30 per cent.

Hair pins, celluloid, etc. (except metal pins), with plated or metal tops, 25 per cent.

Hair pins of celluloid, bone, ivory, horn or tortoiseshell, 20 per cent.

Hair pins of rubber, 25 per cent.

Isinglass, 25 per cent.

Sunflower seed, in bulk or large parcels, 10 per cent.; in small papers or parcels, 25 per cent.

Canary, hemp and millet seed, dutiable under item No. 58.

Track carriers and pulleys, [not to include the forks, 27 per cent.

Harness leather, 17 per cent.

Artificial essential oil of winter green and sassafras, 10 per cent.

Two or more oils blended, 10 per cent.

Packages containing lamp chimneys, dutiable at same rate as contents, viz., 30 per cent.

Douches, rubber, 25 per cent.

Pessaries, 25 per cent.

Feed mills, feed cutters, straw and hay cutters, corn huskers and shellers, 35 per cent.

Bone cutters and crushers, 27 per cent.

Brass springs, 30 per cent.

Rose water and orange water, non-alcoholic, 20 per cent.

Advertising rules and yard sticks, 35 per cent.

Hay presses, portable, 30 per cent.

Stationery, 27 per cent.

Bread knives, not plated, 32 per cent.

Dried orange peel, free.

Surgical splints, all kinds, 15 per cent.

—The aggregate number of spindles in operation and in course of being fitted up in cotton mills in Japan is now said to be 819,116, of which 580,564 are in operation.

THE MONTREAL EXPOSITION.

The Exposition in Montreal, to which reference has occasionally been made lately in our columns, was formally opened on the grand stand yesterday at 12 o'clock, when an address was presented to the Mayor and Aldermen by the gentlemen in charge of the Exposition under the direction of Mr. S. C. Stevenson, the manager and secretary. The address was read by Hon. Mr. Tourville and replied to by His Worship, Mayor Villeneuve, who was followed by Peter Lyall the well known contractor. A large number of citizens, including representatives of the Press, was present. After the usual formalities, the civic dignitaries and the invited guests were led through the principal building, where the various manufactures were viewed, whence they visited the vehicle and agricultural departments where their photographs were taken, and thence through what may well be called the "Chamber of Horrors," a large room containing wax figures representing the modes of capital punishment in the various countries of the world, including the guillotine, ordinary hanging, flogging and the modes of tortures that prevail in Japan, China and other countries in the East. A greater contrast could not be afforded than the change from this Chamber to the Luncheon-Hall at the east side of the avenue approach to the grounds where an ample spread was prepared for all those present, and where somewhat over 100 gentlemen sat down and regaled the inner man to their heart's content. A number of speeches were made on the occasion by the Mayor, Hon. John S. Hall, Ald. Beausoleil, Mr. Sadler, Mr. Prevost, Mr. Parizeau and others. The banquet closed at half-past-two, and the Exhibition was declared formally opened. Much credit is due Mr. S. C. Stevenson and his coadjutors for the manner in which the exhibition has been inaugurated, and if honor is the meed of merit, they should receive an ample recompense for the excellent preparations and the fine exhibits which have already been placed before the public. The already spacious grounds have been enlarged by some eight acres. There can be no doubt that the present Exhibition will successfully rival all former efforts of the kind.

THE NEW WHEAT GRADES.

The annual order-in-council has been issued fixing the wheat grades for the present year. They are as follows:—

Spring wheat, extra Manitoba hard wheat, shall consist wholly of wheat grown in Manitoba or the North-West Territories of Canada, and shall be sound and well cleaned, weighing not less than 62 pounds to the bushel, and shall be composed of at least eighty-five per cent. of hard red fife wheat.

No. 1 Manitoba hard wheat shall consist wholly of wheat grown in Manitoba or the North-West Territories of Canada, and shall be sound and well cleaned, weighing not less than 60 pounds to the bushel, and shall be composed of at least two thirds of hard red fife wheat.

No. 2 Manitoba hard wheat shall consist wholly of wheat grown in Manitoba or the North-West Territories of Canada, and shall be sound and reasonably clean, weighing not less than 58 pounds to the bushel, and shall be composed of at least two-thirds of hard red fife wheat.

No. 1 hard white fife wheat shall consist wholly of wheat grown in Manitoba or the North-West Territories of Canada, and shall be sound and well cleaned, weighing not less than 60 pounds to the bushel, and shall be composed of not less than sixty per cent. of hard white fife wheat, and shall not contain more than twenty-five per cent. of soft wheat.

No. 1 Manitoba northern wheat shall consist wholly of wheat grown in Manitoba and the North-West Territories of Canada and shall be sound and well cleaned, weighing not less than 60 pounds to the bushel, and shall be composed of at least fifty per cent. of hard red fife wheat.

No. 2 Manitoba northern wheat shall consist wholly of wheat grown in Manitoba and the North-West Territories of Canada, and shall be sound and reasonably clean, of good milling qualities, and fit for warehousing, weighing not less than 58 pounds to the bushel, and shall be composed of at least fifty per cent. of hard red fife wheat,

No. 1 spring wheat shall be sound and well cleaned, weighing not less than 60 pounds to the bushel.

No. 2 spring wheat shall be sound and reasonably clean, weighing not less than 58 pounds to the bushel.

No. 3 spring wheat shall comprise all wheat fit for warehousing, not good enough to be graded as No. 2, weighing not less than 56 pounds to the bushel.

Rejected spring wheat shall comprise all wheat fit for warehousing, but too low in weight or otherwise unfit to be graded as No. 3.

Goose wheat No. 1 shall be plump and well cleaned, weighing not less than 61 pounds to the bushel.

Goose wheat No. 2 shall be plump and reasonably well cleaned, weighing not less than 59 pounds to the bushel.

Goose wheat No. 3 shall comprise such as is not good enough to be graded as No. 2, reasonably clean, and weighing not less than 55 pounds to the bushel.

Winter wheat—extra white winter wheat, shall be pure white winter wheat, choice in colour, sound, plump, and well cleaned, weighing not less than 62 pounds to the bushel.

No. 1 white winter wheat shall be pure white winter, sound, plump, and well cleaned, weighing not less than 60 pounds to the bushel.

No. 2 white winter wheat shall be white winter wheat, sound and reasonably clean, weighing not less than 58 pounds to the bushel.

No. 1 red winter wheat shall be pure red winter wheat, sound, plump, and well cleaned, weighing not less than 62 pounds to the bushel.

No. 2 red winter wheat shall be red winter wheat, sound and reasonably clean, weighing not less than 60 pounds to the bushel.

No. 1 mixed winter wheat shall be white and red winter wheat mixed, sound, plump, and well cleaned, weighing not less than 62 pounds to the bushel.

No. 2 mixed winter shall be white and red winter wheat mixed sound, plump, and well cleaned, weighing not less than 59 pounds to the bushel.

No. 3 winter wheat shall include winter wheat not clean and plump enough to be graded as No. 2, weighing not less than 57 pounds to the bushel.

—BENNETT & Co., who kept a small hotel at St. Hyacinthe have assigned. Their trade was too small to be profitable—Odilon Lapointe, general storekeeper of St. Jean, Isle of Orleans, already noted, has settled at 50 cents in the dollar—B. N. Foster, confectioner of Brantford, has made a settlement at 50 cents in the dollar. Poor management and too much credit are given as the causes—F. W. Thornley, a master carter of this city, has assigned with liabilities of \$1,300—Wm. Wilson, general storekeeper of Shawville, has assigned owing \$3,500. His trade has fallen off of late—R. H. Langelle, tailor, Springhill, N.S., has compromised at 50 cents in the dollar on liabilities of \$1,100 He was in trouble in 1892, when he also effected a settlement—G. Bourgouin & Co., wholesale fancy goods, of this city, have assigned. Their liabilities direct, indirect, and personal, will reach \$175,000. The present firm consists of father and son and was formed in 1881. It has not been making money for some time past and the suspension of the Banque du Peuple brought matters to a crisis. An effort to come to some arrangement with the liquidators proved futile and an assignment was inevitable—Martin McDonald, who has kept a farmer's hotel at Ottawa, for some years, has not found it profitable and has assigned—A. G. Gaucher, jeweller of this city, whose difficulties have already been noted, has succeeded in effecting a settlement at 50 cents in the dollar, secured, and payable in three months—W. B. Robinson, the keeper of a small livery stable in Brockville, has assigned—R. E. Dawson, grocer of Stellarton, N.S., has been working under a bill of sale for some time past. He has now given up the struggle and assigned.

—The insurance branch of the Chicago Milwaukee and St. Paul R. R. started the fiscal year just closed with a credit balance of \$116,257. This amount included income received from the original guarantee fund, and was subject to claims in process of adjustment for losses prior to that date. After adjusting such claims the balance was \$111,600.80. Of this amount \$100,000 was transferred to the guarantee fund and invested in the purchase of \$100,000 general mortgage bonds of company, and \$10,000 bonds of the Kansas City Belt Railway Company,

leaving a balance of \$11,809 carried to the new account. Since the organization, on February 11th, 1893, the revenue of the insurance department has exceeded its expenses and losses by \$188,808; and the original fund of \$300,000 has been increased to \$410,000, par value of securities held; and there is cash on hand, \$88,809 against which there are possible claims for unadjusted fire losses not exceeding \$10,000.

—OUR Oshawa correspondent writes under date of the 9th inst. Mr. L. J. Maxwell, druggist here, has sold to Mr. J. H. Jury of Bowmanville and the Misses Gregory of Lindsay. One of the latter will manage the business. Maxwell contemplates settling in the States—The new Pedlar block is completed; one of the shops is occupied already—W. H. Thomas, livery man, is erecting new stables, after leasing his old premises to the Oshawa Railway Co. for car stable and offices—A new mutual fire insurance company called the "Maple Leaf" has been organized by some farmers near Columbus. They have already met with a loss of \$900.—Earlier in the season it was thought by a good many that money would be more plentiful on account of the fair crops generally reported, but since the markets have opened at such low figures, farmers in this section are beginning to realize that there will not such large returns as were expected, and economy is the watchword.

—ST. JEAN FRERES, hardware dealers of this city, were in trouble in 1893 and compromised then at 55 cents on the dollar. They have not been able to regain their standing since and their present assignment was not a surprise.—H. Prefontaine & Co., druggists, Sherbrooke, was started in 1883 by H. Prefontaine. He assigned three years later and recommenced in his sister's name. They succeeded in compromising at 50 cents in the dollar, cash, in January, 1894, but have had to assign again—Thos Black, grocer of Elora, succeeded Waddell & Co., about 20 months ago, and has now assigned. He could not secure sufficient trade to make both ends meet.—T. Pinfold, liquors, St. Thomas, has assigned. The business was originally Pinfold & Reeks; but the latter retired from the firm about a month ago and Pinfold continued alone. He had a fair capital at start but fell into the error of being too ready to give credit.

—THE wool clip of the United States for 1895 is put at 294,296,726 pounds, washed and unwashed, including 40,000,000 pulled wool, against 325,210,712 pounds in 1894. Reduced to a scoured basis, the total product is placed at 125,718,670 pounds. The number of sheep on the 1st of April is estimated at 39,940,888, and the average weight of fleece at 6.375 pounds. Last year the average weight of fleece was 5.395 pounds, the slight variation arising chiefly from the reduction in weight in Pennsylvania, Colorado and Utah. In most cases where the weight of fleeces have been reduced there will also be found a reduction in the shrinkage between the condition of the wool as sheared and its scoured state. This is caused in most instances by the crossing of merinos with other breeds, the result being a fleece of less weight and containing less yolk or suint, and, therefore, of lighter shrinkage, although the change has in some cases resulted from a dry season.

—It is claimed that the new Bessonette process of baling cotton is a great success both in economy of space, safety and ease of handling. The cotton is more tightly pressed, averaging 32 lbs. to the cubic foot, against 22 lbs. by the old process, this being accomplished, it is stated, by pressing out the air, which is thoroughly squeezed from the cotton so that a nail can be driven into it as into wood. Matches have been put to the bales, live coals piled on the top of the cotton and burning brands placed around it; the only result being that the cotton was scorched or burned, but there was no blaze. It was found that the bale would not burn internally as cotton usually does, there not being enough oxygen to let it burn, the air being pressed out by the rollers. It is contended that the Bessonette bale reaches market in better condition, with no loss in weight, no injury to cotton, and with smaller cost of transportation and insurance than the old style bale.

—LETTERS from Havana report the tobacco market active with large sales of 1894 and 1893 stock. In fact nearly all the old Vuélto Abajo and Partido leaf has been cleared off. Prices were generally higher than those that ruled a few weeks ago, owing chiefly to the scarcity of wrappers in the United States and to the fact that the new leaf will not be in fit condition to be handled until November or December. A fair demand rule

for new leaf, but as buyers' offers generally fail to meet holders' business is as yet rather limited. The closure of the German market to the Cuban leaf is a blow to growers, since the crop comprises about 100,000 bales, of an exceedingly light quality, of which about one-half can be applied only to the Bremen and Hamburg factories and which may be considered as lost if they cannot be exported in that country.

—THERE are now fifteen wells in operation in the natural gas field of Ontario with an aggregate capacity of 60,000,000 cubic feet of gas per day, only a small part of which is utilized. The territory affords an opportunity for the operation of three hundred more wells. The product of the first well shot there is still 8,000,000 cubic feet per day, with no sign of diminution of supply or force from the day it started. The whole number of wells now in operation is included within the narrow area of 600 acres; forty acres being allowed each well, although it is said that one-third of the space would suffice. Detroit, Kingsville, Leamington and Walkerville are supplied from these wells, Detroit alone consuming in winter about 6,800,000 cubic feet daily.

—"THE Machinery Insurance Company" is the title of a corporation being organized in London for the purpose of carrying on the business of insurance against the partial or entire break down of machinery, which, the directors believe, offers a well-nigh exhaustless field of operation. The capital is £200,000 in 195,000 ordinary shares, and 5,000 deferred shares of £1 each, and the present issue consists of 95,000 ordinary and 5,000 deferred shares, the latter of which receive no dividend until 10 per cent. has been paid on the ordinary shares. It is proposed to call up only 4s per share on each class of shares.

—THE session of the Canadian Bankers' Association in Quebec has proved a most successful and instructive one. In the essay on the cause of the decline in the value of produce, and its effect on the general welfare of Canada, the first prize was won by R. J. Gould of the Bank of Toronto and the second by C. F. Dean of the Bank of British North America. In the essay on the development or decline of the resources of the respective provinces in which the competitors reside, the first prize went to F. M. Black of the Bank of British Columbia, and the second to F. J. Sherman of the Merchants Bank of Halifax.

—IT is somewhat surprising to have the French official statements promise a wheat crop of at least 10,000,000 hectolitres more than has at any previous time been intimated. The present estimates are almost the same as the returns for the last year when the crop was unusually good. All the estimates until now have been that the present crop would run thirty or forty million bushels less than last year and leave a considerable gap between demand and home supply to be met by importation. If the figures now announced shall be verified there will be little or no occasion for France to import wheat.

—PRESIDENT J. G. Cannon of the New York State Bankers Association is endeavoring to organize a national association of American bankers. His idea is that the state associations shall hold meetings to select delegates to the national association, which shall hold annual conventions. These conventions, it is believed will have an immense influence, as it argues the honor of being chosen a delegate to the national convention will be so great that bank presidents will be glad to serve. The association, it is said, will not be at all antagonistic to the American Banker's Association.

—THE Australian banks are gradually recovering from the collapse of two years ago and are again well started on the highway to prosperity. The Melbourne Argus states that of the £7,000,000 called up by these constructed banks in 1893 a sum of £4,480,000, or 64 per cent., has been paid within two years. The amount received has been £124,000 in excess of the amount due when the banks suspended payment. The total indebtedness to depositors of £73,000,000 has now been reduced by conversion into permanent stocks, cancelling, and release to £43,000,000.

—THE lairage accommodations of the port of Liverpool have been taxed to their utmost capacity during the last few weeks. The foreign cattle trade at that port has been much better than any other branch of the shipping business, due, probably, to the prevailing low rate of freight. While the supplies are large the demand is not greater than usual and the market is becoming flooded. At the present time in the North American cattle trade alone a demand equal to 12,000 beasts a week could be served, while 4,000 is sufficient.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Sept. 7, 1895 :

| | 1895. | 1894. |
|-------------------------------|-----------|-----------|
| Passenger Train Earnings..... | 169,756 | 162,201 |
| Freight do. do. | 228,427 | 235,350 |
| Total do. do. | \$398,183 | \$397,551 |
| Increase 1895, \$632. | | |

—OFFICIAL reports from Hungary state that the harvest is nearly over and that on an average a good crop has been produced although the quality is deficient. The quantity, however, it is believed will be sufficient for the export trade. In the "Alfold" or great Hungarian plain, the crop was good, while on the other side of the Danube it was light. In the eastern part of the country the crop was good. According to the known data, Hungary may have a surplus of twenty-two to twenty-four million of metric centners of wheat, or about 5,280,000 pounds.

—A MCGILL STREET shoemaker is wrathful, and with some cause. He gave a note for about \$47 to a wholesale concern, lately suspended. When the note fell due he gave the wholesale shoe or leather man \$10 cash and a renewal note for \$37, with the understanding that he (the wholesale man) should take up the old. Instead of doing this the young merchant pocketed the cash and used the proceeds of the new note, quite forgetting to remove the former. The McGill street maker and dealer is "nursing his wrath to keep it warm."

—THE evidence of things unseen was illustrated a few days ago in connection with the Moseley failure, referred to elsewhere. A merchant who, in his early years, was "used to war's alarms," advanced some \$3,000 to \$4,000 on a "warehouse" statement, but was disappointed to find when too late that the goods were not there. He hid him away to a prospering legal adviser—one with justifying visions of a judgeship before him—but on replying in the negative to the question, "Did you see the stuff," was informed that he had no case.

—EDWIN M. SHEPHERD of Brooklyn has applied to the Attorney General of New York for an order for the dissolution of the National Wall Paper Company, a trust which represents a combination of 38 wall paper manufacturers throughout the United States, which was formed in July, 1892, with a capital of \$30,000,000 common stock and \$8,000,000 debentures. Mr. Shepherd claims that the \$30,000,000 stock was issued on the strength of the good will of the concerns which were consolidated, which was in violation of the state statutes declaring that capital stock could only be issued for cash or an equivalent value in property.

—THE U. S. Court of Appeals has before it a decision to the effect that the loss of four fingers, a portion of the thumb and part of the palm did not constitute the loss of a "hand" within the meaning of the clause in an accident insurance policy, which recited that "loss of an entire hand or foot" would entitle the holder to recover. The company claims that the clause means "the loss of a hand at or above the wrist joint." The victim, of course, claims the contrary, and the decision of the higher court will be awaited with interest.

—THE following are the successful tenderers for the new water works at Alexandria, Ont. :—For the steam pump and machinery, Northey Manufacturing Co., Toronto; standpipe, Canadian Bridge and Iron Co., Lachine; pipes and hydrants, Messrs. Wm. Clendinning & Son, Montreal; intake, dam and boiler, Messrs. Garson & Co., Hamilton, Ont. The municipal council of Lochiel township has passed a by-law exempting the plant from taxation for a period of ten years.

—ADVICES from Germany report that the growth of sugar beets has recently made good progress in the Magdeburg district. The average condition of the fields is good and the weather has been favorable. Other beet-growing countries report favorably, and colonial advices are unchanged. The visible supply is given as 1,867,000 tons, against 1,025,000 a year ago, and near average weight with leaves 800 grammes, against 856 a year ago; percentage of the saccharine 11.10, against 10.69; and quotient of purity 88.17 against 79.03.

—IN spite of the alarm at its probable effect upon the water level of the great lakes, the Chicago drainage canal is progressing apace. Two sections of it have been completed—one of six thousand feet in length, besides an artificial channel for the Desplaines River, and another of 5,000 feet, with less rock cutting and no diversion channel—in several months less than three years.

—THE six months ending June 30 have been the most unprofitable half-year to the British railroads since 1885. Fifteen roads had a decrease in gross earnings of £640,000 as compared with the corresponding period and the decrease in net was £485,000. Common stockholders in these roads received in dividends £450,000 less than in the corresponding period, and the average dividend rate was 3½ per cent., against 4¼ per cent.

—THE government of Uruguay have leased the privilege of taking seals on Lobos and the adjacent islands to a New York syndicate for eight years. The syndicate pays \$32,000 per annum, 20 cents per skin municipal tax, 16 cents per skin export duty and four cents per kilo of oil rendered. Last year 22,763 seals were taken on the island; but the syndicate binds itself to continue its payments whether the seals disappear or not.

—THE property at Lakeside, near Pointe Claire, known as Charlebois' Point, including river frontage and some 80 acres of land has been sold to Bernard Goldstein, wholesale tobacco manufacturer, Montreal, for the purchase sum of \$23,000. The sale was made by Mr. A. J. Letang, a connection of Mr. Charlebois, who had an interest in the property, leaving the owner some \$15,000 net as his equity.

—ALL cereals throughout Great Britain lost in condition during August. At the close of that month, taking 100 to represent normal perfection, the condition of wheat was 76.3, as compared to 94.5 last year; barley, 85, last year, 96.7; oats, 70, last year, 101.1; beans 70.6, last year, 93.7; peas, 74.7, last year, 91.7; roots, 78.8, last year, 96.7; potatoes, 98.9, last year, 88.9; grass, 91.6, last year, 110.1; hops, 80.3, last year, 93.5.

—THE autumn shipment of land furs from the Hudson's Bay posts has arrived, and \$50,000 worth of skins, in excellent condition, are the return for the year. Reports from Cassiar announce that marten and beaver are very plentiful this year, and the shipment at the end of this month from that district will close the country season.

—SO far as the general situation of crops is concerned the past week has developed nothing notably new. The recent rains rendered some benefit to the late corn, but any important improvement appears to be problematical. The rains have served a good purpose in fitting lands for autumn seeding operations, and in revival of pasture throughout a wide area.

—THE Insurance Superintendent of Illinois has granted the Canada Life Assurance Co. a license to transact business as a level premium life insurance company in the state of Illinois. Charles F. Bullen, of Chicago, has been appointed General Agent.

—IT is stated that an agreement has been entered into between German and British steamship companies under which there will be a considerable advance in freight and passenger rates to America. The agreement will go into effect October 1.

—THE hay throughout New Brunswick has been harvested and now the farmers are busy with the grain. They complain that the weather has not been favorable for getting the grain under cover, but it is a good crop nevertheless.

—LEADING lawyers in Newfoundland hold that the shareholders of the defunct Commercial Bank are not bound to pay the reserve liability, no provision to such an effect being contained in the Act winding up the bank. The Act has already been found defective, and therefore it is probably so in this case also.

—REPORTS have been received from the Faroe Islands that the native fishermen have been very successful in whale catching. The proceeds of these, together with a good potato crop, places the islanders in such a position that they will not need to have food sent to them during the coming winter.

—CUBAN advices are certainly not reassuring. Letters by last mail say that labor in the fields has virtually come to an end, even in the district of Cienfuegos, where field hands have been dismissed on the larger number of plantations, and are at a loss to make their living. Owing to the insurrection and planters' total lack of resources, it may be said that the dead season labor has been restricted to this year next to nothing in the whole sugar region, and the result thereof has been a larger number of unemployed men than during any of the preceding years. The consequences of this state of affairs will be more severely felt during the grinding season, since workmen are in the habit of emigrating when they lack occupation in certain localities and are generally reluctant to return when their services are needed.

