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Vol. 49. No. 16.
 NEW SERIES.

MONTREAL, FRIDAY, OCTOBER 20, 1899.

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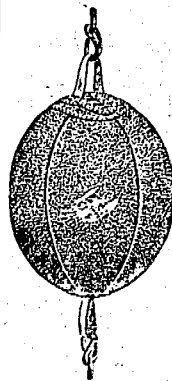
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Montreal, 1st April, 1899.

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Incorporated 1836.

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Reserve, - 45,000

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Capital Subscribed - 500,000
Capital Paid-Up - 385,000
Reserve - 118,000

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Reserve Fund - 110,000
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Boston—Eliot National Bank.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE

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Rest, - - - 1,000,000

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Traders Bank of Canada

(Incorporated by Act of Parliament 1885).

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Capital Paid-Up, - - - 829,820
Reserve Fund, - - - 70,000

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Montreal—The Quebec Bank.

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Reserve Fund, - - 565,000.

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in all parts of the world. Interest on Deposits
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RESERVE FUND, - - - 1,000,000
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Bank. Chicago—Union National Bank. Detroit—
Detroit National Bank. Kansas City—National
Bank of Commerce. St. Louis—National Bank of
Commerce.

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

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Capital Paid-up, - - \$1,000,000
Reserve Fund - - 800,000

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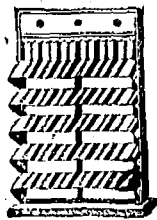
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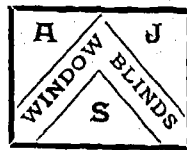
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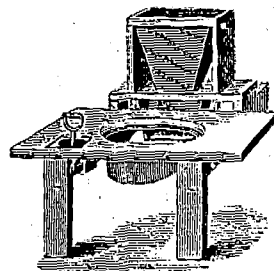