—SOME remarkable results in the growth of sugar beet in New South Wales have been brought out by means of a competition, for the best crops of an acre each. The highest yield was no less than 28½ tons per acre, and in several cases 20 tons were grown, while 17 to 18 tons were common. More remarkable and important, however is the high percentage of sugar, the maximum being 20.5 and the average 18. If such crops, containing so extraordinary a percentage of sugar, can be produced on a large acreage in the colony, the beet sugar agency industry can hardly fail to become an important one. In some trials in Victoria over 15 per cent. of sugar was obtained.

—A DISPATCH to the British Foreign Office has been received inclosing the text of a Russian Ukase ordering sugar refineries and factories to establish a reserve during 1895-96, with the object of insuring the maintenance of a stock of sugar sufficient for consumption, as well as of keeping sugar at a moderate price. The text of the Ukase is as follows: "1. During the sugar campaign of 1895-96 sugar refineries and manufactories must establish a stock of 5,000,000 pounds of sugar by reserving in each refinery 25 per cent. of all sugar produced over and above 60,000 pounds. 2. The reserve stock is exempt from excise as long as it does leave the manufactory or refinery which produced it. 3. Sugar forming part of the reserve shall only be placed on the internal market in proportion as the price of sugar rises above the fixed normal rate."

—OWING to the growing exportation of horsemeat from the United States, Secretary Morton has issued an order to carry into effect the provisions of a law passed by Congress last winter regarding the exportation of meat, requiring all such exportations after September 16, 1895, to be accompanied by a certificate showing that the cattle from which they were produced were found free from disease, and that the meat was sound and wholesome; and further requiring that the meat of all other species of animals shall be packed in barrels, cases or other packages, which are legibly marked in such manner as to clearly indicate the species of animal from which the meat was produced. This order will prevent the exportation of any beef that is not inspected, and will cause the exporters of horse meat to so mark the packages that the nature of the contents shall be apparent.

—THE statistical summary of the total reduction in the mercantile tonnage of the world during the year 1894 contains some interesting facts. The first is the enormous preponderance of England in the ocean carrying trade. Under her flag is a tonnage of 12,969,951 tons, or six times as large as that of her nearest competitor, the United States, which has only 2,171,459 tons. Next comes Germany with 1,785,725 tons, and then France and Norway with 1,089,550 and 1,009,091 tons respectively. The other nations all fall under three quarters of a million each. Yet the percentage of loss of British vessels compares favorably with that of the other four leading nations. The loss was only 2.8 per cent. in vessels and 2.2 per cent. of the tonnage, while France lost 2.6 per cent. of tonnage and 2.9 per cent. of vessels; the loss of tonnage to the United States was 3 per cent.; and Norway lost 6.4 per cent. of vessels and 6 per cent. of tonnage. This shows that in matters of navigation the British sailor is still in the lead; a fact that is emphasized by the steady decrease in the number of British vessels reported as abandoned or missing. In 1892 there 68 vessels in this class; in 1893, 62 vessels; but in 1894 the number had fallen to 47 vessels. Strandings and similar casualties account for 42 per cent. in the reduction of steamers and 48 per cent. of sailing vessels; while condemnation and dismantling are responsible for 25½ per cent. of the steamers and 13 per cent. of the sailers struck off the merchant fleet. In the case of steamers, collision is the next largest cause of loss, and is accountable for 15 per cent., while 12½ per cent. of the sailing ships were abandoned at sea.

Correspondence.

THE CANADIAN BANKERS' ASSOCIATION.

To the Editor JOURNAL OF COMMERCE, Montreal.

SIR,—I trust you will allow me space for a few words in reply to your article of last week, commenting on the course of the Canadian Bankers' Association since its inception in 1891, "about the time of the last extension of the bank charters in Ottawa," as you say,—which is not quite correct. The JOURNAL OF COMMERCE has given such generous support to the Association throughout that I could scarcely believe my eyes when I read your criticism, and the thought would intrude itself that some other pen than that which has heretofore guided your policy on banking affairs, had it, Phœbus-like, secured control for a single trip. I know how difficult it is for editors to be always on the watch over everything that offers or is prepared, even under their own instructions.

As regards what has been accomplished by the Association in influencing legislation, I fear you rely too much upon the evidence only of things seen. However the Association may have

succeeded in Ottawa, Quebec or elsewhere, it is not likely, as a private organization, it would make it known to the outside world, which it really does not concern. What it aims at is to conserve and strengthen our Canadian banking system, which admittedly compares with the best in the world.

With regard to the power of enforcing obedience to its rules, the Association certainly has no authority, but this is something which it is impossible to exert. Respecting the interest on deposits, as the principal stumbling block is now out of the way through the suspension of La Banque du Peuple, there can be little difficulty henceforward, at all events in the near future. It is clear that so long as any bank pursued the course of allowing abnormal rates of interest on deposits, justifying itself in doing so by charging correspondingly high rates of discount, it was impossible to arrive at anything like a uniform or equitably low rate. There yet remains the Government rate of interest allowed the public for what evidently all do not understand to be what it really is, a permanent loan to the Government.

I do not agree with you when you say that "no one knows more thoroughly the uselessness of the Association than the members themselves." I consider, and I am sure that many will agree with me here, that the Association has accomplished quite as much good as could have been expected with a field so large to cover, extending over 3,500 miles. The cohesion is something worthy of all praise, and too much credit is not claimed by those who have brought it about and given the Association all through so much of their attention.

The influence of the Association is far greater than you seem to believe, and this not only in Ottawa and the provincial government centres, but in other countries; and if it succeed in the future as well as in the past, its friends and promoters will not have labored in vain. In one respect at least it may claim to have accomplished much, and that is in the influence exerted upon trade generally during the period of depression through which the country has been passing of late. Your remarks concerning the esteem in which the banking community is held in Canada are not overstated,—the best proof that the confidence of the people is not misplaced, for such a feeling could only arise from benefits received and bestowed—from mutual assistance and profit. Yours &c.,

"AUDI ALTERAM PARTEM."

LEGAL RECORD, &c.

Week ended Sept. 9th, 1895.

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

WRITS ISSUED, PROVINCE OF QUEBEC.

September 4th.

| | |
|--|--------|
| Lachine—R. C. Jamieson vs. G. Bradley..... | \$ 400 |
| Laprairie—President and Syndics de la Commune de la Prairie de la Magdeleine vs. C. Brossard et al., \$475. | |
| Montreal—L. Bisson vs. A. Cote, \$457; Dme. B. Lombard et al vs. D. C. Dick, \$371; Montreal Exposition Co. vs. T. Goulet, \$250; Consolidated Plate Glass Co. of Canada vs. Hamburg American Packet Co., \$312; Comrs. des Ecoles de St. G. vs. P. A. Lariviere, \$275; Comrs. des Ecoles de St. G. vs. W. F. Lewis, \$521; D. C. Drysdale vs. I. Tarte, \$300. | |
| St. Cunegonde—T. Gauthier vs. L. Fortin et al..... | 1,180 |
| Sherbrooke—Dme. Mary H. Dick et vir vs. C. Clift..... | 3,180 |
| Sorel—J. F. Gravel vs. F. Gelinat..... | 300 |
| Vaudreuil—Banque Nationale vs. R. Harwood..... | 1,000 |

September 5.

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| Collins Bay—J. C. Kaine vs. Collins Bay Rafting & Forward Co., \$4,900. | |
| Montreal—Konnell & Sylvester Piano Co. vs. E. Kelly.. | 500 |
| Point Claire—U. Garand et al vs. P. H. Oakes et al..... | 321 |
| St. Gervais—J. Dorion vs. M. Cote..... | 570 |
| St. Louis—L. Poisson vs. A. Cote..... | 457 |
| Sherbrooke—P. W. Nagle vs. J. T. L. Archambault..... | 850 |
| Stanstead—J. E. Taylor vs. H. Clark..... | 600 |
| Stoke—O. Lamoureux vs. R. & C. Gamsby..... | 600 |
| Valcartier—Dme. M. Brady vs. J. Hicks..... | 205 |
| Winchester—F. Maxwell vs. J. D. Mc Kercher..... | 615 |

September 6th.

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| Inverness—F. X. Provençal vs. W. H. Lambly (dmgs)..... | 600 |
| Levis—D. Laine et al vs. D. Arsenault, \$288; L. Dudley et al vs. J. D. Cameron, \$399. | |
| Montreal—J. H. Meyer et al vs. F. Cardinal, \$323; U. Lanctot vs. Dme. M. J. Gongéon et vir, \$372; P. Ouellet vs. Grand Trunk Co. et al, \$300; City of Montréal vs. D. H. Henderson et al, \$2,004; S. Fox vs. D. Jacobs, \$345; A. St. Pierre, vs. J. Last, \$322; H. C. St. Pierre vs. J. O'Dea, \$255; J. Virtue et al vs. Dme. J. S. Walker et ux, \$273. | |
| St. Frs. Beauce—D. Laine et al vs. J. Poulin et al..... | 371 |
| St. Hyacinthe—E. De Brien vs. T. Menard..... | 300 |
| Shefford Tp—Marie Bonin vs. J. B. Hubert, jr. (dmgs)..... | 500 |
| Sillery Cove—R. Turner vs. A. H. Falardeau..... | 1,178 |
| Thetford—Dme. O. Simard vs. Dme. M. Lessard, \$250; Dme. O. Simard vs. L. Lessard, \$250; J. McGarth vs. M. McGarth \$270; R. N. Arkley vs. School Commissioner, \$500; J. B. Dallaire vs. School Commissioner, \$250. | |

September 9.

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| Lauzon—Rose Desjardins vs. E. Leduc et al..... | 559 |
| Mile End—Frs. Bleiginer vs. E. Prenoveau..... | 1,000 |
| Montreal—National Bank of Scotland vs. G. Bourgoin et al, \$942; L. P. Guillet vs. Cie Chem de fer Grand Nord, \$300; J. Villeneuve vs. Dme. J. Dompierre et vir, \$289; A. Sorin- guet vs. J. B. Giguere, \$10,000; E. Carter vs. L. H. Mail- licot, \$924; D. McGarry vs. C. J. Tacker, \$389. | |
| N. D. de Grace—U. Lanctot vs. Dme. Theop. Prudhomme, \$372. | |
| Port Maurice—P. Corbell vs. L. Lauzon..... | 322 |
| Quebec—C. E. McKen vs. J. S. Langlois et al (contested), \$555; S. R. Bellingham vs. H. G. Woods, \$3,633 & \$17,600. | |
| St. Perpetue—De R. Pinard et vir vs. J. B. Pinard..... | 371 |
| St. Stanislas de K—J. H. Meyer et al vs. F. Cardinal.... | 323 |

WRITS ISSUED, PROVINCE OF ONTARIO.

September 4th.

| | |
|---|--------|
| Dover E. Tp—D. Carr vs. A. Ducodre..... | \$ 366 |
| Eastman's Springs—D. Parham vs. C. Parham..... | 405 |
| Elzevir—D. Lalonde vs. Mrs. Jorbeau..... | 500 |
| Penelon Falls—Imperial Bank vs. Mary Junkin..... | 617 |
| Huntley—J. Gillies vs. S. & Ellen Lowry..... | 1,845 |
| Huntsville—R. F. McNairney vs. F. A. Kent..... | 480 |
| Jeannette's Creek—M. Masuret & Co. vs. F. C. Peck.... | 399 |
| Kenyon Tp—F. Ross vs. D. & Mary McDonell..... | 1,413 |
| London—Eliza J. Wilson vs. J. Martin..... | 394 |
| Matilda Tp—Union Bank vs. G. S. Ault et al, \$298; Union Bank vs. T. & D. Carter, \$411. | |
| Ottawa—J. Leggatt vs. E. A. Theborge..... | 503 |
| Preston—C. Ahorns vs. H. J. Hindson (Dmgs.)..... | 750 |
| Prescott—J. Goodall vs. E. Smith..... | 424 |
| Sudbury—O'Keefe Brew. Co. vs. Hart & Meehan..... | 633 |
| Toronto—Sim & Co. vs. J. E. Thompson \$1,378; E. Schmolle vs. W. A. Verner, \$300. | |
| Waterford—J. Sutherland vs. L. D. Glover et al..... | 416 |
| Welland—W. M. Hendershott vs. W. A. Fraser Wood Mfg. Co., \$1,206. | |
| Williamsburgh Tp—W. Agnew & Co. vs. P. Devenny.... | 281 |
| Zorra B.—H. Craig vs. H. N. & Jos. Abell..... | 376 |

September 5.

| | |
|---|---------|
| Albion Tp—J. A. Halsted & Co. vs. A. McCabe et al.. | \$1,597 |
| Athol—Tp. of Marysburgh vs. J. & Cath. Vangeson.... | 737 |
| Dunnville—C. Stevens vs. B. F. Almeron..... | 374 |
| Exeter—T. Scott vs. Sarah A. Simpson..... | 1,708 |
| Flos—N. McRae vs. T. Dwinnell..... | 553 |
| Fort William—J. Labatt vs. P. Manion..... | 315 |
| Guelph—J. P. Ross vs. Wellington Mut. Fire Ins. Co. et \$3,470. | |
| Hay Tp—J. Coxworth vs. J. Caldwell sr..... | 238 |
| London—Molsons Bank vs. T. D. Hodgins..... | 2,250 |
| Millford—Sarah E. Boyle vs. R. A. Knox..... | 940 |
| Ottawa—Kearney Bros. vs. M. J. McEvoy..... | 342 |
| Paris—W. J. Thompson vs. W. Midgley et al..... | 253 |
| Toronto—R. H. Howard & Co. vs. T. H. & C. N. Johnson, \$298; W. J. Montgomery vs. A. & C. Murphy, \$2,600; N. & G. Henderson vs. A. R. Williams, \$300. | |

September 6th.

| | |
|--|-------|
| Augusta Tp—W. Miskelly vs. G. L. McNish et ux..... | 1,575 |
| Barkway—R. Thomson & Co. vs. R. Rusk et al..... | 662 |
| Brooke—G. C. Gibbons vs. A. W. Miller..... | 408 |
| Galt—John Morrow Mach. Screw Co. vs. Cowan & Co. (with- drawn) \$330. | |
| Havelock—Martha Mann vs. Ellen & T. Laing..... | 1,000 |
| Nepean—H. Lalonde et al vs. J. Chartrand et al..... | 301 |
| Ramsay Tp—W. J. Rintoul vs. Mary & P. Hogan..... | 1,804 |
| Seaforth—Guarantee Co. vs. W. G. & A. Charlesworth.... | 365 |
| Toronto—Trinity College vs. T. R. & J. Crapper, \$800; Trust & L. Co. vs. D. M. DeFoe et al, \$7,558; G. H. White vs. John Ferguson, (Dmgs) \$1,000; J. Holmes vs. J. & J. H. Hainer, \$1,030; C. J. S. Bethune vs. J. P. Murray et al, \$4,624; Trust & L. Co. vs. Josephine A. Smith, \$9,022. | |
| Zone Tp—Sawyer & Massey Co. vs. E. Gilbert..... | 1,000 |

September 9.

| | |
|--|-----|
| Barton Tp—J. Marshall vs. F. W. Schwendiman..... | 944 |
| Chatham—M. McConnell vs. W. Douglas..... | 469 |
| Fort William—J. Labatt vs. P. G. Manion..... | 315 |
| Hope—Margt. Cook vs. A. C. & Olivia Ellis..... | 895 |
| London—N. Langmuir Mfg. Co. vs. M. Sea row..... | 565 |
| Ottawa—J. C. McDonald vs. Electric Railway Co. (dmgs) 10,000 | |
| Port Arthur—Thunder Bay Ptg. Co. vs. Herald Ptg. & Pub. Co., \$558. | |
| Port Hope—Liverpool & London & Globe Ins. Co. vs. J. N. Lodge et al, \$459. | |
| Seagrave—J. Fleury's Sons vs. J. McKinlay et al..... | 364 |
| Woolwich—F. Mickers vs. J. B. Brubacker..... | 302 |

WRITS ISSUED, MANITOBA.

September 5.

| | |
|--|---------|
| Calgary—T. O'Brien vs. J. L. Johnston..... | \$3,004 |
|--|---------|

September 9.

| | |
|---|-----|
| Gladstone—J. Mason et al vs. Jas. Foster..... | 400 |
|---|-----|

WRITS ISSUED, B. C.

September 6th.

| | |
|--|-------|
| Vancouver—A. Carby vs. Mary & Gregor Campbell..... | 3,000 |
|--|-------|

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

September 4th.

| | |
|---|---------|
| Alfred Tp—J. Demers agt. O. Dubois..... | \$3,748 |
| Drayton—Imperial Bank agt. Whealey & Schwendiman. | 5,670 |
| Dumfries S. Tp—R. Rose agt. J. J. & Jessie Clark..... | 441 |
| Ottawa—Cath. Pinhey et al agt. J. A. Corry..... | 5,597 |
| Papineauville—O. Dubois agt. P. E. Charbonneau..... | 485 |
| Trafalgar Tp—W. Elliott agt. A. Denoon..... | 1,161 |
| Trafalgar—W. Elliott agt. A. & G. Denoon..... | 3,238 |

September 5.

| | |
|--|--------|
| London—G. T. Scott agt. G. T. Scott..... | \$ 820 |
| London Tp—J. A. Scott agt. G. T. Scott..... | 720 |
| Toronto—E. C. F. Appelbe agt. Todd, Davidson and Sam- uel, \$300. | |
| York Co—Canada P. L. & S. Co. agt. J. Cook..... | 1,532 |

September 6th.

| | |
|---|-------|
| Hamilton—D. Knaggs agt. W. Gowland..... | 374 |
| Matilda Tp—W. Nelson agt. A. Crobar..... | 383 |
| Moore Tp—J. Clysdale agt. J. T. Clysdale..... | 2,152 |
| Newboro—Ames Holden Co. agt. J. R. Kerr..... | 491 |
| Toronto—Bank of Toronto agt. Interior Wood Working Co., \$265. | |
| Wallaceburg—A. H. McDougall agt. J. Lillie..... | 727 |

September 9.

| | |
|--|-----|
| Fort William—Mary A. Fornwald agt. D. Coveney, \$275; Eaton Bros. agt. F. Mircault, \$462. | |
| Hamilton—J. & E. Henderson agt. J. H. Bradley..... | 617 |
| Lobo Tp—J. Rossen agt. J. Siddall et al..... | 381 |
| March—J. Christian agt. T. & E. Kerwin..... | 255 |
| Thessalon—Bank of B. N. A. agt. J. B. Dobie & S. Marks of Bruce Mines, \$11,973. | |
| Thorold—R. D. Robbins agt. Dobbie & Stuart..... | 548 |
| Toronto—Mfrs. Life Ins. Co. agt. G. Leslie, \$64,333; Miller & Richards agt. C. A. Wilson, \$2,005. | |
| Windsor—Patterson, Leggatt & Murphy agt. C. Bokstal | 357 |

JUDGMENTS RENDERED, PROVINCE OF QUEBEC.

September 5.

| | |
|--|-----|
| Melbourne—Eastern Townships Bank agt. H. A. Allen et al, \$635. | |
| Montreal—G. A. Lacombe agt. Delle Marie B. Gelinas.. | 355 |
| Sorel—A. E. Gauthier agt. C. H. Beaulieu..... | 503 |

September 6.

| | |
|--|-----|
| Montreal—H. Beaumier agt. D. Whelan..... | 300 |
|--|-----|

JUDGMENTS RENDERED, BRITISH COLUMBIA.

September 5.

| | |
|--|--------|
| Vancouver—C. W. Teetzel agt. E. Brenchley..... | \$ 327 |
|--|--------|

JUDGMENTS RENDERED, P.E.I.

September 6.

| | |
|---|--|
| Charlottetown—W. B. Robertson & Co. Agrl. Impls., for \$2,810 & \$4,010. | |
|---|--|

JUDGMENTS RENDERED, MANITOBA.

September 9.

| | |
|--|-----|
| Stony Mountain—Molsons Bank agt. A. Gillies..... | 426 |
|--|-----|

JUDGMENTS RENDERED, N. B.

September 9.

| | |
|---|-------|
| Moncton—A. E. Killam, contractor, for..... | 1,336 |
| St. John—T. McCreedy & Son, mfrs. vinegar, for..... | 318 |

JUDGMENTS RENDERED, NOVA SCOTIA.

September 9.

| | |
|---|-----|
| Halifax—F. C. Elliott, men's furngs. for..... | 276 |
| Huntsport—W. A. Porter, G. S. & Co. for..... | 260 |
| Ingramham River—John Gibbons, lumber..... | 465 |
| Ingraham River—John Gibbons, lumber, \$112 &..... | 465 |

CHATTEL MORTGAGES, PROVINCE OF ONTARIO.

September 4th.

| | |
|---|--------|
| Arnprior—J. Cunningham to A. Menzies..... | \$ 540 |
| Elizabethtown Tp—W. W. Percival to J. Culbert..... | 651 |
| Fort Erie—Jas. Spain to H. Crowmiller et al..... | 530 |
| Goderich—W. Smith to R. Clark..... | 623 |
| Ingersoll—G. L. & Bertha Thompson to A. Smith..... | 300 |
| Janetville—B. & J. McGill to Sampson, Kennedy & Co..... | 551 |
| Madoc—W. I. Atkins to J. C. Dale..... | 500 |
| Ottawa—N. Boucher & wife to F. Laroche, \$700; N. Boucher & wife to D. V. Ranger, \$600. | |
| Toronto—J. Dickinson to O'Keefe Brew. Co., \$5,098; Clare F. Farquhar et al to W. F. Donaldson \$787; J. S. McMurray & wife to F. McCausland, \$1,557; D. Williams & Co. to R. McBride, \$600. | |
| Watford—W. P. McLaren to Isabella McLaren..... | 1,010 |

September 5.

| | |
|--|--------|
| Arran Tp—F. Dyer to R. Glover..... | \$ 880 |
| Berlin—S. Stahl to Dominion Life Assn. Co..... | 1,000 |
| Clinton—J. Ferguson to A. R. Fraser..... | 500 |
| Essa—R. J. Jamieson to S. M. Thompson..... | 534 |
| Fort William—Mary A. Mantion to S. W. Ray..... | 1,000 |
| Hallowell—W. Campney to MacPherson & Co..... | 395 |
| London—G. Gray to J. H. Bucks, \$300; W. Yates to A. R. Wil- liams, \$14,560. | |

September 6.

| | |
|---|-----|
| Alvinston—Dudley & Bindner to A. Smith..... | 627 |
|---|-----|

| | |
|---|-------|
| Carleton Place—Jennie G. & J. F. Sibbitt to J. Fitzgerald | 1,174 |
| Sarnia—W. Whittaker to T. H. Cook | 1,577 |
| Warsaw—J. Dougherty to A. Hall | 665 |
| September 9. | |
| Derby Tp—J. & A. Benner to Lloyd & Scully | 1,070 |
| Fort William—Mary A. Manion to S. W. Ray | 1,000 |
| Galt—A. W. Thomson to D. R. Scrimger | 800 |
| Hamilton—J. W. Macdonald to W. J. Brigger | 500 |
| Ingersoll—T. A. & Celesta J. Bellamy to Emma Saunders | 636 |
| Ottawa—C. G. Elliott to J. Grant | 500 |
| Paris—J. Ealand to G. Bernhardt | 2,000 |
| St. George—E. Roos to A. Roos | 1,000 |

CHattel Mortgages, MANITOBA.

| | |
|--|--------|
| September 5. | |
| Souris—Nation & White to J. Duff | \$ 907 |
| Winnipeg—P. Brown to M. Vineberg | 2,000 |
| September 6. | |
| Ignace—Susan G. Cobb to W. McBrady | 1,381 |
| Meadow Lea—J. A. Jackson to J. Lund | 506 |
| Ninga—Turtle Mountain Cheese Co. to Hon. T. Greenway | 500 |
| Winnipeg—P. Brown to P. Aronson | 1,528 |

CHattel Mortgages, B.C.

| | |
|---|-------|
| September 9. | |
| Winnipeg—I. & J. Kerchevsky to L. Agronovich | 600 |
| Viriden—Saul & Emberry to Pines & Merrick | 906 |
| September 6. | |
| Golden—Fanny G. Cann to Consolidated Staty Co. Ltd. | 2,550 |
| New Westminster Dist—T. Forster to T. Kidd | 600 |

BILLS OF SALE, PROVINCE OF ONTARIO.

| | |
|---|-------|
| September 4th. | |
| Buffalo, N. Y.—W. D. Larrabee & J. J. Edmonds to O. H. Gorton, \$1,900. | |
| Ottawa—N. Laroche to N. Boucher | 1,700 |
| Sebastopol Tp—M. J. McEvoy to M. Elligott | 1,170 |
| Toronto—T. & T. H. Graham to F. R. Graham | 1,300 |

| | |
|--|-------|
| September 5. | |
| Aylmer—W. Tilley & Arch'd. Proustie to A. Proustie & W. E. Stewart, \$6,067. | |
| Stratford—W. McWhinney to H. J. Dolle | 9,289 |
| Toronto—A. W. Miles to J. Mackie | 1,200 |
| Waterloo Tp—John Schlichter to J. Schlichter | 750 |
| Windsor—C. G. Richards to C. E. Walker | 950 |

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|---|-------|
| September 6. | |
| Ottawa—Philomene Duhamel to Marie T. Duhamel | 1,500 |
| Stratford—Wilson McWhinnie to Helen J. Doelle | 9,289 |
| Toronto—R. B. Elgie to B. L. Robinson | 1,100 |

| | |
|---|-------|
| September 9. | |
| Hamilton—W. J. Brigger to J. W. Macdonald | 2,930 |
| Windsor—A. J. Ashton to J. Fitzgibbon | 3,000 |

BILLS OF SALE, N.S.

| | |
|--|-------|
| September 6. | |
| Ingraham River—John Gibbons, lumber, for | 2,000 |

BILLS OF SALE, N.B.

| | |
|---------------------------------------|-------|
| September 9. | |
| Moncton—A. E. Killam, contractor, for | 1,336 |

Our inducements.

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At a Fair Price

OUR CELEBRATED BRANDS

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- "Mungo,"
- "El Padre," and
- "Varsity."

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

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Financial.

Thursday Ev'g, Sept. 12th.

The attention of the speculative public has been concentrated on the U. S. gold reserve during the past week, and it was only the prompt action of the syndicate in depositing \$3,000,000 more in gold in the Treasury fifteen minutes before the Stock Exchange closed yesterday that prevented a heavy decline in values. Why the syndicate should have hesitated so long before filling up the deficit caused by the steady drain of gold for shipment, it seems difficult to see; but if they intended to warn speculators of the actual condition of the market, and thus prevent the bull movement assuming too large proportions, they were certainly successful. On the other hand their hesitation may be part of a fixed programme to force the issue of another series of bonds before the term during which the Treasury Department is bound to give them the preference expires. It is evident that they still hold more gold than was generally believed, and as the in-

creasing shipments of cereals and cotton will provide the market with more liberal supplies of exchange, it is probable that gold shipments will cease, and the situation right itself, temporarily at all events, without the need of further assistance from them. But there is always the possibility of another bond issue, and, if this be decided on, the syndicate will certainly endeavor to force its occurrence before the expiration of their contract in October next.

Money still continues unusually easy for this season of the year. In London call money is $\frac{1}{2}$ per cent. and discount in the open market $\frac{3}{4}$ per cent. In New York money is also easy. The movement of currency to the interior for crop purposes continues only moderate, and is chiefly to the West and Northwest. It is further checked by the fact that the banks have to pay the full express charges now; the government having abrogated the old privilege of shipping currency at their contract rates of 15 cents per \$1,000 to all points except New Orleans. Money on call is 1 to $1\frac{1}{2}$ per cent. Time money is quoted at $1\frac{1}{2}$ per cent. for sixty days, 2 per cent. for ninety days $2\frac{1}{2}$ per cent. for four months, and 3 per cent. for six months on good mixed Stock Exchange collateral. Commercial paper is quoted as follows: Prime endorsed bills receivable at $3\frac{1}{2}$ to 4 per cent., choice single name paper at $4\frac{1}{2}$ to 5 per cent., and good at 5 to 6 per cent. In this market call money is quoted at 4 to $4\frac{1}{2}$ per cent. and commercial discounts at 6 to 7 per cent. Silver remains quiet, but unexpectedly firm in view of the slackness of enquiry. Bar silver is 30.9-16d in London and in New York large commercial bars bring $67\frac{1}{2}$ to $67\frac{3}{4}$ c and government assay $67\frac{1}{2}$ to 68.

The sterling exchange market closed a shade firmer, although the business done was light. In New York posted asking rates for sterling were \$4.89 to \$4.89 $\frac{1}{2}$ for long bills and \$4.90 to \$4.90 $\frac{1}{2}$ for demand. Actual rates are: Long bills, \$4.89 to \$4.89 $\frac{1}{2}$; sight drafts \$4.90 to \$4.90 $\frac{1}{2}$; and cable transfers, \$4.90 $\frac{1}{2}$. Francs are quoted

at $5.17\frac{1}{2}$ to $5.16\frac{1}{2}$ for long and $5.16\frac{1}{4}$ to $5.15\frac{1}{8}$ for short; reichsmarks, $95\frac{1}{2}$ for long and $95\frac{1}{4}$ to 96 for short; guilders, 40 5-16 to $40\frac{1}{8}$ for long and 40 7-16 for short. In this market the rates between banks were: Sixties $9\frac{1}{4}$ to $\frac{7}{8}$; demand 10 to 10.1-16; cables are $10\frac{1}{8}$; New York funds 3-16 to $\frac{1}{8}$ discount. Over the counter rates were 10 to $10\frac{1}{4}$ for sixties, $10\frac{1}{4}$ to $\frac{3}{4}$ for demand, $10\frac{1}{2}$ for cables, and par for New York funds.

The week was a dull and uneventful one in Stock Exchange circles and brokers consulted the ticker more for news of the yacht races than for stock quotations. The market closed somewhat weaker; partly in sympathy with New York, and partly on minor profit-takings, and at the end it was evident that an effort to hammer prices down was being made. The sales of the week were only 7,900 shares, of which 3,500 are credited to the speculative deals in the three street railways, and 2,300 to Gas. A feature was the sale of a block of 125 of Banque du Peuple stock at $20\frac{1}{4}$ to $20\frac{1}{2}$. Outside of this a few investment purchases of bank and industrial securities were the only transactions of a very languid week. The following are the transactions as per Chas. Meredith & Co., stock-brokers:—

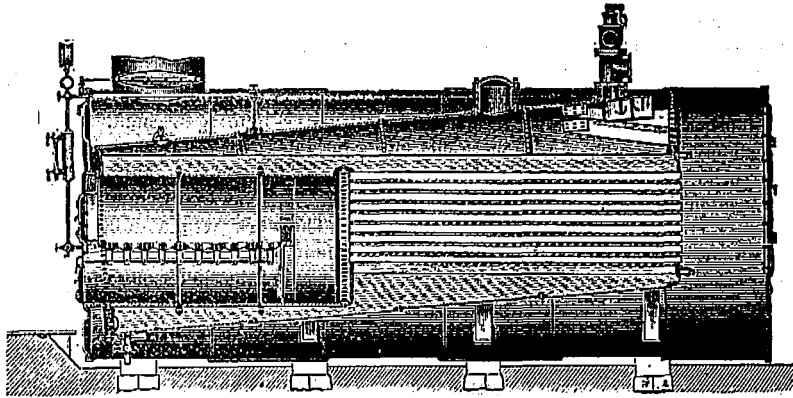
| BANKS. | Shares. | Highest | Lowest | Last Year |
|------------------|---------|-------------------|-------------------|-------------------|
| Montreal | 2 | 222 $\frac{1}{2}$ | 222 $\frac{1}{4}$ | 221 $\frac{1}{2}$ |
| Commerce | 5 | 137 | 137 | 141 $\frac{1}{4}$ |
| Merchants | 114 | 170 $\frac{1}{2}$ | 168 $\frac{1}{2}$ | 166 |
| Ontario | 25 | 87 | 87 | 109 |
| Peoples | 125 | 20 $\frac{1}{2}$ | 20 $\frac{1}{4}$ | 125 $\frac{1}{2}$ |
| MISCELLANEOUS. | | | | |
| Cable | 708 | 168 $\frac{1}{4}$ | 164 $\frac{1}{4}$ | 142 $\frac{1}{2}$ |
| Can. Pacific | 140 | 58 $\frac{1}{2}$ | 57 | 66 $\frac{1}{2}$ |
| Gas | 2800 | 209 $\frac{1}{2}$ | 207 $\frac{1}{2}$ | 168 $\frac{1}{2}$ |
| Mont. Street Ry. | 659 | 213 $\frac{1}{4}$ | 211 | 156 $\frac{1}{2}$ |
| New do. | 1685 | 212 $\frac{1}{4}$ | 209 $\frac{1}{2}$ | 152 $\frac{1}{2}$ |
| Toronto Ry. | 1160 | 85 | 84 | ... |
| Bell Tel. | 68 | 159 $\frac{1}{2}$ | 159 | 149 $\frac{1}{4}$ |
| R. & O. | 345 | 102 | 101 $\frac{1}{2}$ | 82 $\frac{1}{2}$ |
| Telegraph | 199 | 160 | 160 | 151 $\frac{1}{2}$ |
| Duluth Pref. | 275 | 7 $\frac{1}{2}$ | 7 $\frac{1}{2}$ | ... |
| Dom. Cot. | 51 | 95 | 95 | ... |
| Col'd Cotton | 15 | 65 | 65 | ... |
| Col'd Cot. Bd's. | 500 | 99 $\frac{1}{2}$ | 99 $\frac{1}{4}$ | 98 $\frac{1}{4}$ |
| Inter-Coal | 25 | 30 | 30 | ... |

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MONTREAL WHOLESALE MARKETS

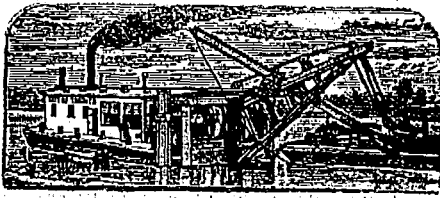
Thursday Evg., Sep. 12, 1895.

The number of fall fairs now in progress or preparation has rendered trade quiet in most wholesale lines. Country merchants are too busy selling goods to look at samples, and hence, travellers in many lines are either at home or away on holidays. Cheese continues in a disheartening position and prices are fully 1/8 to 1/4c lower than they were a week ago. Finest Ontario August make can be quoted at 7 3/8, and it is said that sales have been made of round lots on spot at 7 1/2 during the week. The cable is now down to 37s for colored and 37s 6d for white, and until some improvement in this takes place it is useless to hope for higher prices. Butter is in a better condition. The export demand is picking up and a fair local trade is passing. Eggs are also improving. Strictly fresh move off readily, and there is more enquiry for held stock. Hay is weaker, but farmers still get \$0 for No. 1 at country points. Very few new hops have arrived as yet and buyers are holding off. Hides are firmer. Leather is quiet, but stocks are not accumulating. Iron and the metals are very strong, and we again chronicle advances. The grocery trade is somewhat interfered with by the fall fairs. Teas are fairly active. Sugars are weak and lower. Canned goods are firm and there is a little more enquiry for dried fruit. In live stock the fall in Liverpool owing to the rough unfinished condition of the cattle now landing there has affected the market here unfavorably. The wool market is bare of supplies. The non-arrival of the Albatross leaves very little Cape on spot, and what Canadian there was has been all cleared up. Chemicals are firm, and several lines show advances. In dry goods most of the travellers are in or are preparing to go out on a second sorting trip. The city trade has been under the average; but suburban traders report a good week. Several of the mills have issued new lists advancing prices. Money is a source of complaint. Remittances are very backward; the reason given being that the farmers are too busy to thrash and market their crops, and hence that country storekeepers cannot collect.

BUTTER, CHEESE & EGGS—There is a slightly better feeling noticeable in the butter market and trade is beginning to show signs of improvement. There is a good call for export for finest creamery at 17 1/2 to 18c. There is also more enquiry from the local trade for both creamery and dairy. Finest Towuships sell at 15 to 16c, choice selected Western at 14 to 14 1/2c, straight lots 12 to 13 1/2c. Stale and inferior are unsalable. There are large offerings but no buyers. The egg market shows more strength, and there is a good demand for strictly fresh goods, which move off freely at 12 1/2 to 13c. More is also doing in held stock and sales are being made at 10 1/2 to 11 cents. The cheese market instead of improving as is usual at this time of the year, has gone from bad to worse. Receivers cannot get satisfactory bids even on finest August makes. Offerings are large; but with the cable at 37s for white and 37s 6d for colored no export business is possible. During the week 8,000 boxes French cheese sold at the wharf at 7 to 7 1/2c, with the outside figure ruling, and at St. Hyacinthe on Saturday

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FALL TRADE 1895.

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WILLIS & CO.

→ 1824 ←
Notre Dame St..
MONTREAL

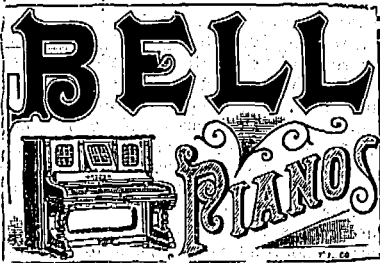
WHOLESALE AGENTS

— FOR THE —

GOLD MEDAL Bell Pianos & Organs

AND OTHER LEADING INSTRUMENTS OF AMERICAN & CANADIAN MAKE

Reliable agents wanted in unoccupied territory.



Wheeler Condenser and Engineering Co.

—Manufacturers of—

CONDENSERS, *
* VACUUM PANS,

Double and Tripple Effects

Feed Water Heaters

- - - And FILTERS - - -

Offices: 39 & 41 Cortlandt St., - NEW YORK.

Telephone Call "1036 Cortlandt."

Works: Carteret, N. J. Telephone Call "112 Rahway."

7,000 boxes sold at 7c. We quote 7½ for finest Western, 7¼ for Townships, and 7 to 7½ for Quebec cheese. Letters from Utica say that no such market for cheese as has been was ever seen there before in the month of September. A decline of ½c from last week brings the ruling on large cheese down to 65½c, while small colored sold at 7½c. There seemed to be very few small cheese for sale and one lot not quoted was understood to have brought 7½c. Several factories closed out their large sizes and will be able to offer small next next week. A few sent their large stock on commission, hoping to get better prices than those offered.

CEMENT—There is no change to chronicle in cement. No large transactions have transpired and trade is confined to a quiet jobbing demand at our quotations. Prices are unchanged. In small lots we quote: \$1.90 to \$2.05 for British cement and \$1.80 to \$1.90 for Belgian. Firebrick move out slowly at \$15 to \$21 per M as to brand.

DRUGS & CHEMICALS—Morphine is cabled higher in sympathy with opium. Glycerine is strong and advancing. Cream of tartar is fully 2 cents per pound higher since our last. Tartaric acid is about the same. Bichromate of potash is scarce and held more firmly. Recent cables advices from West Coast quote price of ordinary nitrate as 5s 3d per quintal f.o.b. for August-September shipment. Exchange 17½d per dollar, and freights 26s 8d per ton, with 37,500 T. R. available tonnage. Liverpool advices say the nitrate sales of the past fortnight include one port of call at 7s 7d, due on cost and freight terms, at equal to 7s 8d, and one or two October-November sailings at equal to 8s ½d to 8s 1¼ d delivered, all for ordinary. The close is quiet, quotations being 7s 7½d for due cargoes; June-August sailings, 7s 8d to 7s 9d, and later sailings 7s 10½d to 8s 1¼d, according to size and sailing date, ordinary quality.

DRY GOODS—Travellers are mostly in town or on their holidays; but most houses will send them out on a second sorting trip, as trade seems to be improving. Several of the cotton mills have issued lists advancing prices, on the ground that their stocks manufactured from cheap cotton are exhausted and that they cannot make goods at the old figures in face of the increased cost of raw material. Woollens are higher, and in England repeat orders have been refused at the prices paid six weeks ago. In Huddersfield the improvement has been well maintained, and the prospects of a continuance of good business are reported to be very hopeful. Confirmations for next spring are coming to hand with more freedom than of late, and it is hoped that the same results will be experienced in regard to the winter trade. There is no change to report in the kind of goods—serges, vicunas and worsteds still holding the field so far as coatings, etc., are concerned; but the lower and medium classes of goods are still in great request. These goods are being very largely exported to the States where business is very brisk. For the west end of London trade there is a run on silver greys, and for France and the continent generally strong combinations and novelties in color and design are more than ever required. The city trade is dull and is a subject of complaint. But it should show an improvement now that the summer exodus is returning to town. In the suburbs trade has been fully up to the average. Remittances are still a source of complaint. Money is coming in very slowly; the reason given being that farmers are too busy to thrash and market their crops. But all agree that the harvest is a good one and that the returns must come in before long.

FLOUR AND GRAIN—There has been a further decline in flour during the week in spite of the good demand on local ac-

ROYAL SCALP FOOD

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



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

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

THEORY.

ROYAL SCALP FOOD destroys the diseased germs of the scalp and a healthy action is set up. It contains the principal properties of the hair that are necessary to its life without which it will not grow. It fertilizes the scalp the same as you do a field of corn and growth is certain. It invigorates the sluggish scalp, cleanses it and thoroughly eradicates all dandruff, which is the forerunner of baldness. It is the ONLY remedy ever discovered that will restore the Life, Beauty and Natural Color to the hair without harm. MAIL ORDERS PROMPTLY FILLED. SEND FOR FREE PAMPHLETS. STATE AND LOCAL AGENTS WANTED.

**CURES BALDNESS,
STOPS FALLING HAIR,
CURES DANDRUFF,
RESTORES FADED AND
GRAY HAIR TO NATURAL
COLOR AND VITALITY.
PERFECTLY HARMLESS.
WARRANTED.
CLEAR AS WATER.
NO SEDIMENT. NO LEAD,
SULPHUR OR CHEMICALS**

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

FOR SALE.

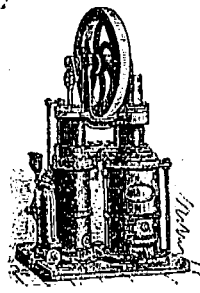
The smartest Dry Goods and Carpet Business in Eastern Ontario, stand one of the best in the city. Satisfactory reasons for selling. Apply to

**O'DONAHUE BROS.,
BRCKVILLE, ONT.**

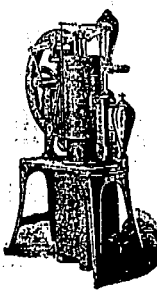
count and some fair sales for export. We quote winter wheat patents at \$4. to \$4.25, spring wheat \$4.15, straight rollers \$3.65 to \$3.75, and Manitoba strong bakers \$3.00 to \$4. Feed has also fallen since last writing. Bran is selling at \$15.50 to \$16. shorts at \$16.50 to \$17, and moulie at \$20.50 to \$21.50. Oatmeal is dull at \$3.70 to \$3.80 for standard. The grain market is quiet and featureless. Sales of new oats have been made at 81 cents and peas afloat are quoted at 68 to 69 cents. Cable advices to the Board of trade were as follows:—Cargoes off coast, wheat rather easier; maize quiet. Cargoes on passage and for shipment, wheat very little doing; maize dull. La Plata, sailer, 21s 6d; hard Manitoba wheat, 24s; November and December La Plata maize, yellow, American terms, steamer loading, 15s 9d; Australian wheat arrived, 23s; California wheat arrived, 23s 9d. English country markets dull; French country markets quiet; Liverpool spot wheat quiet; spot maize firm; Minneapolis first bakers' flour, 17s 6d. Liverpool futures—Wheat quiet at yesterday's prices; maize quiet and from 1/4d to 1/2d cheaper; wheat and flour in Paris, weaker.

FRUIT—Peaches are very scarce. California sell at \$1.80 to \$2 per box and Michigan at 50 to 60c for small baskets. No Canadian peaches procurable. Canadian pears in baskets sell at 30 to 40c and in barrels at \$2.50 to \$5. Plums are very scarce and bring \$1 to \$1.25 per basket. California Tokay grapes are \$2.25 to \$2.50 per crate, blues 3c per lb., Rogers red 3 1/2c per lb., and Delawares 3 1/2 to 4c per lb. There are not ten boxes of lemons in this city and holders are asking \$8 per box, which is the highest price for 10 years. Those to arrive on the SS. "Roman" are held for \$12 to \$14 for 420 size, Naples. Sweet potatoes sell at \$3.50 to \$3.75 per barrel. Jamaica oranges bring \$6 to \$7 per barrel. Bananas are a drug in the market. People seem tired of them, and they are slow of sale at 40 to 75c per bunch. Spanish onions sell at 80 to 90c per crate. The warm weather has caused a decline in the price of apples, and early fall sorts bring only \$1.25 to \$1.75 per barrel with the market overstocked. The cranberry season has about opened and first shipments are arriving from Cape Cod. These berries supply the market entirely until the middle or last of October, when Jersey shipments commence to arrive. The crop at Cape Cod last year was the smallest it has been in 10 years, and this year's crop promises to be double what it was last year and two-thirds of what it was two years ago, when there was an unusually large yield. Careful estimates place the probable yield of Cape Cod berries this year, including both counties, at 100,000 to 125,000 barrels, indications being that it will be nearer the latter figure.

GROCERIES—The number of fall exhibitions and fairs has interfered very seriously with the course of trade in groceries. Retail merchants are more anxious to sell than to buy, and thus the demand for teas is not active at the moment. The price, however, is firmly held, and the commoner grades are unusually dear. The lowest price in Japan this year runs from \$15 to \$16 per pecul; while last year they cost only \$9 to \$11. Chicago is diverting most of this class of tea from us, just now, as Western grocers will pay higher prices than our merchants have as yet screwed



Rider Engine Co.



Builders of the Improved

**RIDER and
ERICSSON**

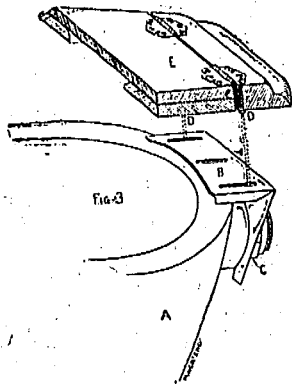
Hot Air Pumping Engines.

**37 DEY STREET, NEW YORK.
86 LAKE STREET CHICAGO, ILL.**

Works at Walden, N. Y.

PATENT FOR SALE IN CANADA.

P. J. CAHILL'S PATENT ADJUSTABLE UNIVERSAL CLOSET SEATS.



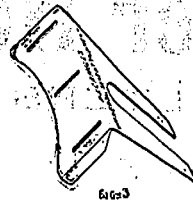
This patent for Canada is for Sale Reasonable.
No. 522,258, Patented July 3, 1894.

Fastening directly to bowl with lock nut, in one minute's time. Adjustable to fit Washout Bowls Nos. 1, 2 or 3. Special prices for one dozen or more seats sent by freight.

PATRICK J. CAHILL,

Inventor and Sole Owner:

**52 & 52 1-2 John and
18 & 20 Jay Sts.,
UTICA, N. Y.**



(Steel, Tinned.)
PATENT ATTACHMENT FOR NO. 3 WASHOUT CLOSET.

(Steel, Tinned.)
PATENT ATTACHMENT FOR NO. 3 WASHOUT CLOSET.

REFERENCES TO LETTERING ON ABOVE FIGURE.—A, indicates section of Bowl; B, indicates patent Attachment applied to Bowl; C, indicates Locknut securing Attachment to Bowl; D, D, indicates Screw Bolts going through slots in attachment to secure Back of Seat to same; E, indicates section of Seat and Cover.

their courage up to. Mail advices from London speaking of depression shown on Indian teas say: "The decline was equal to about 1/2d per pound, even after making some allowance for a deterioration in the quality as compared with the new season's teas of 1894, and in this way the quotations in many cases were made to appear among the lowest that have been noticed for a long time past. The kinds most depreciated are those ruling between 8d and 9d per pound, and include numbers of sensationally cheap tea for a low-priced canister. The small proportion of the strong liquoring descriptions again met a healthy competition, and were taken off with alacrity at extreme rates, which firmness has since been well maintained, and at the close there is, on the whole, a better tone. Sugars continue depressed and weak. For large lots 4 cents would buy granulated and 8 cents is the inside figure for yellows, and possibly a sixteenth less for a 1,000 barrel lot. Canned goods are firm and tomatoes are higher at 80c, with corn at 75c. Some packers are all sold out, while others will not quote until the whole pack is finished. It is stated that some of the South Jersey packers of tomatoes have approached jobbers who made purchases some time ago for future delivery with a view to the cancelling of the orders or securing from the buyers the acceptance of smaller deliveries than were contracted for. In dried fruits the stranding of the first direct fruit steamer from the Mediterranean has thrown the situation for Denia fruit back a week. What few boxes have come forward via Liverpool are offering at 5 cents. The gathering of raisin grapes in California is proceeding under favorable circumstances. There are already in hand enough orders to cover everything that can be shipped during the first half of September, but there is no demand for later deliveries. In this market 3 crown Muscaks are offering at 3c, and 4 crowns at 4c, f.o.b. on the coast. None are on the way here yet. Advices from San Jose, are to the effect that the prune growers do not seem inclined to dispose of their product until it is cured. Prices remain at 4 1/2c, though few f.o.b. sales are being made. Peaches were selling at 5 to 5 1/2c for choice stock at last mail advices. No prices have yet been made on new crop California almonds and walnuts. It was just at this time last year that the winter crop was seriously damaged by scorching heat, but there is no danger of that this year, the weather being remarkably temperate. The quality will be first rate. Three weeks ago the first reports of an improvement in the catch of sardines were received here from France, and since that time the number of fish taken has gradually increased. Packers consequently have been able to name lower prices, and, according to advices just received, good quality, with key, can be laid down at 9 1/2c and fancy at 10. Coffee is lower in Europe. Cable advices from Amsterdam report the Dutch sale of Government coffee going at 55 1/4c for good ordinary Java, which is 1/2c below brokers previous valuations.

HORS—Only a few small parcels of the new crop have come in as yet. Brewers have not started buying but it is anticipated that prices will run from 7 to 11c as to quality.

HAY—Locally the market is weak but the American market is firmer. Farmers are getting \$9 for No. 1 and \$8 for No. 2 hay at country points, and it costs \$1 per ton more alongside the vessel. Cables, Liverpool 64s, Glasgow 73s, and London, 68s.

HIDES—There are not over 1,000 hides in the city to-day, the increasing demand having cleaned out the stocks of four or five of the holders. The weaker feeling in the States, however, keeps down values and prices are unchanged. Locally prices are still 8 1/2, 7 1/2 and 6 1/2 for Nos. 1, 2 and 3 to butchers; with tanners paying a con-

CAW'S "SAFETY" FOUNTAIN PEN

Can't leak any way you carry it. Can't blot or dry up.

F. C. BROWN'S PATENT, FEB. 12, 1895.



VIEW OF PEN READY FOR USE. TWO-THIRDS ACTUAL SIZE.



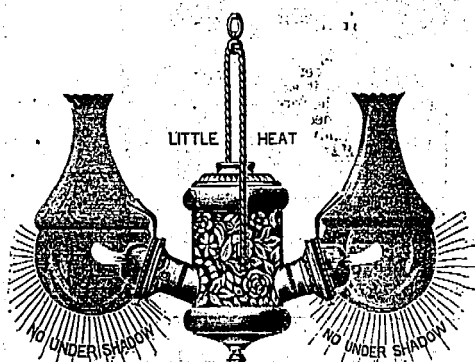
VIEW OF PEN CLOSED.

A New Fountain Pen on a New Principle.

All the faults of other fountain pens overcome. When through writing, the pen-point is drawn into the ink reservoir, which is corked up tight by the safety cap A, so that it can be carried in any position without leaking, while the pen, being immersed in ink, is kept clean and moist; and when opened will write the instant it touches paper. One twist of the wrist opens it for filling; another twist and it's ready to write. No joints to ink the fingers. No threads to get gummed up. Simple in construction, and perfect in operation.

Caw's Safety Fountain Pens *safe* to buy and *safe* to use. Money refunded if not satisfactory.

CAW'S PEN AND INK CO., 168 BROADWAY New York City.



How About Your Light ?

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

USE THE ANGLE LAMP

For with a better light than the Best gas, it gives but LITTLE HEAT, no SMOKE nor SWELL, no UNDER SHADOW, and—Not this!—it burns but 1 quart of ordinary Kerosine Oil in 20 hours. People that use them call them "Perfect."

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

THE ANGLE LAMP CO., 76 Park Place;

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J. U. Bauchelle, Mgr.

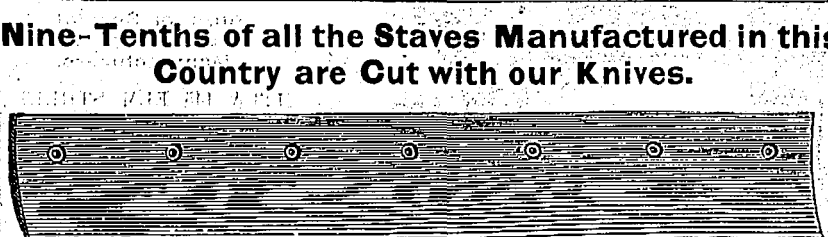
more for sorting, curing and inspection. No sheepskins are now in the market but lambs are plentiful. Clips and lambskins 45c. Tallow is firm at 6 to 6 1/2c for prime refined and 5 to 5 1/2 for No. 2 quality.

IRON & METALS—The iron market is very firm and we again advance prices on pig iron and lower the discounts on iron pipe. As usual on a rising market the demand is more active and a brisk trade is doing. Dealers have advanced Summerless to \$20.50 to \$21 and Carnbroe to \$19 to \$19.50 and Canadian pig is firmly held at \$17.50. Discounts on the larger sizes of imported wrought iron pipe are 67 p.c. for 3/4 in and 70 p.c. up to two inch. A fair trade is doing in all lines at last week's prices. In the United States the advance continues in some lines of the iron and steel market this week, and to a large extent the upward movement is still going on. There are many connected with the trade who would rather not see such a material advance in prices based on what may be mere temporary grounds; but consumers insist on pushing for supplies, and the consequence is higher figures. The advance this week is mainly in the pig

iron line, but the finished branches are beginning to feel the effect of the movement. The Western Bar Iron Association held a meeting in Cleveland this week and put up prices \$2 per ton. The nail manufacturers have also declared an advance. In all lines present prices are being firmly held.

LIVE STOCK—The inferior quality of the cattle shipped from here of late has resulted in a drop of 1/2 to 3/4 cents per pound on cattle values during the week. In both Liverpool and London choice Canadian steers were quoted at 11c. Sheep were very weak and values dropped 1 to 1 1/2c per lb., best being quoted at both markets at 12c. A private cable from Liverpool quoted choice Canadian steers at 9 1/2 to 10 1/2c. This was only to be expected. What cattle have been going forward are Northwest and Manitoba ranch stock for which there is no demand in England, and with twelve steamer loads going forward the English market is liable to be glutted with inferior beasts. This has weakened prices here. Best export cattle realized 3 3/4c per lb. and butchers cattle from 1 1/2 to 2c, live weight. About 2,000 sheep sold

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



M. Gregg & Son,

ROCHESTER, N.Y.

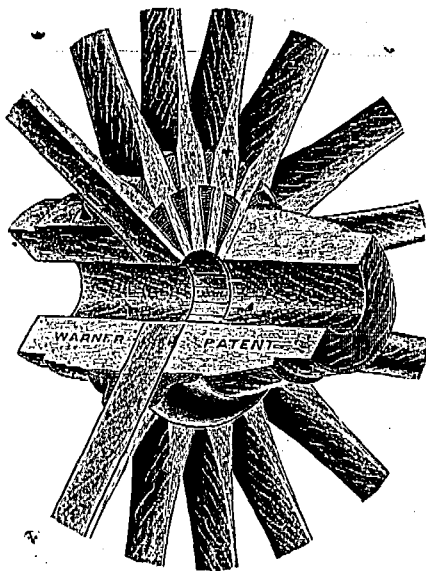
Manufacturers of

Stave Jointer, Planer, Veneer and other Knives

Circulars "How to cut Timber for Stave and Heading Bolts," furnished on application.



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



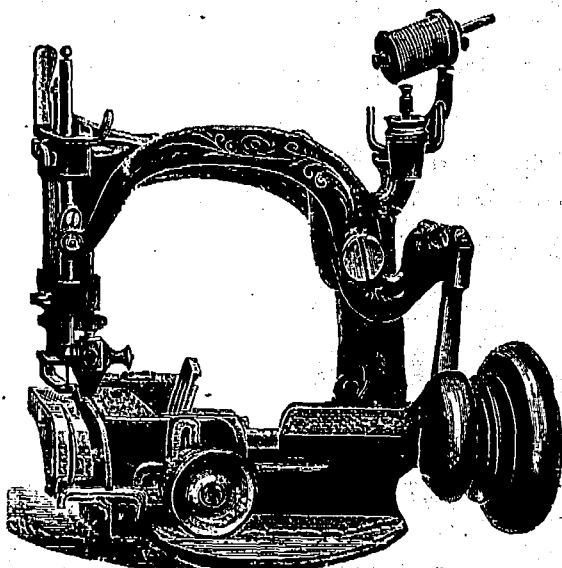
Rochester Wheel Co.,

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

Manufacturers of Light and Heavy
WOOD HUB, SARVEN PATENT,
WARNER PATENT,
KINNEY PATENT,
COMPRESSED BAND

WHEELS.

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



JOS. A. BRAUTIGAM,

Machinist and Manufacturer of Special
Machines for Hat
Manufacturers.

143 & 145 ELM STREET,
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SPECIAL—Straw Hat Sewing,
Wiring and Binding, Tip
Plating, Sweat Leather Stitching,
Flanging, Turning,
Beveling Machines, etc.

Machines of every description
designed and manufactured.

Send for Catalogue.

for export at 3¼ to 3½c per lb. Lambs were plentiful and brought 3½ to 3¾ on export account. Hogs are 25c per 100 lbs. lower owing to the decline in Toronto and prices ranged from \$4.75 to \$5. The shipments of the week were 4,056 cattle, and 5,816 sheep.

LEATHER—The one topic of discussion in the leather trade is the Moseley failure which is fully treated in another column. It is the largest failure in the history of the trade and it is feared its effects may be far-reaching. Locally the market is dull. Shipments of black leather to England continue, but shoemen are buying very little. Prices are steady and stock is not accumulating; but very little leather is changing hands.

PAINTS, OILS & GLASS—There is very little alteration in the situation in paints and oils and there are no changes in prices to quote. A fairly good demand is reported at steady prices. Leads are moving steadily at our quotations and glass is in a strong position owing to the rise in Belgium. Linseed oil is firm at last week's rates. Cottonseed oil is quiet at 27½c for prime yellow f.o.b. New York, off grades 26c, and prime white 31c. Coconut oil is slow, and the other oils unchanged.

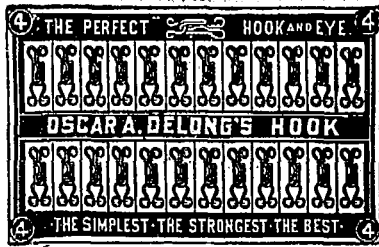
PETROLEUM—Dealers are busy; but prices are unchanged although the market is very firm. We quote American oil in car lots, prime white at 16½c, waterwhite at 18c and astral at 19c. In small lots 1 cent more. Canadian oil 14½c in car lots and 16c in single barrels. Bonzine sells at 14¼ to 16c for Canadian and 23c for American.

PROVISIONS—There is only a limited enquiry for pork, but Canadian short cut remains steady at \$15.50 to \$16 for clear and \$17 to \$17.50 for mess. A good business is doing in hams and bacon at 9 to 11c per lb. Lard in pails brings 9½ to 11½ and common refined 7¼ to 7½. In Chicago pork fell off 2½ to 12½c, closing at \$8.12½ October, \$9.37½ January. Lard declined 2½ to 5c, closing at \$5.72½ September, \$5.75 October, \$5.72½ January, \$5.87½ May. Short ribs closed at \$5.15 September, \$5.17½ October, \$4.80 January. In the Liverpool provision market lard and light bacon were weak and prices declined 6d. Pork closed at 58s 9d, lard at 30s, and bacon at 33s 6d to 36s. Cash quotations in Chicago closed: Pork, \$8.12½ to \$8.25; lard, \$5.72½ to \$5.75; short ribs, \$5.15 to \$5.20; dry salted shoulders, \$5.50 to \$5.62½; short clear sides, \$6.00 to \$6.25.

RUBBER—Consumers have covered their wants for the next three months and the market is easier in consequence. Para grades are firmer owing to the delay in the arrival of supplies but they are expected to ease off when the rubber comes in more freely. Para cables quote up-river fine at 5,400 reis, and 3,500 reis for coarse Exchange 11¼d. The English market is dull at 87d. Central Americans are in good demand for the better qualities. African grades are firmer under a brisk enquiry.

WOOL—The non-arrival of the Albatross which is now thirty days overdue from Port Elizabeth has rendered the market bare of Cape wools. Nearly all her cargo of 1,200 bales was sold to arrive and buyers who expected their consignments a month ago are getting fidgety. There is no Canadian fleece in the market and very little of any other, which renders the market quiet. In London since the close of the auction sales trade has been slow, only about 1,800 bales having changed hands. This quietude is due less to slackness of the demand than to firmness on the part of holders, who are reluctant to quote workable rates. The arrivals for the fifth series thus far are 235,617 bales, of which 53,500 bales were forwarded direct.

OSCAR A. DE LONG,
259 Canal Street.



PERFECT
Hook
AND **Eye,**
NEW YORK CITY.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, Sept. 12, 1895.

There is considerable activity in business circles. Large crowds of people are in the city to see the Industrial Exhibition, and more than the usual number of orders for merchandise have been placed. Prices generally are firm, and payments fairly satisfactory. Money is easy with call loans ruling at 4 to 4½ per cent. on bonds and stocks. Prime commercial paper is discounted at 6 to 6½ per cent. Sterling exchange is firm at practically unchanged rates. Business on the Stock Exchange has decreased, and values in many cases are lower than a week ago. Dominion sold at 202, Ontario at 86, Imperial at 187½, Hamilton at 157, Western Assurance at 166¼, British America at 122¼, Cable at 164¼, Telephone at 158¼, Incandescent at 114, Toronto St. Ry. at 84, C.P.R. at 56¼, London and Canadian Loan at 115.

BUTTER, &c.—Trade quiet, with little change in prices. The best qualities in tubs sell at 16c and large rolls at 14 to 15c. Creamery firm at 21 to 22½c for rolls and 18½ to 19c for tub. Eggs steady, case lots bringing 11½ to 12½ per dozen. Cheese easy at 8 to 8½c for small lots.

DRESSED HOGS—The market is very dull with prices easy. Small lots bring \$5.75 to \$6.

FLOUR AND GRAIN—Flour dull with little demand. A few lots of straight rollers sold at \$3 to \$3.05, Toronto freights. Manitoba flours purely nominal. Wheat is dull and prices heavy. Red sold at 50c west and white is quoted at 60 to 61c. Manitoba wheat unchanged, with sales of No. 1 hard at 80c, Toronto freights. Barley dull, with trade confined to a few cars of inferior for feed at 33 to 34c outside. Oats weak, there being sales of white at 23½c west and of mixed at 22½c. Peas steadier with sales west at 51c. Rye sold at 42c. Bran dull at \$12.50 middle freights, and shorts at \$15.50 to \$17. Oatmeal weak at \$3.60 to \$3.65 on track.

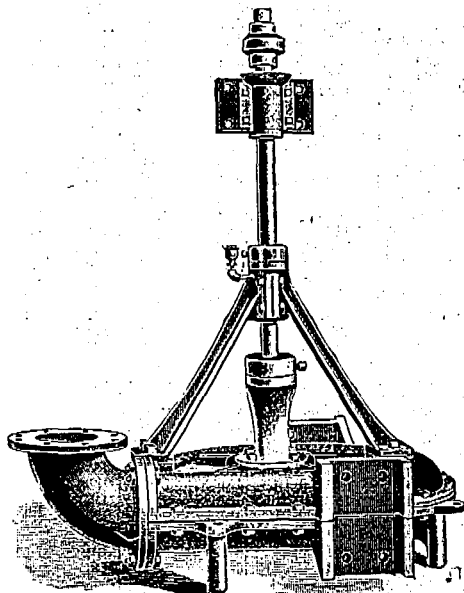
GROCERIES—Trade fair, with prices generally steady. Sugars are selling at 4½ to 4¾c for granulated and at 3¾ to 3¾c for yellows, according to quality. New Valencia raisins are selling at 6c. Old canned vegetables are pretty well out of stock. Some new peas offering. Teas and coffees unchanged.

LEATHER—Business quiet and prices steady. A good autumn trade seems to be expected.

HIDES AND SKINS—Hides dull with cured quoted at 9c. Green unchanged at 8c for No 1 and 7c for No. 2. Pelts and lambskins firm at 50c. Tallow dull and easy at 4¾c to 5½c.

LIVE STOCK—Markets are steady, with little change in prices. Choice shipping animals brought 4 to 4¾c per lb. and ordinary 3¾c per lb. Bulls 2½ to 3¼c. Butcher's cattle bring 3¾c for the best, 3 to 3½c for good to medium and 2½ to 2¾c for inferior. Sheep steady at 3¾c for good exporters, and lambs bring 3¾c per lb. Hogs weaker at 4½c per lb. for the best weighed off cars, 4¼c for thick fat, and 4c for stores.

PROVISIONS—Trade fair with prices a shade weaker in some cases. Mess pork in small lots \$15.50, short cut \$15.75. Shoulders at \$13 to \$13.50. Hams 10½ to 11½c and lard from 8¾ to 9c, according to size of package. Rolls at 8c. Long clear bacon 7½ to 7¾c. Beans \$1.50

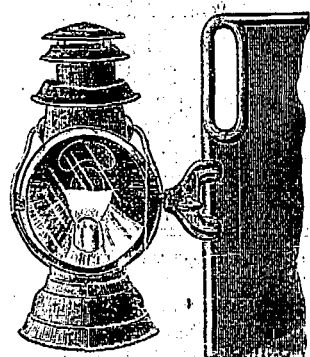


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Centrifugal Pump
Works, Manufacturers of

Centrifugal and
Triplex Pumping
Machinery.

Capacity from 100 to 50,000 gallons per minute.

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IRVIN VAN WIE, Prop'r,
715-723 WEST FAYETTE ST.,
Syracuse, N.Y.



“Dietz”
Tubular Driving Lamp.

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

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

McMARTIN, CAMPBELL & CO.,

MANUFACTURERS OF

CLOTHING

(WHOLESALE.)

256 St. James Street, Adjoining the New Bank of Toronto Building,

MONTREAL.

OUR TRAVELLERS ARE NOW ON THE ROAD WITH FALL SAMPLES.
EVERYTHING NEW, FRESH AND PRICES RIGHT



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

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

SURETYSHIP.

The only Company in Canada confining itself to this business.

The GUARANTEE Co.

OF NORTH AMERICA.

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

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of One-half per cent. per annum is reached.

This Company is under the same experienced management which introduced the system to this continent over thirty years ago, and has since actively and successfully conducted the business to the satisfaction of its clients.

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

President and Managing Director:

EDWARD RAWLINGS

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

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

HEAD OFFICE:

Dominion Square, Corner Metcalfe St., MONTREAL

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

ESTABLISHED 1883.

THE CANADA JUTE CO.

MANUFACTURERS OF BAGS.

Importers of Twines, Hessians, Pad-dings, Buckrams, etc.

17, 19 and 21 St. Martin Street, MONTREAL.

BOOKBINDING

AND

JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

STOCKS AND BONDS.

| NAME. | Par Val'e. | Capital Sub-scribed. | Capital paid-up. | Rest. | Div. last 6 Mts | Dates of Dividends. | Per Cent Price Sep. 12. | Cash value per S. |
|----------------------------------|------------|----------------------|------------------|-----------|-----------------|---------------------|----------------------------|-------------------|
| British North Am. | 24 1/2 | 4,366,666 | 4,366,666 | 1,338,333 | 3 1/2 | Apr. Oct. | 240 | 584 40 |
| Can. Bank of Commerce | 50 | 6,000,000 | 6,000,000 | 1,200,000 | 3 1/2 | June Dec. | 138 1/2 | 69 00 |
| Commercial, Windsor.. | 40 | 500,000 | 288,640 | 95,000 | 3 | ..... | 105 | 42 00 |
| Dominion | 50 | 1,500,000 | 1,500,000 | 1,500,000 | 5 & 1 | May Nov | 262 | 131 00 |
| Du Peuple | 50 | 1,200,000 | 1,200,000 | 600,000 | 3 1/2 | Mch Sep | 20 1/2 | 10 18 |
| Eastern Townships.. | 50 | 1,500,000 | 1,499,905 | 720,000 | 3 1/2 | Jan July | 143 | 71 50 |
| Hamilton | 100 | 1,250,000 | 1,250,000 | 875,000 | 4 | June Dec | 157 | 157 00 |
| Hochelaga | 100 | 800,000 | 800,000 | 820,000 | 3 & 1 | June Dec | 124 | 124 00 |
| Imperial | 100 | 1,968,500 | 1,962,370 | 1,156,175 | 4 | June Dec | 187 1/2 | 187 50 |
| Jacques Cartier..... | 25 | 500,000 | 500,000 | 235,000 | 3 1/2 | June Dec | 100 | e25 00 |
| Merchants' Can. | 100 | 6,000,000 | 6,000,000 | 3,000,000 | 4 | June Dec | 166 1/2 | 166 50 |
| Merchants' Halifax .. | 100 | 1,100,000 | 1,100,000 | 680,000 | 3 1/2 | Aug Feb | 159 | 159 00 |
| Molson | 50 | 2,000,000 | 2,000,000 | 1,300,000 | 4 & 1 | April Oct | 180 | 90 00 |
| Montreal | 200 | 12,000,000 | 12,000,000 | 6,000,000 | 5 | June Dec | 222 1/2 | 445 00 |
| Nationale | 30 | 1,200,000 | 1,200,000 | 30,000 | ..... | ..... | 76 1/2 | 22 95 |
| New Brunswick..... | 100 | 500,000 | 500,000 | 525,000 | 6 | Jan July | 249 | 249 00 |
| Ontario | 100 | 1,500,000 | 1,500,000 | 40,000 | 3 | June Dec | 82 | 82 00 |
| Ottawa | 100 | 1,500,000 | 1,500,000 | 925,000 | 4 | June Dec | ..... | ..... |
| People's of N. B. | 150 | 180,000 | 180,000 | 115,000 | 4 | Jan July | 158 1/2 | 158 75 |
| Quebec | 100 | 2,500,000 | 2,500,000 | 500,000 | 3 1/2 | June Dec | 118 | 118 00 |
| St. Stephen's | 100 | 200,000 | 200,000 | 45,000 | 3 | April Oct | ..... | ..... |
| Standard | 50 | 1,000,000 | 1,000,000 | 600,000 | 4 | June Dec | 164 | 82 00 |
| Toronto | 100 | 2,000,000 | 2,000,000 | 1,800,000 | 5 | June Dec | 245 | 245 00 |
| Traders | 100 | 608,400 | 608,400 | 85,000 | 3 | ..... | 98 | 98 00 |
| Union (Halifax)..... | 50 | 500,000 | 500,000 | 160,000 | 3 | ..... | 123 | 61 50 |
| Union of Can. | 100 | 1,200,000 | 1,200,000 | 283,000 | 3 | Jan July | 100 1/2 | 100 25 |
| Ville Marie | 100 | 500,000 | 479,620 | 10,600 | 3 | June Dec | 73 | 73 00 |
| Agri. Sav. and Loan Co. | 50 | 630,000 | 626,006 | 120,000 | 3 | Jan July | ..... | ..... |
| Bell Telephone Co | 100 | 3,168,000 | 3,163,000 | 800,000 | 4 1/2 | Quarterly | 157 | 157 00 |
| Brit. Can. Loan & Inv. Co.. | 100 | 1,685,000 | 398,493 | 112,000 | 3 1/2 | Jan July | 111 | 111 00 |
| Brit. Mortg. Loan Co. | 100 | 450,000 | 311,978 | 75,000 | 3 1/2 | July | ..... | ..... |
| Building and Loan Assoc. | 25 | 750,000 | 750,000 | 124,076 | 3 | Jan July | 90 | 22 10 |
| Can. Colored Cot. Mills Co. | 100 | 2,700,000 | 2,700,000 | ..... | 3 | Oct | 85 | 85 00 |
| Can. Landed & Nat'l Inv't Co | 100 | 2,008,000 | 1,004,000 | 350,000 | 3 1/2 | Jan July | 114 | 114 00 |
| Can. Perm. Loan and Sav. | 50 | 5,000,000 | 2,600,000 | 1,450,000 | 5 | Jan July | 162 | 81 00 |
| Can. Sav. and Loan Co. | 50 | 750,000 | 722,000 | 195,000 | 3 1/2 | Jan Dec | 114 1/2 | 57 25 |
| Central Can. Loan & Sav. Co. | 100 | 2,500,000 | 1,200,000 | 324,000 | 3 | Jan July | 122 | 122 00 |
| Dominion Sav. and Inv. Co. | 50 | 1,000,000 | 932,412 | 10,000 | 3 | July | 83 | 41 10 |
| Dominion Telegraph Co. | 50 | 1,000,000 | 1,000,000 | ..... | 1 1/2 | Jan-Qtly | 120 1/2 | 60 25 |
| Dominion Cotton Mills Co .. | 100 | 3,000,000 | 3,000,000 | ..... | ..... | Mar-Qtly | 90 | 90 00 |
| Farmers' Loan and Sav. Co. | 50 | 1,057,250 | 811,430 | 146,195 | 3 1/2 | May Nov | 106 | 53 00 |
| Freshford Loan and Sav. Co. | 100 | 3,223,500 | 1,319,100 | 659,550 | 4 | June Dec | 134 | 134 00 |
| Hamilton Prov. and Loan.... | 100 | 1,500,000 | 1,100,000 | 330,027 | 3 1/2 | Jan July | 123 1/2 | 123 50 |
| Home Sav. and Loan Co. | 50 | 2,000,000 | 200,000 | 175,000 | 3 1/2 | Jan July | 135 | 135 00 |
| Huron & Erie Loan & Sav. Co | 100 | 3,000,000 | 1,337,000 | 670,000 | 4 1/2 | Jan July | 166 | 83 00 |
| Imperial Loan and Inv. Co. | 100 | 840,000 | 703,558 | 164,054 | 3 1/2 | Jan July | 115 | 115 00 |
| Landed Banking and Loan.... | 100 | 700,000 | 674,381 | 145,000 | 3 | Jan July | 115 | 115 00 |
| Land. & Can. Loan and Ag. | 50 | 5,000,000 | 700,000 | 408,000 | 4 | Mch Sep | 115 | 57 50 |
| London Loan Co. | 50 | 678,700 | 659,050 | 74,000 | 3 | Jan July | 104 | 82 00 |
| Land. and Ont. Inv. Co. | 100 | 2,750,000 | 559,000 | 160,000 | 3 1/2 | Jan July | 113 | 113 00 |
| Manitoba & North-W. Ln Co. | 100 | 1,500,000 | 375,000 | 111,000 | 3 | Jan July | 95 | 95 00 |
| Montreal Telegraph Co. | 40 | 2,000,000 | 2,000,000 | ..... | 2 | Jan-Qtly | 105 | 66 00 |
| Montreal Gas Co. | 40 | 2,500,000 | 2,497,704 | ..... | 6 | April Oct | 207 1/2 | 83 00 |
| Montreal Street Ry. Co. | 50 | 1,800,000 | 1,800,000 | ..... | 4 | May Nov | old 211 1/2 new 210 1/2 | 115 62 105 18 |
| Montreal Cotton Co. | 100 | 1,400,000 | 1,400,000 | 600,000 | 4 | March-Qtly | 123 | 123 00 |
| Merchants M'fg Co. | 100 | 500,000 | 500,000 | ..... | 4 | Feb Aug | 115 | 115 00 |
| Montreal Loan and Mortg. | 25 | 500,000 | 500,000 | 300,000 | 3 1/2 | Mch Sep | 132 1/2 | 38 13 |
| Ont. Indus. Loan and Inv. | 100 | 468,800 | 314,316 | 190,000 | 3 | Jan July | 35 | 35 50 |
| Ont. Loan and Deb. Co. | 50 | 2,000,000 | 1,200,000 | 450,000 | 3 1/2 | Jan July | 123 | 64 00 |
| People's Loan and Dep. Co. | 50 | 600,000 | 600,000 | 115,000 | 3 | Jan July | 40 | 20 00 |
| Real Est. Loan Co. | 40 | 551,000 | 321,580 | 50,000 | 2 | Jan July | 70 | 35 50 |
| Richelleu and Ont. Nav. Co. | 100 | 1,850,000 | 1,850,000 | 250,000 | 3 | ..... | 161 | 161 00 |
| Toronto Electric Light Co. | 100 | 500,000 | ..... | 20,000 | 2 | Quarterly | 160 | 160 00 |
| Toronto Street Railway..... | 100 | 6,000 | ..... | ..... | Nil | ..... | 84 | 84 00 |
| Union Loan and Sav. Co. | 50 | 1,000,000 | 679,645 | 250,000 | 4 | Jan July | 114 | 57 00 |
| Western Can. Loan and Sav. | 50 | 3,000,000 | 1,500,000 | 770,000 | 5 | Jan July | 151 | 75 50 |
| Western Loan & Trust Co. | 50 | 1,000,000 | 271,000 | 18,000 | 3 1/2 | June Dec | 98 1/2 | 49 2 |

to \$1.60. Potatoes easy, waggon loads selling at 25c per bag.

Wool.—Market quiet and prices unchanged. Fleeces unchanged at 24c, and clothing 25c. Pulled wools dull at 19c to 20 1/2c for supers, and 22c to 23c for extras.

SPECIAL NOTICES.

"SMITH OF NEW YORK."

In 1842, "Smith, of New York," opened his first establishment for the manufacture of lamps for street cars. Since then the business has grown to immense proportions, and the name "Smith of New York" is well known to street railway people all over the world. The present quarters are located in the five-story building, Nos. 350 and 352 Pearl street, New York city, where a force of eighty men are constantly employed in the manufacture of a great variety of lamps for use on street cars of every kind—horse, steam, cable and electric. The founder of the business was Willard H. Smith. On his death in 1882, his son, C. G. Smith, and his widow assumed control of the large interest, and under their management the business has continued to grow. Mr. C. G. Smith, the present management, is an energetic young man, full of business, and is personally known to every street railway manager in the country. He was born in 1864. He

LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

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

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

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

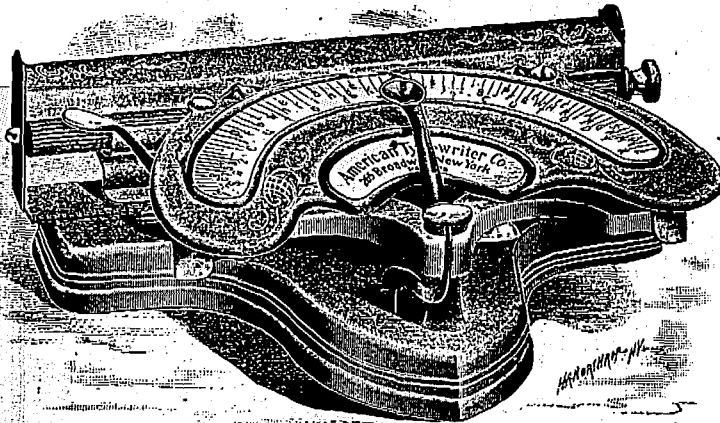
This process is the only one known to be absolute proof against the destruction of marine works by the teredo, and is a sure preventive against rot or decay of timber under any conditions. Recommended by the "Committee on the Preservation of Timber" of the American Society of Civil Engineers, as the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

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

Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.



The New Model No. 2 Improved American Typewriter, \$8, IS NOW READY.

The latest model of the first success-low priced typewriter. Improved construction and better finish. Sold by the makers at price slightly above the manufacturing cost. Send for catalogue and letter written with it. Agents wanted everywhere.

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

Thomas J. Taylor,

Manufacturer of

REAL TORTOISE SHELL,

AND IMPORTER OF

Celluloid & Fancy Ornaments

FOR THE HAIR.

Carries Largest Assortment of any House in U. S.

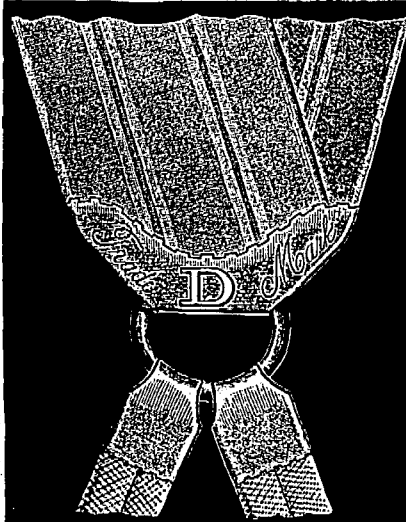
402 Broadway,

Factory, 239 Centre St. NEW YORK.

has gotten out many patents on lamps, and is constantly making improvements and bringing out new designs. He keeps up with the times, and the products of his factory are works of art and skill.

KAMPFE BROTHERS.

Kampfe Brothers of New York are the manufacturers of the celebrated Star Safety Razor as well as of the Improved diagonal razor strops. The Star Safety Razor is the only safety shaving device that has been successfully introduced in all the countries of our globe, and has attained its well-known and universally acknowledged reputation solely through its own indisputable merits and excellent workmanship. Imitations of various kinds and shrewd infringements of patented constructions and designs and numerous other devices of inferior quality, construction and make, have been repeatedly placed on the markets of the world, but for short times only, to be refused by the public, as they invariably detected the fraud and would not have foisted upon them an inferior article, and demanded the very best, and always obtained it when purchasing the Star Safety Razor. The Improved Diagonal Razor Strop is made of the best selected leather and has smooth parts of its face alternating with groups of ridges arranged diagonally to the longitudinal axis of the strop. When the blade is passed over the strop the ridges sharpen the edges of the microscopical teeth to a high degree and the smooth parts of the strop equalize these edges so as to render the cutting edge of the blade extremely keen, and to give the edge a finish that cannot be obtained by means of a strop having an en-



There's Style about this fastener for the back of a Brace. It is Small, Neat, Durable. Can't Break Away. And unlike the multitude of big tin Clasps that are objectionable to the wearer who don't want his back covered with metal. It's a seller every time.

DOMINION SUSPENDER COMPANY,

United States, NIAGARA FALLS, Canada.

Makers of the best value in \$2.00 & \$4.00 Braces on the Continent. SAMPLES on application (arrange paid for proof.

Trade Mark

E. J. WOOD,

Consulting and Contracting Engineer

243 Broadway, New York.

MANUFACTURER OF

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

Send for Catalogue.

RECORDS AMOUNT OF POWER USED.

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

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

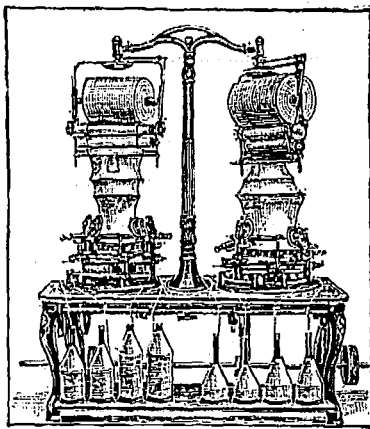
ESTABLISHED 1846.

Tompkins * Bros.

TROY, N.Y.

Manufacturers of

**KNIT
GOODS
MACHINERY.**



Tompkins' Upright Rotary Knitting Machine.

"STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

For Horizontal or Vertical Steam or Exhaust Pipes.

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

Joseph DeRycke,

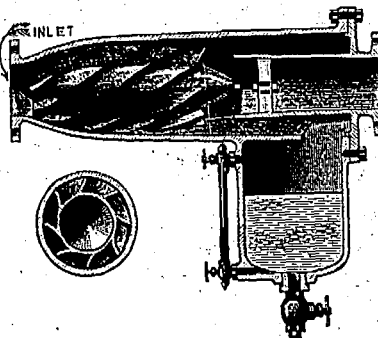
Patentee and Manufacturer,

TAYLOR BUILDING,
39 & 41 Cortlandt St.,

New York.



Vertical Separator.



Horizontal Separator.

fire smooth face or stop entirely covered with ridges. A single trial will more than substantiate the above statements. The stop is very handsomely trimmed, the holder and handle are elegantly finished in embossed plated metal and celluloid making it not only an article of utility, but at the same time a thing of beauty. The handle gives the operator a firm and secure hold, thus avoiding all danger of slipping

THE LINEOGRAPH.

The Lineograph Duplicating Apparatus manufactured by the Lineograph Co. of 30 Vesey street, New York, is a simple durable and inexpensive machine enabling any one to produce 2,000 copies from one original whether written by hand or the typewriter. The principle of this duplicate consists of a "wire surface" stenciling plate. The original or master plate is formed of a series of extremely fine wires laid side by side presenting a corrugated surface composed of rounded ridges. The method employed in making an autographic stencil, either writing, drawing, or music, is as follows: A sheet of waxed stencil paper is placed in frame over the corrugated Lineograph plate. The original is written on this side with a sharp pointed stylus. This produces a stencil composed of numerous holes—so close together as to appear a continuous line. The rounded surface presented by the Lineograph ridges admit of free writing. The stencil therefore may be written with ordinary care, holding the stylus a little upright. The work produced is more easily read and is much more like ordinary writing as the copies have not that fine dotted hair-line characteristic of other processes that enables any one to immediately recognize the work.

HATTERS MACHINERY.

The Joseph A. Brautigam Machine Works of 143 and 145 Elm street, New York, make a specialty of machines for hat manufacturers, included straw sewing, hat binding and wiring machines, machine for stitching band, lining and sweats in hats, sweat leather stitching machines, flanging, turning and beveling machines, hemstitching and beading machines, and the repairing of Wilcox & Gibbs straw sewing machines. Their machines being all made of the best materials, adjusted with great care, and all wearing parts hardened, enable them to guarantee their durability under the high rates of speed which manufacturers now demand. Their machines are all built with special tools, thus assuring the purchasers that parts can readily be replaced at a moderate cost. A rigid system of inspection is pursued with parts as well as the whole machine, and all are subjected to operative test on actual work before leaving the factory. The machines are patented; no royalties have to be paid thereon, and the company will protect every purchaser of machines against all other patents.

THE LOVEJOY CO.

Prominent among the electrotyping establishments of New York are the Lovejoy Co. who have recently introduced a new process for stereotyping, by which they produce hard metal plates which for many purposes are superior to electrotypes. These are called "Dalziel Types," the process being the invention of Mr. Harvey Dalziel of London. The house was established in 1858 by Lovejoy and Wheeler, who continued until 1861, when the firm of Lovejoy & Son succeeded. In 1868, the firm style became Lovejoy, Son & Co., which continued until incorporated under its present style, under the laws of New York. Mr. M. J. Creegan is president of the corporation and Mr. J. H. Ferguson is secretary and treasurer.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPTEMBER 12, 1895.

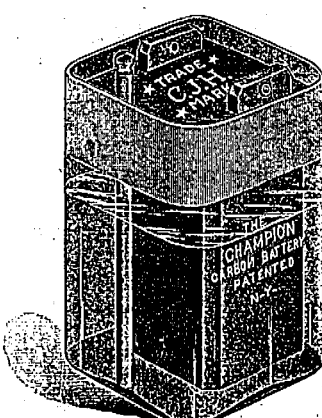
| Name of Article. | | Wholesale. | | | Name of Article. | | Wholesale. | | Name of Article. | | Wholesale. | | |
|--|----------------------------------|------------------------|------|---------|------------------|---------|------------|----------------------------|--------------------|-------|------------|------|--|
| Boots and Shoes. | | | | Mens. | Boys. | Youths. | \$ c. | \$ c. | | | | | |
| Brogans or Coburgs | | \$0 80 | 1 00 | \$0 60 | \$0 85 | \$0 55 | \$0 80 | Soda Ash..... | | 1 50 | 2 00 | | |
| Split Balmorals | | 1 10 | 1 40 | 1 00 | 1 20 | 0 70 | 0 80 | Soda Bicarb..... | | 2 80 | 2 50 | | |
| Kip | | 1 20 | 1 50 | 1 00 | 1 25 | 0 75 | 1 00 | Sal. Soda..... | | 0 70 | 0 80 | | |
| Buff " or Congress | | 1 35 | 2 00 | 1 10 | 1 50 | 0 90 | 1 15 | " Concentrated | | 1 50 | 2 00 | | |
| Calf | \$2.00 to \$3.50.....Boots | 2 15 | 3 25 | | | | | Dyestuffs. | | | | | |
| Calf Congress | | 2 25 | 3 50 | 0 00 | 0 00 | 0 00 | 0 00 | Archil. con..... | | 0 27 | 0 29 | | |
| Split Boots | | 1 40 | 2 00 | 1 25 | 1 50 | 0 85 | 1 10 | Cutch..... | | 0 07 | 0 08 | | |
| Kip | | 2 00 | 3 00 | 1 50 | 2 00 | 1 00 | 1 00 | Ex. Logwood..... | | 0 10 | 0 10 | | |
| Grain | \$2.00 to \$3.00, Felt Sox | 2 25 | 3 00 | | | | | Chips..... | | 2 00 | 2 50 | | |
| Felt Boots, half fox..... | \$1 60 2 10 | do full \$1 75, \$2 50 | | | | | | Indigo (Bengal)..... | | 1 50 | 1 75 | | |
| Pegged. | | | | Womens. | Misses. | Childs. | | | Indigo Madras..... | | 0 70 | 1 00 | |
| Split Batts or Bals | | 0 80 | 1 00 | 0 70 | 0 80 | 0 55 | 0 65 | Gambjer..... | | 0 07 | 0 08 | | |
| Kip Pebbled or Buff Bals | | 0 90 | 1 10 | 0 80 | 1 00 | 0 65 | 0 75 | Madder..... | | 0 10 | 0 15 | | |
| Pebbled Button, Machine Sewed | | 1 00 | 1 25 | 0 85 | 0 80 | 0 70 | 0 80 | Sumac..... | | 62 | 56 | 70 | |
| Glazed Buff Button. " | | 1 00 | 1 25 | 0 85 | 0 80 | 0 50 | 0 70 | Fish. | | | | | |
| Goat | | 1 25 | 2 00 | 1 15 | 1 50 | 0 80 | 1 35 | Cape Brit. Herring..... | | 0 00 | 5 00 | | |
| Polish Calf | | 1 25 | 2 00 | 1 00 | 1 75 | 0 90 | 1 35 | Labrador Herrings..... | | 0 00 | 4 25 | | |
| French Kid | | 1 85 | 3 50 | 1 90 | 2 50 | 1 40 | 1 75 | Sea Trout No. 1 split p.b. | | 7 00 | 7 50 | | |
| Dongola Kid | | 1 25 | 2 00 | 1 00 | 1 50 | 0 75 | 0 90 | " half brls..... | | 4 25 | 4 50 | | |
| Mens' Calf, Bals. Cong or Butt, Goodyear Welt | | | | | | | | Herrings | | 2 25 | 2 75 | | |
| " Tan Russla Calf, Bals. Cong or Butt, Goodyear Welt..... | | | | | | | | " Nova Scotia | | 4 00 | 4 50 | | |
| " McKay Sewn | | | | | | | | Mackerel No. 1, kits..... | | 1 40 | 1 50 | | |
| " French Pat. Calf or Enamel Leather Bals, Butt. and Cong. | | | | | | | | " 1/2 barrel..... | | 7 10 | 7 50 | | |
| Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt | | | | | | | | Green Cod, No. 1 | | 4 25 | 4 50 | | |
| " " " " McKay Sewn | | | | | | | | Green " large | | 5 00 | 5 50 | | |
| | | | | | | | | Draft | | 6 00 | 7 00 | | |
| | | | | | | | | No. 2 | | 75 | 0 00 | | |
| | | | | | | | | Large dry " per quintal. | | 4 75 | 5 00 | | |
| | | | | | | | | Salmon No. 1 brls Lab. | | 11 00 | 12 00 | | |
| | | | | | | | | Salmon, (terces)..... | | 00 00 | 00 30 | | |
| | | | | | | | | " Brit. Col brls..... | | 10 00 | 11 00 | | |
| | | | | | | | | Boneless Fish | | 0 03 | 0 04 | | |
| | | | | | | | | " Cod Nfld..... | | 0 04 | 0 04 | | |

| Name of Article. | | Wholesale. | | Name of Article. | | Wholesale. | |
|-------------------------------|--|------------|------|---------------------------|------|------------|------|
| Canned Goods. | | | | \$c. | \$c. | | |
| Lobsters..... | | 6 00 | 6 25 | Corn Beef 1-lb..... | | 1 65 | 1 70 |
| Sardines, 1/2..... | | 7 00 | 9 50 | " 2-lbs..... | | 2 70 | 0 00 |
| Canadian Sardines | | 4 75 | 5 00 | " 4-lbs..... | | 5 32 | 0 00 |
| Mackerel | | 3 85 | 4 00 | " 6-lbs..... | | 8 25 | 0 00 |
| Salmon | | 1 20 | 1 30 | " 14-lbs..... | | 9 00 | 0 00 |
| Clams, 1-lb tins, per doz. | | 1 90 | 2 00 | Lunch Tngs 1-lb per doz. | | 3 25 | 0 00 |
| Oysters | | 1 30 | 1 40 | " 2-lbs..... | | 3 25 | 0 00 |
| Tomatoes, 3s. per doz.... | | 0 82 | 0 82 | Soups, 2 lbs | | 1 75 | 2 00 |
| Peaches, 2-lb. yellow..... | | 2 00 | 2 25 | 3 lb Baked Beans..... | | 1 35 | 2 10 |
| " 2-lb. white..... | | 1 75 | 0 00 | Deviled Tong's, 1/4 lb. " | | 1 20 | 0 00 |
| Bartlett Pears, 2-lb. tins, | | | | Ham, 1/4-lb. | | 1 20 | 0 00 |
| per doz..... | | 1 75 | 2 00 | Chicken, 1/4-lb. | | 2 00 | 0 00 |
| Strawberries, Pres'd 2s. | | 2 15 | 2 25 | Turkey, 1/4-lb. | | 2 00 | 0 00 |
| Raspberries, 2s..... | | 2 00 | 0 00 | Ox Tongue, 1/4-lb. | | 7 25 | 0 00 |
| Pineapples, 3-lb tin, p. doz | | 2 10 | 2 00 | " 2-lb. | | 8 25 | 0 00 |
| Gooseberries Pres. 2s..... | | 1 25 | 1 50 | " 3-lb. | | 11 00 | 0 00 |
| Gr'n Gages, 2-lb. tins, p. d. | | 1 65 | 2 00 | " 3-lb. | | 12 40 | 0 00 |
| Corn, 2 lb. tins..... | | 0 85 | 0 99 | Finnan Haddies 50's..... | | 1 10 | 1 30 |
| Roast Chicken 1-lb tins..... | | 2 00 | 2 15 | | | | |
| Roast Turtle 1-lb tins..... | | 2 25 | 0 00 | Binder Twine. | | | |
| Peas, 2-lb tins..... | | 0 85 | 0 95 | Good mixed..... | | 0 00 | 0 06 |
| | | | | Pure manilla..... | | | 0 07 |

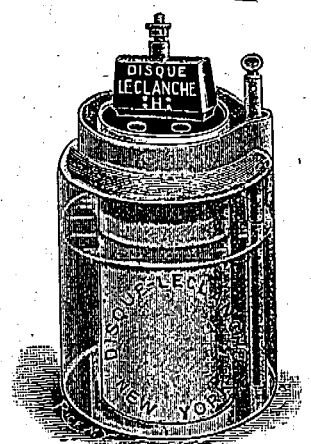
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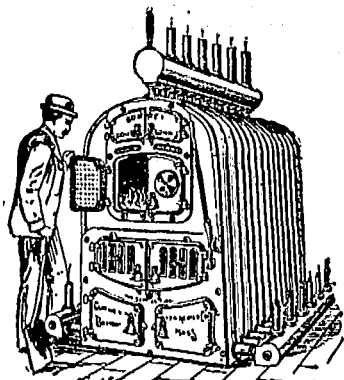
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, SEPTEMBER 12, 1895.

Table with multiple columns: Name of Article, Wholesale (c, s, c), Name of Article, Wholesale (c, s, c), Name of Article, Wholesale (c, s, c), Name of Article, Wholesale (c, s, c). Includes sections for Farm Products, Groceries, Spices, and Hardware.

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| Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. | Name of Article. | Wholesale. |
|---|------------|--|-------------|---|------------------------------|---------------------------|---------------|
| Hardware—Continued. | | Sharp and flat pressed nails | 1 50 0 00 | IX Charcoal..... | | No. 1, ordinary sole..... | 0 25 0 26 |
| NEW CUT NAIL SCHEDULE. | | 3 inch.....extra.. | 1 50 0 00 | LXX "..... | Usual | No. 2 " "..... | 0 23 0 24 |
| Base—50d and 60d, f.o.b.,..... | 2 50 0 00 | 2 1/2 and 2 3/4 " "..... | 1 65 0 00 | D C "..... | Trade | No. 3 " "..... | 0 21 0 22 |
| Cut Nails.....per keg,.... | 2 50 0 00 | 1 1/2 and 1 3/4 " "..... | 2 50 0 00 | DX "..... | Extras, | Buffalo Sole, No. 1..... | 0 00 0 00 |
| Steel nails..... | 2 60 0 00 | 1 1/4 " "..... | 3 00 0 00 | DXX "..... | | " " No. 2..... | 0 00 0 00 |
| Cut nails, fence and cut spikes.—Hot cut. | | 1 " "..... | 2 50 0 00 | Terne Plate IC, 20x28.. | 5 50 5 75 | Zanzibar..... | 0 00 0 00 |
| 40d.....extra..... | 0 05 0 00 | Horse Shoes..... | 3 50 8 75 | Russ. Sheet Iron..... | 0 09 0 10 | Slaughter, No. 1..... | 0 28 0 31 |
| 30d..... | 0 10 0 00 | Axes—S. S..... | 6 50 10 00 | Anchor, per lb..... | 0 04 0 05 | " No. 2..... | 27 28 |
| 20d, 16d and 12d..... | 0 15 0 00 | —solid S..... | | Lion & Crown tin'd sh'ts | | Harness..... | 0 25 0 33 |
| 10d..... | 0 20 0 00 | Coil Chain—1/2 chain..... | 2 50 2 65 | 22 and 24 gauge..... | 0 05 0 06 | Upper, heavy..... | 0 30 0 35 |
| 8d and 9d..... | 0 25 0 00 | Coil Chain—3/4..... | 0 00 4 00 | Lead: Pig, per 100 lbs.. | 3 15 3 25 | Upper, light..... | 0 35 0 38 |
| 6d and 7d..... | 0 40 0 00 | 5-16..... | 3 15 0 00 | " Sheet, "..... | 4 00 4 25 | Grained Upper..... | 0 32 0 35 |
| 4d to 5d..... | 0 60 0 00 | 7-16..... | 3 00 0 00 | Shot, per 100 lbs..... | 5 55 5 75 | Scotch Grain..... | 0 32 0 35 |
| 3d..... | 1 00 0 00 | 7-16..... | 2 85 0 00 | Lead Pipe, per 100 lbs.. | 5 09 0 00 | Kip Skins, French..... | 0 60 0 70 |
| 2d..... | 1 50 0 00 | Galvanized Iron: | | Zinc: Spelter..... | 4 50 4 75 | English..... | 0 50 0 70 |
| 4d to 5d, cold cut not pol. or bl'd. | 0 50 0 00 | Morewoods Lion, No. 28. | 5 00 5 25 | " Sheet..... | 0 04 0 05 | Canada Kip..... | 0 50 0 60 |
| 3d..... | 0 90 0 00 | Queen's Head, or equal.. | 4 15 4 40 | Scrap Iron— | | Hemlock Calf..... | 0 50 0 60 |
| Fine blued nails— | | Common..... | 3 75 4 00 | Machinery scrap..... | 0 00 15 00 | " Light..... | 0 60 0 60 |
| 3d.....extra..... | 1 50 0 00 | Pig Iron: Siemens No. 1.. | 17 50 17 75 | Wrot Iron..... | 0 00 16 00 | French Calf..... | 1 05 1 40 |
| 2d..... | 2 00 0 00 | Summerlee..... | 20 50 21 00 | Powder: Canada Bl'at'ng F F to F F F..... | 2 00 0 00 | Splits, light and medium. | 0 23 0 28 |
| Casing and box, flooring, shook, and tobacco box nails— | | Gartsherie..... | 0 00 0 00 | " " "..... | 5 05 5 25 | " heavy..... | 0 20 0 25 |
| 12d to 30d.....extra..... | 0 50 0 00 | Carnbroe..... | 19 00 19 50 | Wire: | | " small..... | 0 16 0 20 |
| 10d..... | 0 60 0 00 | C.I.F.T. Riv. Charcoal iron No. 1 Ferrona..... | 26 50 28 00 | Bright No. 7, per 100 lbs | 2 80 0 00 | Leather Board, Canada.. | 0 16 0 17 |
| 8d and 9d..... | 0 75 0 00 | Bar Iron, per 100 lbs. | | Annealed No. 7 " " " " " " " | 2 65 0 00 | Enameled Cow, per ft.. | 0 12 0 15 |
| 6d and 7d..... | 0 90 0 00 | Ord. Crown..... | 1 60 1 65 | " " " " " " " | 2 65 0 00 | Pebble Grain..... | 0 12 0 14 |
| 4d to 5d..... | 1 10 0 00 | Best Refined..... | 2 25 2 50 | " " " " " " " | 3 15 0 00 | Glove Grain..... | 0 12 0 14 |
| 3d..... | 1 50 0 00 | Norway..... | 3 00 0 00 | Galv'd No. 6, " " " | | B. Calf..... | 0 18 0 14 |
| Finishing nails— | | Sheet Iron 16 G & heavier. | 2 00 2 25 | Trade discount on above 2 1/2 per cent. | | Brush (Cow) Kid..... | 0 12 0 14 |
| 3 inch.....extra..... | 0 85 0 00 | " " 17, 18, 20 G " " | 2 00 2 10 | Barbed Wire..... | 3 50 for 500 lbs & more | Russsets, light..... | 0 85 0 40 |
| 2 1/2 to 2 3/4 " " " " | 1 00 0 00 | " " 22, 24 " " " | 2 00 2 10 | 2 and 4 bars..... | del. up to 2 1/2 cts freight | " heavy..... | 0 25 0 30 |
| 3 " " " " " " | 1 15 0 00 | " " 25 G " " " | 2 10 2 20 | Plain Twist 2 and 3 wrs. | | " No. 2..... | 0 20 0 25 |
| 1 1/2 to 1 3/4 " " " " | 1 35 0 00 | " " 28 G " " " | 2 20 2 30 | Staples..... | | " Suddlers..... | 8 00 3 00 |
| 1 " " " " " " | 1 75 0 00 | Boiler plates, iron, 1/2 in. | 0 00 1 50 | Wire Nails—7 1/2 p.c., off list delivered for Ontario and 75 and 6 p.c., f.o.b. Montreal for Quebec, 10 kgs & over up to 25c per ton. | | Imt. French Calf..... | 0 70 0 75 |
| Steel nails— | | 3-16 in. | 0 00 2 25 | Hides and Tallow | | English Oak..... | 0 85 0 42 |
| 5d.....extra..... | 0 85 0 00 | Boiler Heads, steel..... | 0 00 0 63 | Montreal Green Hides | | Rough..... | 0 20 0 22 |
| 4d..... | 0 85 0 00 | Hoops..... | 2 15 0 00 | " No. 1 per 100 lbs | 0 00 5 50 | Dongola, extra..... | 0 30 0 32 |
| 3d..... | 1 25 0 00 | Band Imported..... | 0 00 2 00 | " No. 2..... | 0 00 7 50 | " No. 1..... | 0 20 0 25 |
| 2d..... | 1 75 0 00 | " Canadian..... | 0 00 1 85 | " No. 3..... | 0 00 6 50 | ordinary..... | 0 12 0 20 |
| Common barrel nails— | | Canada Plates: | | Tanners pay \$1 extra for sorted, cured & inspected Sheepskins..... | | Colored Pebbles..... | 0 15 0 17 |
| 1 inch.....extra..... | 1 50 0 00 | Good Brands..... | 2 10 2 50 | Clips..... | 0 00 0 00 | Oils | |
| 3/4 " " " " " " | 1 75 0 00 | Wrot Iron pipe, 1/2 to 2 in 70 p.c., over 2 in 67 1/2 p.c. | 0 00 0 00 | Lambskins small..... | 0 45 0 00 | Cod Oil, Newfoundland.. | 0 35 0 40 |
| 5/8 " " " " " " | 2 25 0 00 | Imported iron pipe, 1/2 to 1 1/2 inch, 65 p.c. 3/4 to 1 1/2 in. 67 1/2 p.c.; 1 1/2 to 1 3/4 in., 67 p.c., 2 in., 70 p.c. | | Horse hides west, each. | 0 08 0 00 | " Gaspe..... | 0 00 0 00 |
| Steel nails 10c extra. | | Steel, cast per lb..... | 0 09 0 10 | " " City..... | 0 00 1 50 | S. R. Pale Seal..... | 0 35 0 35 |
| Clinch nails— | | " Spring, 100 lbs..... | 2 50 2 75 | Tallow, rendered..... | 6 00 6 50 | Straw Seal..... | 0 00 0 00 |
| 3 inch.....extra..... | 0 85 0 00 | " Tire..... | 2 00 0 00 | " rough..... | 2 00 2 50 | Cod Liver Oil, Nid..... | 0 65 0 75 |
| 2 1/2 and 2 3/4 " " " " | 1 00 0 00 | " Sleigh shoe, 100 lbs.. | 0 00 1 00 | Leather | | " Norwegian Process... .. | 1 00 1 25 |
| 2 and 2 1/2 " " " " | 1 15 0 00 | " Machinery..... | 2 50 0 00 | No. 1 B. A. Sole..... | 0 25 0 25 | Caster Oil..... | 0 06 0 06 1/2 |
| 1 1/2 and 1 3/4 " " " " | 1 35 0 00 | Tin Plates: | | No. 2 " "..... | 0 24 0 25 | Lard Oil, Extra..... | 0 70 0 75 |
| 1 " " " " " " | 2 00 0 00 | IC Coke..... | 2 50 2 85 | No. 3 " "..... | 0 21 0 22 | " No. 1..... | 0 60 0 65 |
| 1 " " " " " " | 2 50 0 00 | IC Charcoal..... | 3 00 3 50 | " " "..... | | Lined, raw..... | 0 69 0 60 |

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| Car Lots Store, (2, p.c. off) | 0 14 3/4 0 00 | Canadian Quarters..... | \$ c. \$ c. | Empire Rye..... | \$ c. \$ c. | Blankheynn & Nolet, Key | \$ c. \$ c. |
| 1 to 20 brls..... | 0 14 3/4 0 00 | Factory Filled per bag.... | 0 25 0 30 | Port..... | 6 75 7 50 | gh, red cases..... | 9 50 9 75 |
| Water white..... | 0 20 0 21 | do Quarters..... | 0 25 0 20 | Wilson's Invalids Port.... | 8 75 7 50 | Green cases..... | 4 75 5 00 |
| Am. in car lots..... | 0 10; 0 19 | Rice's Pure Dairy, per bri. | 2 25 2 50 | T. G. Sandeman & Sons... | 0 00 0 00 | Poules..... | 2 50 2 75 |
| do loss quantities..... | 0 17 1/2 0 20 | do do do..... | 0 45 0 50 | Burmestees..... | 2 10 4 00 | Irish Whisky— | |
| Benzine American..... | 0 23 0 26 | Cheese Salt per bag 210 lb. | 1 25 1 50 | Tarragona..... | 1 10 1 50 | Bushmills..... cs | 9 50 0 00 |
| do Canadian..... | 0 14 1/2 0 16 | Turk's Island per bush.... | 0 30 0 25 | Sherries—Pedro Domecq... | 0 00 0 00 | Jno. Jameson & Sons, 1 star | 0 00 0 00 |
| Class | | Tobacco duty paid. | | Pemartin..... | 2 00 5 50 | do do three stars | 0 00 0 00 |
| United inches, 30 to 25..... | 1 15 1 30 | No. 1 Black Chewing, cads | 0 46 1/2 0 51 1/2 | Misa..... | 2 10 6 00 | Geo Roe & Co. 1 star, qts | 9 50 0 00 |
| do do 28 to 40..... | 1 25 1 30 | No. 2 do..... | 0 45 0 00 | Claret— | | do do 8 stars, qts | 9 70 10 50 |
| do do 41 to 50..... | 2 70 2 80 | Old Gum bri't do sol. 8s. | 0 58 0 00 | Barton & Guestler..... | 7 00 6 00 | Dunville & Co..... qts | 7 50 7 75 |
| do do 51 to 60..... | 3 00 3 25 | Navy, Bright Smoking 8s. | 0 55 0 57 | Clavet & Co. vintage wines | 0 00 0 00 | Wisdom & Warter's Sher- | |
| Paints, &c. | | do do do 5s. | 0 55 0 00 | Nat. Johnson & Sons..... | 4 50 28 00 | ries..... per gal | 2 00 6 50 |
| Lead pure, 50 to 100 lb. kgs. | 4 75 5 00 | do do do 7s. | 0 50 1 00 | Bordeaux Claret Co..... | 3 00 10 00 | Warter & May's Ports do | 2 10 6 50 |
| do No. 1..... | 4 50 4 75 | Derby Plug Smk'g sol. 12s. | 0 50 1 00 | Champagnes— | | Geo. Sayer & Co's | |
| do No. 2..... | 4 25 4 50 | do do do 3s. | 0 50 1 00 | Pommery, Fils & Co..... | 21 00 36 00 | Brandy, do | 4 50 6 50 |
| do No. 3..... | 4 00 4 25 | Myrtle Navy Plug Smk'g sol | 0 60 0 00 | Piper Heidsieck..... | 28 00 30 00 | do do cases 1 star do | 11 50 12 00 |
| White Lead, dry..... | 5 00 5 25 | Old Gum Plug Smk'g sol 4s | 0 67 0 00 | Perrier, Jouet & Co..... | 31 00 33 00 | do do V.S.O.P do | 16 50 17 00 |
| Red Lead..... | 4 00 4 25 | do Smoking sol. | 0 67 0 00 | Gold Lack, Sec..... | 30 00 32 00 | Ind Coops & Co. Rom- } qts | 2 10 0 00 |
| Venetian Red Eng'h..... | 1 50 1 75 | do and R. & R. 8s. | 0 67 0 00 | Brandies—Hennessy | 6 50 8 00 | ford Ales..... } pts | 1 45 0 00 |
| Yel. Ochre, French..... | 1 25 3 00 | Myrtle do do 9s. | 0 70 0 00 | 1 Star..... cases | 12 00 0 00 | Angostura Bitters, per | |
| Whiting, ordinary..... | 0 45 0 50 | Can. Chewing..... | 0 32 1/2 0 35 | Martell..... | 5 00 0 00 | case of 2 doz..... | 14 50 15 00 |
| do London, washed | 0 60 0 70 | do Smoking, Plug..... | 0 35 0 48 | Cases (one star)..... | 12 25 0 00 | Banagher Irish Whisky, qts | 9 50 10 00 |
| do Paris, do | 1 00 1 10 | Wool. | | do V.S.O.P..... | 14 75 15 00 | do do do per gal | 3 75 4 00 |
| English Cement, cask..... | 1 95 2 05 | Fleece comb. ord..... | 0 23 0 24 | Bisquet Dubonche..... | 9 50 10 50 | Jas Watson & Co. Dundee | |
| Belgian Cement..... | 1 80 1 90 | do clothing..... | 0 24 0 25 | Rensult & Co..... | 10 00 35 00 | 3 star Glenlivet, per case. | 9 50 10 00 |
| Fire Bricks per 1000..... | 15 00 21 50 | do Combing..... | 0 25 0 26 | E. Fuet, V.V.O.P..... | 0 00 25 00 | 1 do do | 8 50 9 00 |
| Fire Clay..... | 1 50 1 75 | do do..... | 0 25 0 26 | do 1840..... | 0 00 25 00 | Old Glenlivet..... per gal | 4 00 6 00 |
| Rosin..... | 2 40 4 50 | do do..... | 0 25 0 26 | Joc'y Cl'b blue lab. *** case | 0 00 7 50 | Watson's Old Scotch qt. cs | 6 50 7 00 |
| Glue— | | North West..... | 0 15 0 16 | do white do V.O. do | 0 00 8 75 | do do pts, per cs | 7 50 8 50 |
| Domestic Broken Sheet... | 0 11 0 14 | B. A. Scoured..... | 0 20 0 33 | do silver lab. V.S.O. do | 0 00 10 00 | Watson's Old Irish, qts, pr cs | 6 50 7 50 |
| French Casks..... | 0 10 1/2 0 12 | Natal..... | 0 15 0 16 | do gold lab. VSOP do | 0 00 15 00 | do do pts per cs. | 7 50 8 50 |
| do brls..... | 0 00 0 13 | Cape..... | 0 13 0 15 | do ext. WVSOP. do | 0 00 17 00 | Marie Brizard & Roger Liq | |
| American White, brls..... | 0 17 0 20 | Australian..... | 0 14 1/2 0 16 | do blue lab. *** gal. | 0 00 3 50 | Creme de Menthe glaciale | |
| Coopers' Glue..... | 0 18 0 24 | Wines, Liquors, &c. | | Boutelleau Fils..... | 9 00 20 00 | verte..... | 10 75 00 00 |
| Golden Ochre..... | 0 04 0 04 | Ale—Base's..... qts | 2 50 2 55 | DeLaage..... | 9 00 24 00 | Curacao..... | 00 00 11 75 |
| Brunswick Green..... | 0 04 0 10 | Porter—Guinness & Sons... | 1 62 1/2 1 67 1/2 | Scotch Whiskies— | | Prunelle..... | 00 00 13 00 |
| French Imperial Green..... | 0 11 0 15 | Dublin Stout..... qts | 2 40 2 45 | Kilty..... | 9 00 9 50 | Kummel..... | 00 00 12 25 |
| Vermillionette..... | 0 12 0 40 | do do do..... pts | 1 57 1/2 1 63 1/2 | Mountain Dew..... | 8 75 9 00 | Creme de Cacao..... | 00 00 15 25 |
| Genuine Quicksilver..... | 0 75 0 90 | Spirits Canadian—per gal. | | Sheriffs..... per gal | 3 90 4 00 | Anisette, case..... | 00 00 18 25 |
| No. 1 Furnit's Varn' h, pr. gl | 0 60 0 65 | Alcohol..... 65. O.P. | 4 25 0 00 | do cases | 9 75 0 00 | Cherry Brandy case..... | 00 00 11 75 |
| Extra do do | 0 75 1 00 | Spirits..... 50. O.P. | 3 71 0 00 | Claymore..... cases | 8 75 9 25 | Creme de Noyau, Moka, Ge- | |
| Brown Japan..... | 0 55 1 20 | do do 25 U.P. | 2 00 0 00 | Glenfalloch, Highl'd..... gal | 3 40 3 50 | neville etc. case..... | 9 25 12 75 |
| Black Japan..... | 0 50 1 00 | Rye Whisky..... 25 U.P. | 2 01 0 00 | Walkers Kilmarnock..... | 10 00 15 25 | Abelthe super. case..... | 00 00 13 75 |
| Orange Shellac, No. 1..... | 1 00 2 00 | Corby's IXL Rye, qts | 8 00 8 50 | Gin— | | Vermouth, case..... | 6 20 6 50 |
| do do Pure..... | 2 10 2 25 | do XTC " " | 6 00 6 50 | De Kuyper red cases..... | 11 00 11 00 | Kirsch de com., case..... | 9 75 10 25 |
| White do do..... | 2 25 2 40 | | | do green do..... | 5 75 0 00 | Kirsch, fine..... | 10 75 11 35 |
| Salt. | | | | do hds..... | 2 50 0 00 | White Ball old Jamaica | |
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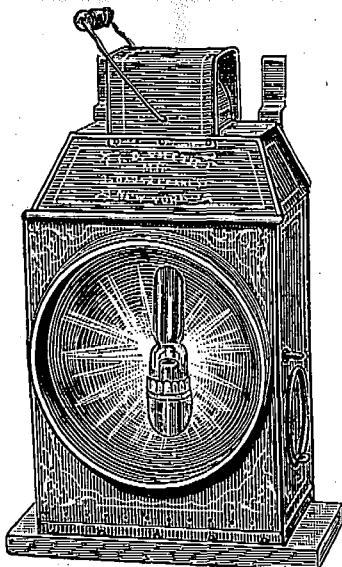
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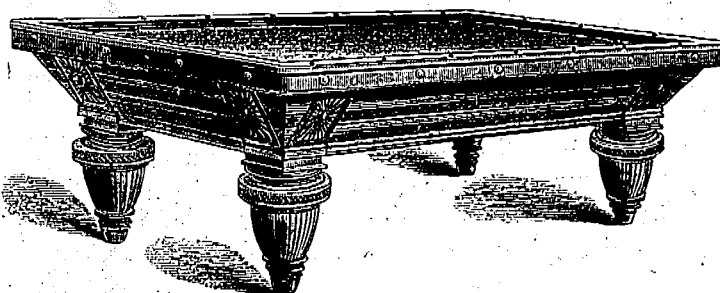
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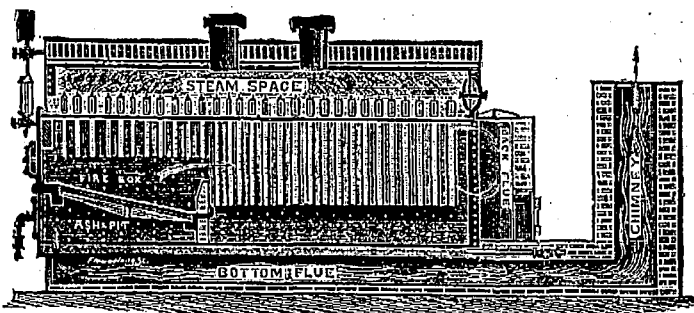
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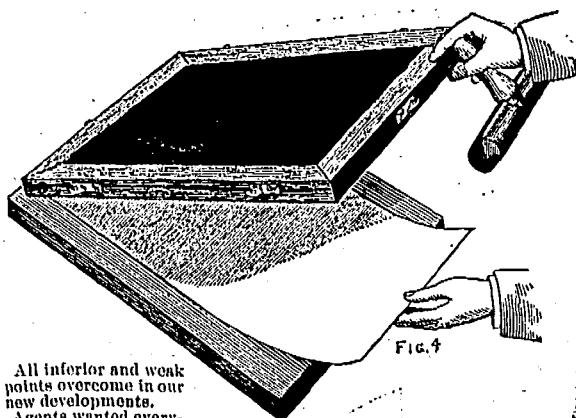


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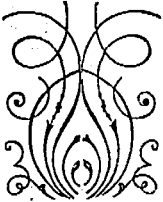
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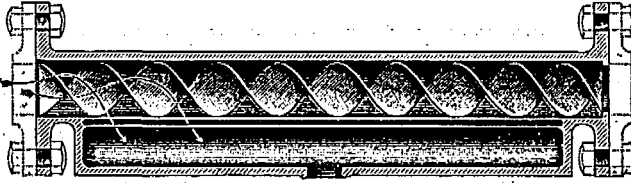
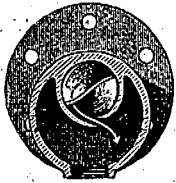
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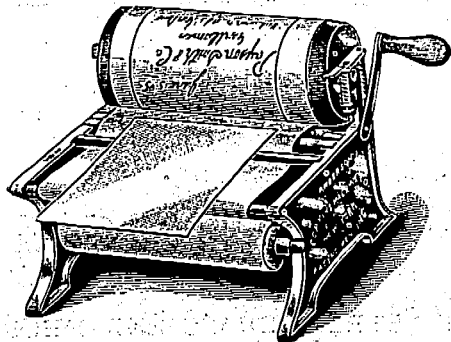
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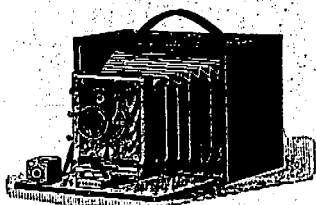
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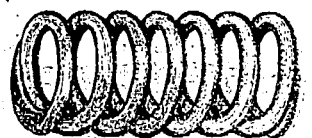
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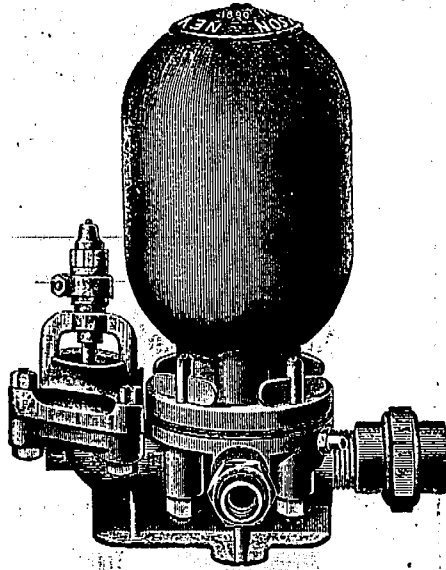
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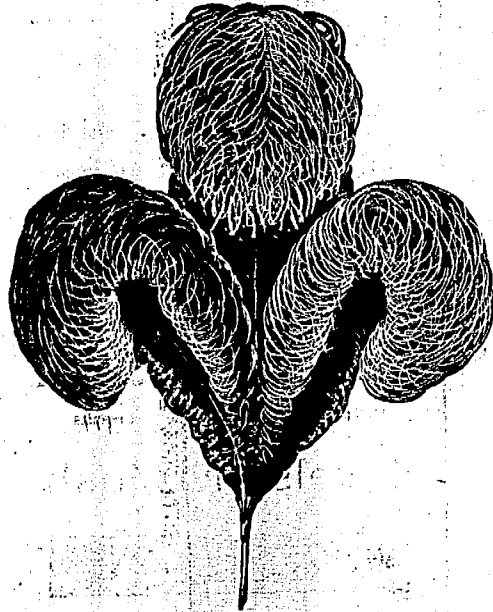
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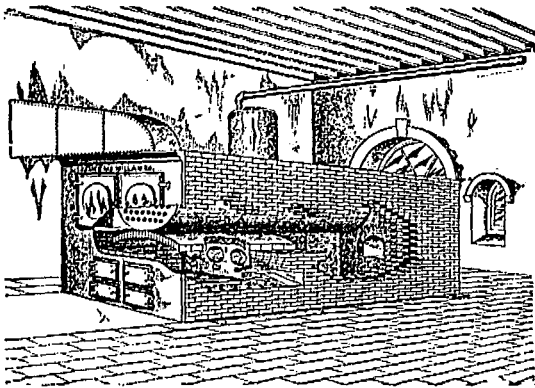
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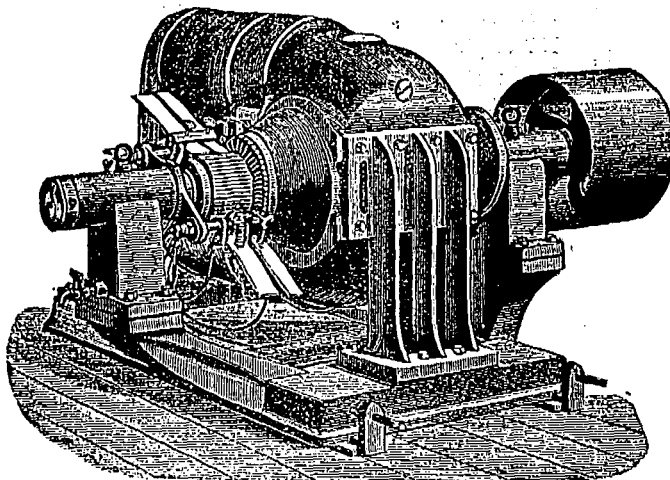
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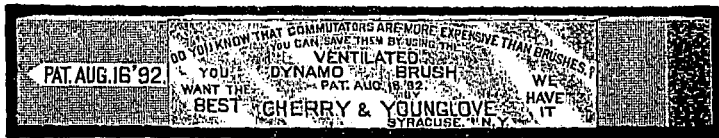
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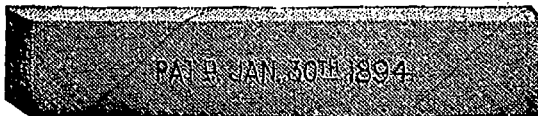
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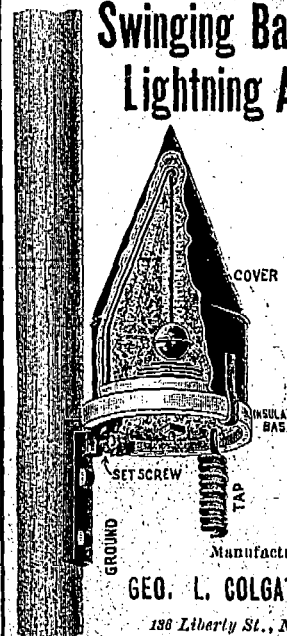
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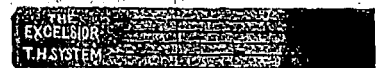
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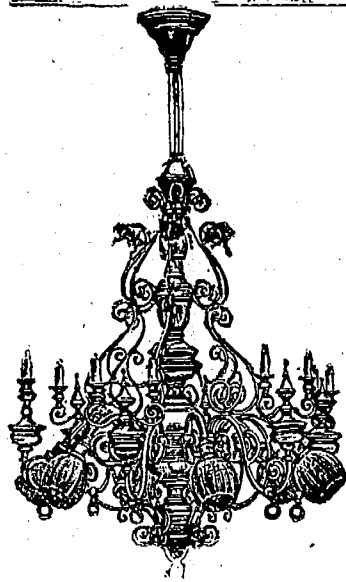
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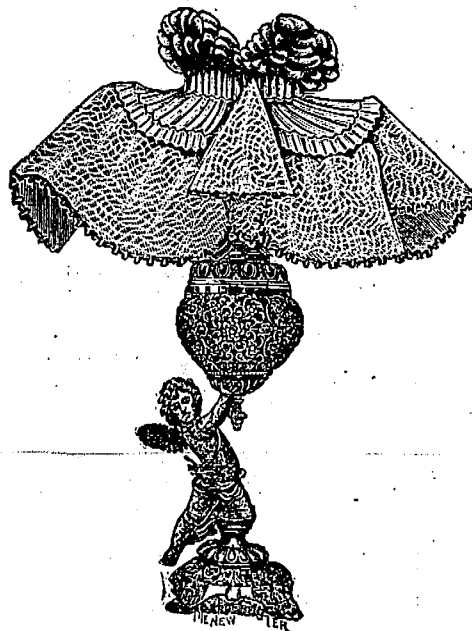
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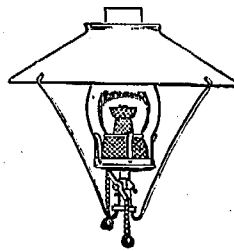
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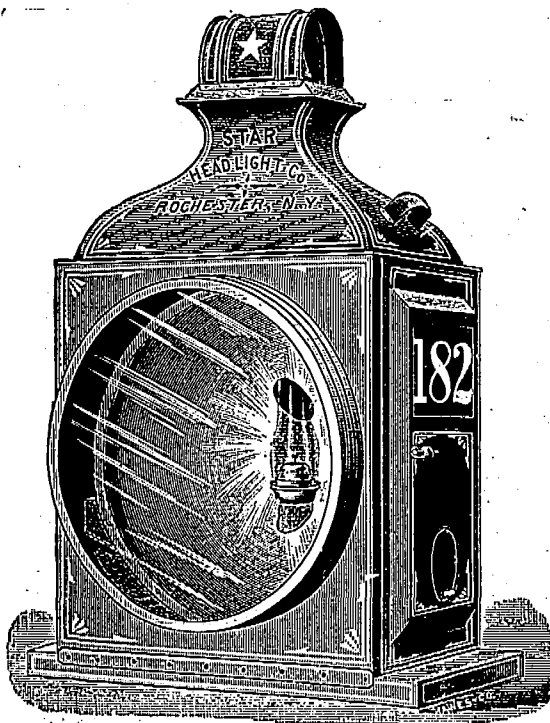
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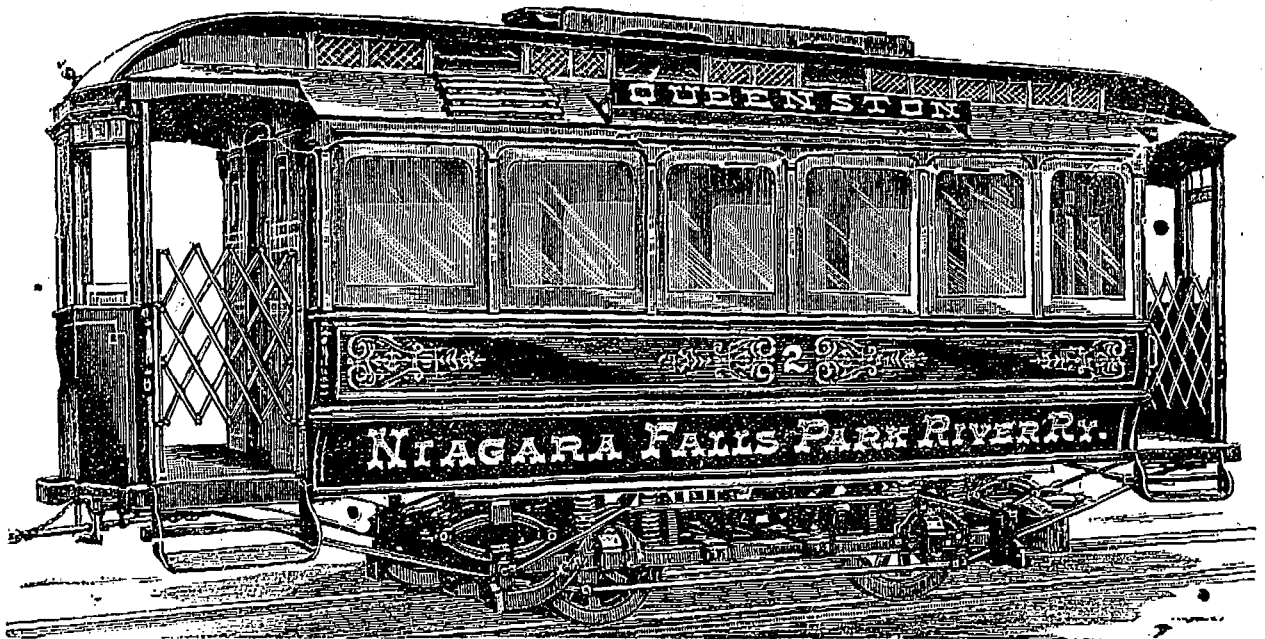
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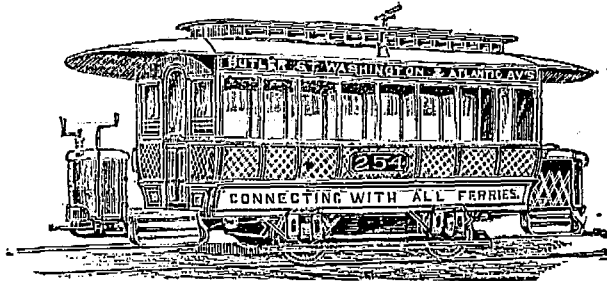
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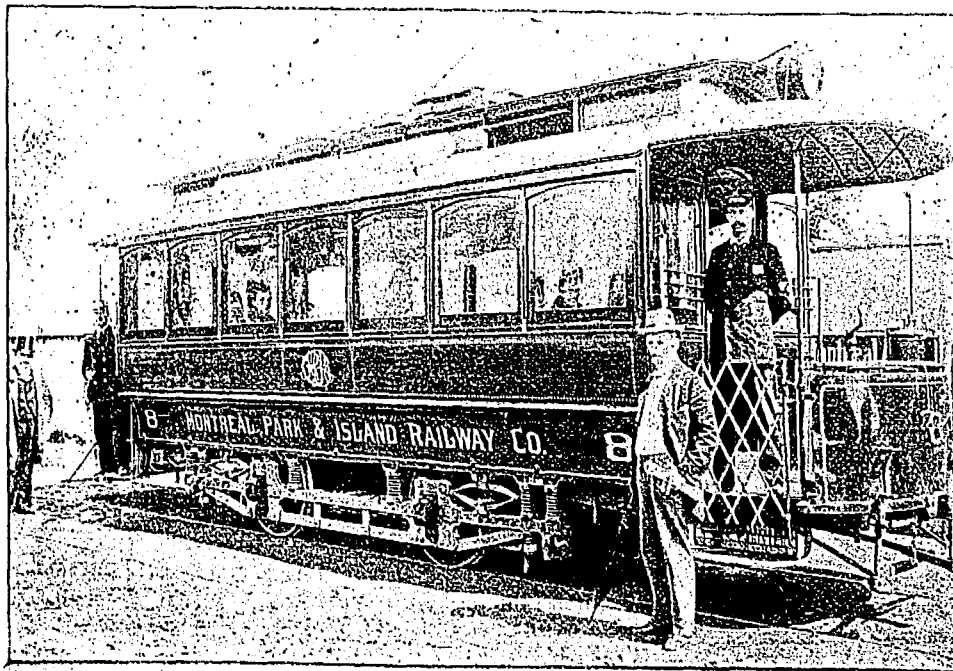
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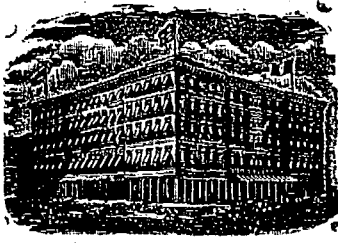
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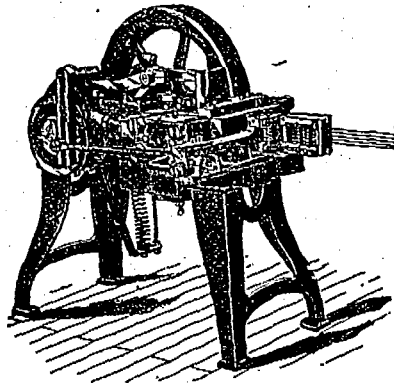
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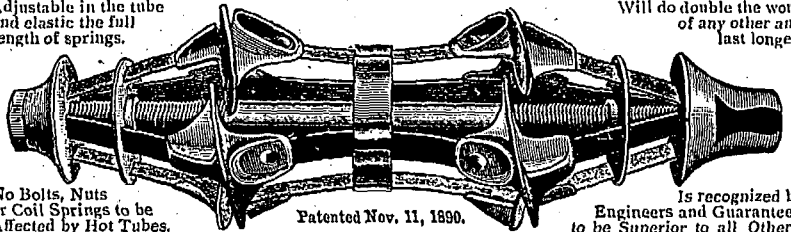
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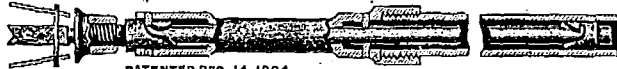


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Needs Only One-half the length of Boiler Tubes in front of Boiler to operate it. Is Easily Lengthened or Shortened in the Tube. Can be Used with Any Scraper or Brush. Flues can be Scrapped with One-half the Labor and One-half the Time taken with Link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

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

PERFECT PRESS MOTOR.

J. W. OLIVER, Editor-Proprietor of Yonkers, N. Y., "Statesman," says:

"I was associated with Robert Ho3 over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Tuerk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 18 nut governor to run three large presses, a folder and several jobbers."

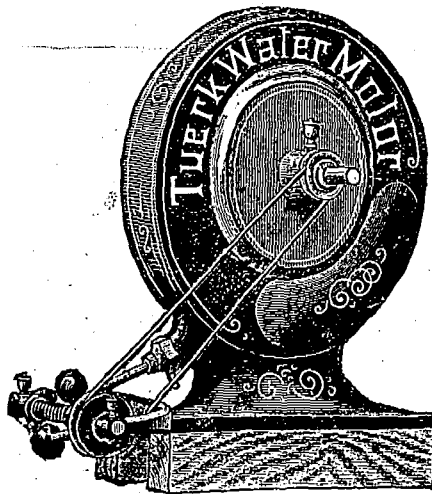
Note.—At Yonkers the water is metered, price averages about 12 cents per 1000 gallons, pressure 90 lbs. Motor running about all the time at a cost of from \$1.00 to \$1.25 per day. No other Water Motor in the market can come anywhere near this record for economy. Others have tried it.

FOR SALE ONLY BY

Tuerk Hydraulic Power Co.

237 Broadway, Cor. Park Place, NEW YORK.

39 Dearborn St., CHICAGO, ILL.



Globe Valve Repairing Tools.

MANUFACTURED BY

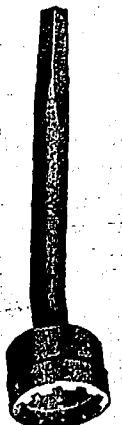
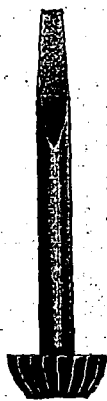
* T. DRAPER, *

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

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

For Proof, Prices and Particulars, address

T. DRAPER, Petrolia, Ont.



BOILER SHOP.

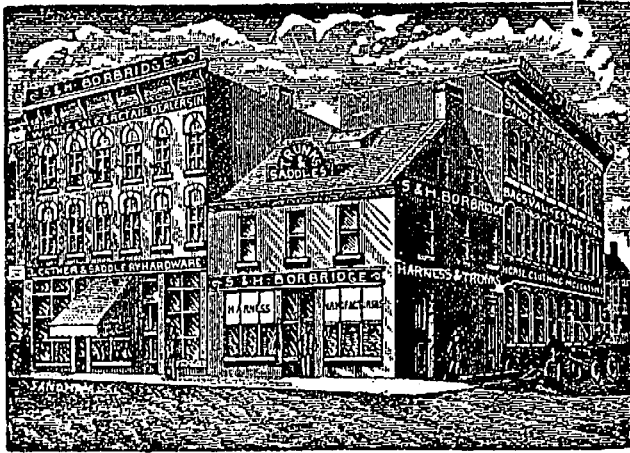
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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

ARTHUR KAVANAGH,
Manager.

J. H. FAIRBANK,
Proprietor.

S. & H. BORBRIDGE,



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

Beef and Oil Tanned Moccasins. OTTAWA, Ont.

IMPERIAL OIL CO'Y LIMITED.

PETROLEUM REFINERS.

MANUFACTURERS OF

Lubricating Oils, Paraffine Wax and Candles.

RAILWAY and STEAMSHIP OILS A SPECIALTY.

BRANCHES:

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

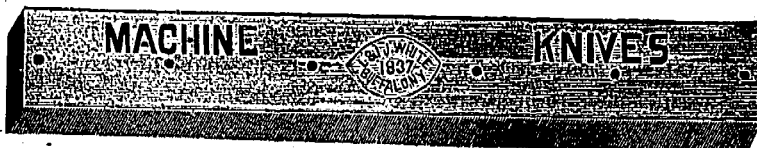
WORKS & HEAD OFFICE:

PETROLIA,
Canada.

ESTABLISHED 1837.

INCORPORATED 1892.

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



KNIVES furnished promptly or any make or Style of Cutter.

Warranted Superior Quality.

MANUFACTURERS OF

Paper-Cutting KNIVES.

SECURITIES.

London Aug. 29.

| | | |
|--------------------------------------|------|------|
| British Columbia, 1877, 6 p.c..... | 129 | 134 |
| 1887, 4½ per cent ... | 116 | 121 |
| Canada, 4 per cent. loan, 1860 | 110 | 112 |
| 3 per cent. loan, 1888 | 101½ | 102½ |
| Debs. 1884, 3½ per cent. | 109 | 111 |

Railway and other Stocks.

Aug. 29.

| | | |
|--|-----|------|
| Quebec Province, 5 p. c., 1874..... | 110 | 112 |
| 1876, 5 p.c..... | 110 | 112 |
| 1880, 4½ p.c..... | 105 | 107 |
| 1883, 5 p.c..... | 116 | 117 |
| Atlantic & Nth. Western 5 p.c. Gua | | |
| 1st M. Bds | 115 | 117 |
| 100 Buffalo & Lake Huron £10 shr..... | 12 | 13 |
| 100 do 5½ p.c. 1st mort..... | 181 | 183 |
| 300 do 2nd mort | 181 | 183 |
| Can. Central 5 p.c. 1st M. Bds. Int. | | |
| guar. by Gov..... | 106 | 108 |
| Canadian Pacific \$100..... | 55½ | 56 |
| 100 Grand Trunk, Georgian Bay, &c.... | | |
| 1st M..... | 97 | 99 |
| 100 Grand Trunk of Canada Ord. stock. | 0¼ | 6¾ |
| 100 2nd equip. mtg. bds. 6 p.c..... | 119 | 122½ |
| 100 1st pref. stock..... | 42½ | 42½ |
| 100 2nd pref. stock..... | 27½ | 27½ |
| 100 3rd pref. stock..... | 15½ | 15½ |
| 100 5 p.c. perp. deb. stock..... | 120 | 122 |
| 100 4 p.c. perp. deb. stock..... | 85 | 87 |
| 100 Great Western shares, 5 p.c..... | 112 | 114 |
| 100 Hamilton & N.W., 6 p.c..... | 97 | 100 |
| 100 M. of Canada Stg. 1st Mort. 5 p.c. | 90 | 92 |
| 100 Montreal & Champlain 5 p.c. 1st | | |
| mtg. bds | 88 | 92 |
| *Montreal & Sorel, 1st mtg., 5 p.c. | | |
| N. of Canada, 1st mtg., 5 p.c..... | 96 | 99 |
| 100 Northern Extension, 5 p.c. pref.... | 00 | 000 |
| 100 Quebec Central, 5 p.c. 1st Inc. Bds... | 29 | 32 |
| 100 T. G. & B. 4 p.c. bonds, 1st mort... | 101 | 103 |
| 100 Well, Grey & Bruce, 7 p.c. bds.... | | |
| 1st Mort | 95 | 97 |
| 100 St. Law. & Ott. 6 p.c. Bds., 4 p.c.... | 101 | 103 |

MUNICIPAL LOANS.

| | | |
|--|-----|-----|
| 100 City of London (Ont) 1st pref 5 p.c. | 98 | 100 |
| 100 City of Montreal stg. 5 p.c..... | 106 | 108 |
| 1874 | 106 | 108 |
| 100 City of Ottawa, 6 p.c. stg..... | 104 | 109 |
| redeem 1873 | 104 | 109 |
| redeem 1876 | 117 | 119 |
| redeem 1876 | | |
| 100 City of Quebec, 6 p.c. con. 1873. | 101 | 103 |
| 6 p.c. redeem 1876..... | 114 | 116 |
| redeem 1878 | 116 | 118 |
| 100 City of Toronto, 6 p.c..... | 100 | 108 |
| 6 p.c. stg. con. deb. 1874..... | 102 | 120 |
| 6 p.c. gen. con. deb. 1880..... | 113 | 116 |
| 4 p.c. stg. bonds, 1921-23..... | 104 | 106 |
| 100 City of Winnipeg deb., 1884, 5 p.c. | 112 | 114 |
| Deb. scrip. 1883, 6 p.c..... | 116 | 118 |

MISCELLANEOUS COMPANIES.

| | | |
|------------------------------------|-----|-----|
| 100 Canada Company | 24 | 27 |
| 100 Canada North-West Land Co..... | 40 | 50 |
| 100 Hudson Bay | 13½ | 14½ |

*All the bonds have been sold to a Canadian Syndicate.

HOTEL DIRECTORY---Continued.

| PLACE. | NAME. | PROP. OR MGR |
|----------------|----------------------------------|---------------|
| KINGSTON, | The British American, | |
| do | Hotel Frontenac, | E. W. Dowling |
| LINDSAY, | Benson House, | E. Benson |
| LONDON, | The Tecumseh, | C. W. Davis |
| do | Grigg House, | E. Horman |
| MARKHAM, | Tremont House, | Jas. E. Pitte |
| NAPANEE, | Paisley House, | E. A. Douglas |
| OTTAWA, | The Russell, Kenly & St. Jacques | |
| PARIS, | Arlington Hotel, | John Eiland |
| PETERBORO, | The Oriental, | Graham Bros. |
| PETERBORO, | Grand Central, | D. Lackle |
| PICTON, | Royal Hotel, | E. J. Healy |
| PORT HOPE, | Queens | A. A. Adams |
| SARNIA, | The Belchamber, | John Buckley |
| STROUVILLE, | Queen's Hotel, | J. G. Martin |
| TORONTO, | The Queen's, McGraw & Winnett | |
| Trenton, Ont., | Gilbert House, | T. H. Blecker |
| UNION, | Mansion House, | Thos. Bennett |
| WINDSOR, | The Crawford, | Cooney & Son |
| WOODSTOCK, | Oxford, | Chas. A. Pyne |

QUEBEC.

| | | |
|-----------|------------------------|--------------------|
| MONTREAL, | The St. Lawrence Hall, | Henry Hogan |
| do | The Windsor Hotel, | H. S. Dunning |
| do | The Blair Hall, | R. B. Dunham & Co. |
| QUEBEC, | Chateau Frontenac, | |

NOVA SCOTIA.

| | | |
|----------|-----------------|---------------------|
| HALIFAX, | The Halifax, | L. Hesselain & Sons |
| TRURO, | Victoria Hotel, | Geo. R. Dupe |

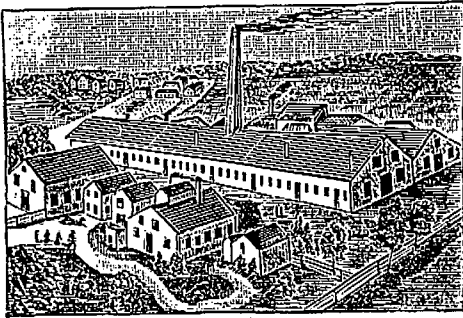
PRINCE EDWARD ISLAND.

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

BERMUDA.

| | | |
|-----------|----------------|------------|
| Hamilton, | Windsor Hotel, | W. Bradley |
|-----------|----------------|------------|

CANADA'S GREAT * CANNING * MILLS



The A. C. Miller & Co s : : : :
"INDIAN BRAND,"

Peas, Corn and Fruits of every description.

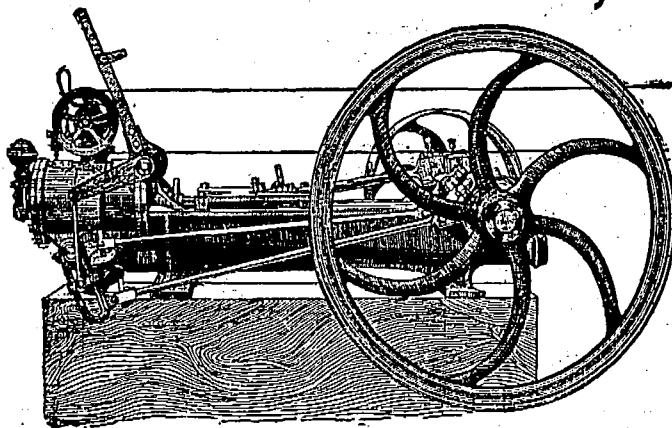
CORRESPONDENCE
 INVITED.

PICTON, ONT.

FARRAR & TREFTS,

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

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



IRON AND BRASS
 CASTINGS OF
 EVERY DESCRIP-
 TION.

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

OUR BUSINESS DIRECTORY.

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

CANNED GOODS, FRUIT & VEGETABLE.
 Picton, Ont. Little Chief Brand, A. C. Miller & Co.
 Trenton, Ont. - Log Cabin Brand, - Miller & Co.

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

FINANCIAL AGENTS.
 Montreal Hanson Bros.
 Temple Building.

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

HUNGARIAN PROCESS, FLOUR MILL,
 Campbellford, - Corresp. solicited, - Chas. Smith

INSURANCE BROKERS AND AGENTS.
 Montreal Archd. Nicoll
 Board of Trade Building.

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

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

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

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

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

BEDDING !!

Get your BEDDING and BEDSTEADS from a
 first-class House : : : : :
 ROCK BOTTOM PRICES.

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

J. E. TOWNSEND,
 1 Little St. Antoine Street,
 Corner St. James Street only.
 MONTREAL, Que

BUSINESS DIRECTORY—Continued.

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

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

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

FOR SALE.

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

Dominion Paper Co. Montreal.
 Can.

E. L. ETHIER & CO.,

Billiard Table
 and Bowling Alley Balls
 Manufacturers and
 Importers.

Do all kinds of work in
 the Billiard line.

88 St. Denis Street,
 MONTREAL.

Telephone 6057.J

Branch Store: Ottawa.



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

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Sept. 10, 1895.

Syracuse Solar or Sun Made
Coarse Salt For Meats, Fish, Pickles,
 Ice Cream, Skins & Pelts.

Unequaled for Curing.
 Brings hides and skins up bright and clean on the
 flesh. Adds to their value.
 Used by the Chicago packers and by leading coun-
 try hide dealers.
 No dirty grain or blotches when Syracuse Salt is
 used. Keeps shrinkage down.
 Write us for samples of our salt and full details.
 Once tried, always used.
 For full details of analysis and prices, etc., address

Onondaga Coarse Salt Association,
 Thos. Malloy, Sec'y. SYRACUSE, N.Y.
 WESTERN AGENT:
 G. W. Williams, 19 & 21 Wabash Ave., - Chicago.
 EASTERN AGENT:
 C. S. Worden, Mercantile Exch.,
 6 Harrison Street, New York.

Western Electric Co.
 CHICAGO—NEW YORK.
 Electrical Apparatus and
 Supplies.
 ALL KINDS.

| NAME OF COMPANY. | No. Shares. | Last Dividend per year. | Share par value. | Amount paid per Share. | Canada quotations per ct. |
|---------------------------------------|-------------|-------------------------|------------------|------------------------|---------------------------|
| British American Fire and Marine..... | 10,000 | 3½-6mos. | 350 | \$50 | 123 123 |
| Canada Life..... | 2,500 | 5-6mos. | 400 | 50 | 610 700 |
| Confederation Life..... | 5,000 | 7½-8mos. | 100 | 10 | 270 200 |
| Western Assurance..... | 25,000 | 5-6mos. | 40 | 20 | 107 167½ |
| Guarantee Co. of North America..... | 13,372 | 6 | 50 | 10 50 | 100 110 |

BRITISH AND FOREIGN.—(Quotations on the London Market, Aug. 31, 1895. Market value p. p'd up sh.

| | | | | | | |
|--|---------|------------|----------|-----|----------|---------|
| Atlas..... | 24,000 | 22 p. s. | 50 | 6 | £25 | £27 |
| British and Foreign Marine..... | 47,000 | 25 | 20 | 4 | £24½ | £25½ |
| Caledonian..... | 21,500 | 19 | 25 | 5 | £28-10-0 | £30 |
| Commercial U. Fire, Life and Marine | 50,000 | 25 | 50 | 5 | £34½ | £35½ |
| Edinburgh Life..... | 5,000 | .. | 100 | 20 | 52-5-0 | 00 |
| Fire Insurance Association..... | 100,000 | 5 | £10 | £2 | 3½ | ¾ |
| Guardian Fire and Life..... | 200,000 | 7½ | 10 | 5 | 9½ | 10½ |
| Imperial Fire..... | 60,000 | 20 p. s. | 20 | 5 | 28½ | 29½ |
| Lancashire Fire..... | 136,493 | 5 | 20 | 2 | 5 | 5½ |
| Life Association of Scotland..... | 10,000 | 17½ | 40 | 8½ | 42-0-0 | 00 |
| London Assurance Corporation..... | 85,862 | 20 | 25 | 12½ | £50 | 58 |
| London & Lancashire Life..... | 10,000 | 10 | 10 | 2 | 4 | 4½ |
| Liv. & Lon. & Globe Fire and Life..... | 391,752 | 75 | St. | 2 | 48 | 40 |
| National of Ireland..... | 40,000 | £25 | 2½ p. c. | £2½ | 38-0 | 00 |
| Northern Fire and Life..... | 30,000 | 22½ | 100 | 10 | 60 | 71 |
| North Brit. & Merc. Fire and Life..... | 110,000 | 20 p. s. | 25 | 5 | 38 | 39 |
| Phoenix Fire..... | 6,722 | £13½ p. s. | 50 | 50 | £274 | £278 |
| Queen Fire and Life..... | 200,000 | 30 | 10 | 1 | 7 1-16 | 6 13-16 |
| Royal Insurance Fire and Life..... | 125,234 | 38½ | 20 | 3 | 50½ | 51½ |
| Scottish Imperial Life..... | 50,000 | 8½d | 10 | 1 | 1-12-6 | ..... |
| Scottish Provincial Fire and Life..... | 20,000 | 15 | 50 | 3 | ..... | ..... |

THE—
 "I. X. L."
TEMPERED COPPER CO.
 Manufacturers of
 Tempered Copper for Commutator Bars.
 Tempered Copper Castings a Specialty.
 All Kinds of Brass and Bronze Castings.
 OFFICE AND WORKS:
 16, 18 & 20 Elk St., - Buffalo, N.Y.

ESTABLISHED 1824



Alliance
 ASSURANCE COMPANY
 of London, England.
 CAPITAL \$25,000,000.
 GEORGE HENRY MANAGER FOR CANADA.
 MONTREAL.

Consumers
Cordage Co.
 (LIMITED)
 MANUFACTURERS OF
 Manilla, Sisal, Jute,
 and Russian Cordage.
BINDER TWINE.
 Jute and Cotton Bags.
 HEAD OFFICE
 St. Patrick St., Montreal

The Mutual Life INSURANCE COMPANY
 OF NEW YORK.
 RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DECEMBER, 31st, 1893

| Assets, | \$184,935,690.80 |
|---|------------------|
| Reserve on Policies (American Table, 4 p.c.) | \$168,221,016 00 |
| Liabilities other than Reserve | 1,623,051 00 |
| Surplus..... | 15,089,822 82 |
| Receipts from all sources | 41,958,145 08 |
| Payments to Policy-holders | 20,885,472 40 |
| Whole Life Risks assumed and renewed, 219,308 policies..... | 637,726,276 00 |
| Risks in force, 273,213 policies, amounting to | 802,867,478 00 |

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

Agents wanted. Apply to
 FAYETTE BROWN, Manager, MONTREAL.

Manufacturers Life
 Head Office: TORONTO, Canada.
 President. - GEO. GOODERHAM,
 (President Bank of Toronto.)

Compared with the corresponding period of last year the business of the "Manufacturers Life" to date shows the following substantial increases in every department.

- In Premium Income, an increase of 25 per cent.
- In Interest Income, an increase of 250 per cent.
- In New Business, an increase of over 25 per cent.

J. F. JUNKIN, General Manager. GEO. A. STERLING, Secretary.
 W. N. KING, W. B. FINDLAY, } District Managers.
 G. H. JUNKIN, City Manager.
 Reliable Agents Wanted. 102 St. James St., MONTREAL.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

.. AFTER ONE YEAR FROM ISSUE. . .

Capital and Assets - - - - \$1,000,000.00
Surplus to Policyholders, - - - 704,141.26

ACCUMULATION POLICIES. COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.

James H. Beatty, David Dexter,
President. Managing Director.

WORTH KNOWING

"It is the safest and fairest policy I have ever seen,"

was the remark made by a prominent representative of one of the largest and best American Life Insurance Companies when he had carefully examined the Ordinary Life Policy of the Temperance and General Life Assurance Co.

This is the only policy offered to the Canadian public that can neither lapse nor expire, as to its paid-up value, till death ensues, after three annual premiums have been paid on it.

HEAD OFFICE, 22 to 28 King St. W., TORONTO

HON. G. W. ROSS, LL.D., - President.
HON. S. H. BLAKE, Q.C., - Vice-Presidents.
ROBT. McLEAN, Esq., -

H. SUTHERLAND, - Manager
Correspondence solicited. Agents wanted.

Scottish Union and National INSURANCE COMPANY.
Of Edinburgh, Scotland.

ESTABLISHED 1824.

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

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

Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

Cash Capital, \$750,000.00
Total Assets, over \$1,464,654.84
Losses Paid since organization, \$14,094,183.94

Geo. A. Cox, President. J. J. KENNY, Vice-Pres. P. H. SIMS, Secretary
C. R. G. JOHNSON, Res. Agent, 42 St. John Street, MONTREAL.

JOSEPH PHILLIPS, President. ALBERT E. NASH, Secretary.
V. ROBIN, Treasurer.

York County Loan & Savings COMPANY.

Head Office: - Confederation Life Building,
Corner Yonge and Richmond Sts., - - - TORONTO
Subscribed Capital, - \$300,000.

Solicitors—Messrs. HUNTER & HUNTER. Bankers—THE MORGANS BANK

Quebec Fire Assurance Co'y.

Established 1818.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President;
W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F. Hunt, Wm. Simons.
Agencies—Nova Scotia—J. T. Twining & Son, Halifax. P. E. J.—E. R. Brow, Charlottetown. New Brunswick—T. A. Temple, St. John. Montreal—J. H. Routh & Son. Ontario—Geo. J. Fyke, Toronto. Manitoba—W. R. Allan, Winnipeg. British Columbia—W. S. Gravelly, Vancouver.

Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL
LANSING LEWIS, Manager.

NORTH AMERICAN LIFE ASSURANCE COMPANY,

.. .. Head Office, - TORONTO, Ont.
President, John L. Blaikie, Esq.,

Pres. Canada Landed & National Investment Co.
HON. G. W. ALLAN, } Vice-Presidents.
J. K. KERR, Esq., Q. C., }
WILLIAM McCABE, F. I. A., Managing Director.

The great success which has attended the Company from its organization, and particularly during 1894, is duly evidenced by figures taken from the last financial statement:

Cash Income..... \$ 558,394.93
Expenditure including death claims, endowments, profits and all payments to policy-holders 286,193.40
Assets..... 1,987,446.30
Reserve Fund..... 1,584,020.00
Net Surplus..... 388,216.75

Dr. CHAS. AULT, Man. for Prov. Quebec.
180 St. James St., Montreal, Que.

THE PROVIDENT SAVINGS Life Assurance Society of New York

want General Agents in the following counties in the Province of Ontario.
Prescott, Glengary, Stormont, Dundas, Russell, Carleton, Grenville, Brockville, Leeds, Lanark, Renfrew, Addington, Frontenac, Kingston City, Lennox, Prince Edward, Hastings, Victoria, Ontario, Muskoka, Parry Sound and Nipissing Districts, Simcoe, York, Peel, Halton, Wellington, Grey, Bruce, Huron, Perth, Waterloo, Oxford, Brant, Haldimand, Monck, Welland, Niagara, Norfolk, Elgin, Middlesex, including London City, Lambton, Bothwell, Kent and Essex.
Good terms will be given reliable and energetic men.
Apply to R. H. MATSON,
General Manager for Canada,
37 YONGE ST., TORONTO, Ont.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.
FIRE and LIFE.

Invested Funds, \$40,833,724
Funds invested in Canada, over 1,000,000
Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:
HON. HENRY STARNES, Chairman;
EDMOND J. BARBEAU, Esq.
WENTWORTH J. BUCHANAN, Esq.
G. F. C. SMITH, Resident Secretary.
Medical Referee—D. C. MACCALLUM, Esq., M.D.
Standing Counsel—Geo. B. CRAMP, Esq.
Head Office, Canada Branch:
MONTREAL.

THE WATERLOO MUTUAL Fire Insurance Company.

Established in 1863. Head Office, Waterloo, Ont.
Total Assets, Jan. 1, '04, \$349,734.71.

GEORGE RANDALL, Esq., President; JOHN SHUW, Esq., Vice-President; C. M. Taylor, Esq., Secretary; John Killer, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMPANY
WATERLOO, ONT.

Subscribed Capital.....\$200,000 00
Dom. Govt. Deposit..... 50,079 76
Losses promptly adjusted and paid.
I. E. BOWMAN, Esq., President; J. LOCKIE, Esq. Secretary; T. A. GALE, Esq., Inspector.

SUN FOUNDED A. D. 1710.
INSURANCE FIRE OFFICE

HEAD OFFICE:
Threadneedle Street, - LONDON, ENG.

Transacts Fire business only, and is the oldest purely Fire Office in the world. Surplus over capital and all liabilities exceeds \$7,000,000.

CANADIAN BRANCH:
15 Wellington Street East, - Toronto, Ont.
H. M. Blackburn, - Manager.
H. F. Petman, - Inspector.

This Company commenced business in Canada by depositing \$300,000 with the Dominion Government for security of Canadian Policy-holders.

ALLAN & WILLIAMS, Genl. Agts., Winnipeg.
IRA CORNWALL, Genl. Agt., St. John, N.B.
L. J. McGhee, " Halifax, N. S.

Saskatchewan Buffalo Robes
Manufactured by
NEWLANDS & CO., Calt, Ont.



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

Statement of Business,
December 31st, 1894.
ASSETS INVESTED \$162,011,770
SURPLUS 20,249,307
INCOME IN 1894 36,483,313
INSURANCE IN FORCE 813,294,160

Good Agents are Wanted
for several central and productive local-
ities in Canada.
Apply to **DAVID BURKE,**
GENERAL MANAGER,
Company's Building, MONTREAL.

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BRITISH EMPIRE
MUTUAL
LIFE ASSURANCE COMPANY,
OF LONDON, ENGLAND.

ESTABLISHED 1847.
Head Office, - CANADA.
British Empire Building,
MONTREAL.

Government Deposit, - \$747,207.34
RESULTS OF VALUATION 1893.
Larger Cash Surplus,
INCREASED BONUS.
Valuation Reserves Strengthened,
IMMEDIATE ANNUITIES GRANTED.
SEND FOR TERMS.
F. STANCLIFFE, Gen'l Manager.

CONFEDERATION
LIFE ASSOCIATION,
Head Office: - TORONTO.

The unconditional accumulation policy of this Association is unsurpassed for advantageous terms. It is in the interest of all intending insurers to secure one without delay.

RISKS IN FORCE
Over \$25,000,000.00.

Montreal Office:
207 ST. JAMES ST.

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Manager, P.Q.



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FIVE DIRECT CABLE ROUTES BETWEEN THE UNITED STATES OF AMERICA AND EUROPE.
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Please send immediately four Outing Boats; wait answer.
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THE LAYMAN PNEUMATIC SPORTING AND OUTING BOATS.
These boats are made in two standard sizes and are adapted to persons of both sexes, and all sizes from 40 pounds to 400 pounds, and are absolutely safe and reliable. Impossible to submerge or capsize them.

- Style A.—Plain Boat, all black rubber, weight 18 pounds; extreme size, length 45 inches, breadth 32 inches; floating capacity 350 pounds, and is suitable for persons weighing 150 pounds or less. \$35 00
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- Style A A.—All black rubber, weight 20 pounds, extreme size, length 48 inches, width 36 inches, floating capacity 400 pounds. 40 00
- Style B B.—Mackintosh, dead grass color above and black rubber below water line, same style as A A. 47 00
- No. 1.—Storm Cape, black rubber, \$5 00 No. 2.—Storm Cape Mackintosh 7 50
- Canvas Carryall Bags for Pneumatic Boats, each 2 50
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See illustrated article in the Scientific American of May 18, 1895.

WESTERN ASSURANCE COMPANY.

FIRE AND MARINE. Incorporated 1851.

Assets, over \$2,350,000.00
Income for Year ending 31st December, 1894, over 2,175,000.00

Head Office. - Toronto, Ont.

J. J. KENNY, Vice-President & Man. Director.

Geo. Cox, President. C. C. FOSTER, Secretary
J. H. ROUTH & SON, Managers Montreal Branch,
190 ST. JAMES STREET.

THE IMPERIAL
INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

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

Canadian Branch:
COMPANY'S BUILDING, PLACE D'ARMES, MONTREAL.
A. D. LACY, RESIDENT MANAGER

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL

EVANS & MCGREGOR, Managers.

LONDON

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

Head Office for Canada, N. E. corner King and Yonge Streets
TORONTO.

BONDS OF SURETYSHIP issued for parties in position of trust where security is required. General Accident and Employers' Liability Insurance on the most approved plans.

A. I. HUBBARD, Chief Agent for Canada.

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