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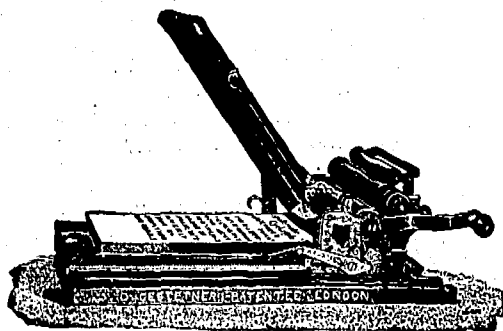
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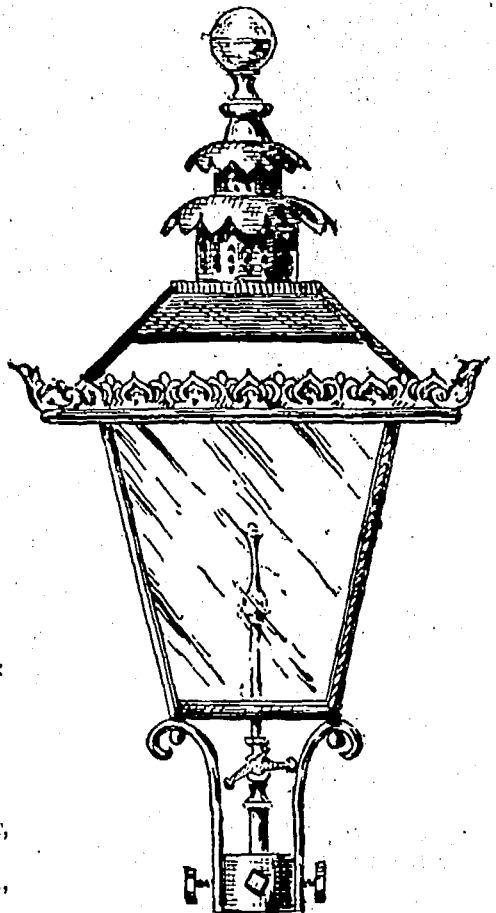
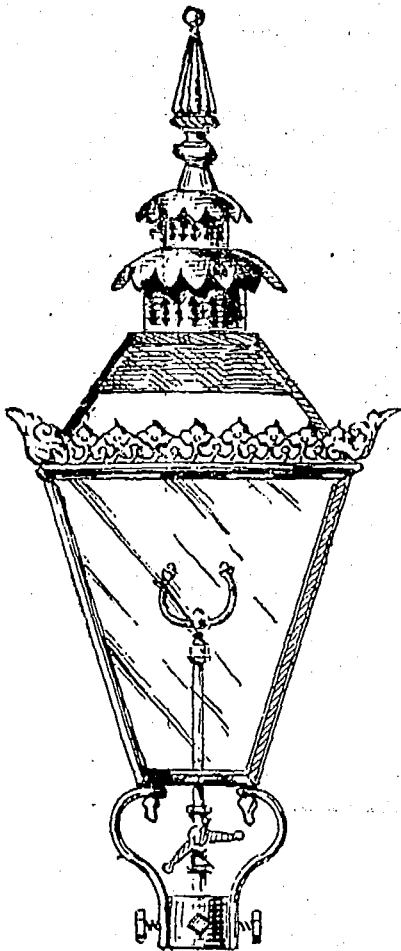
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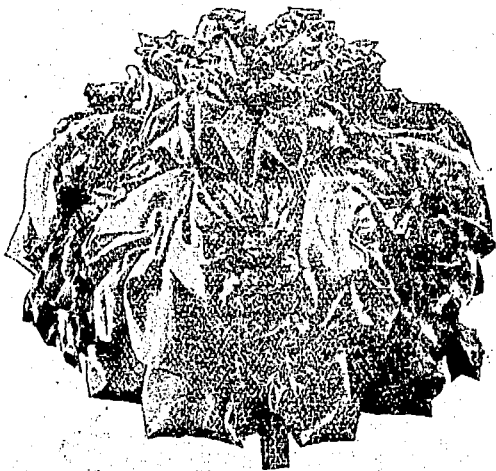
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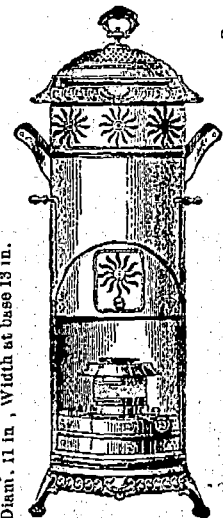
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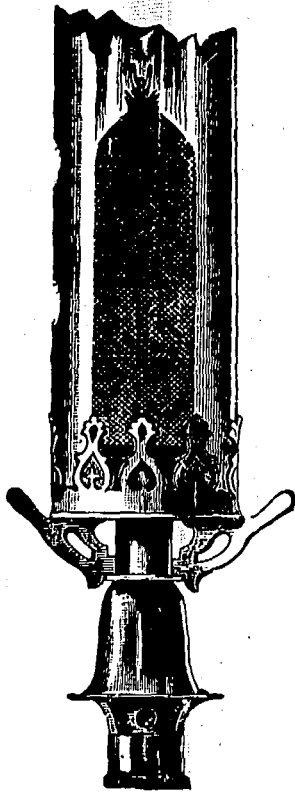


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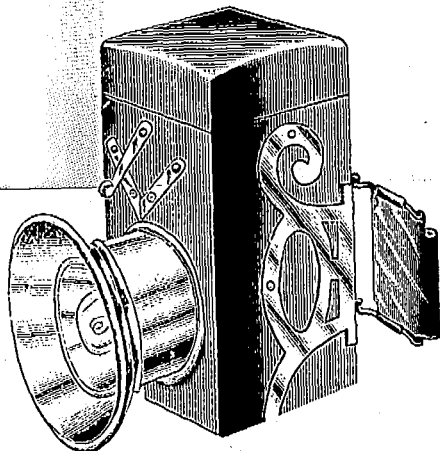
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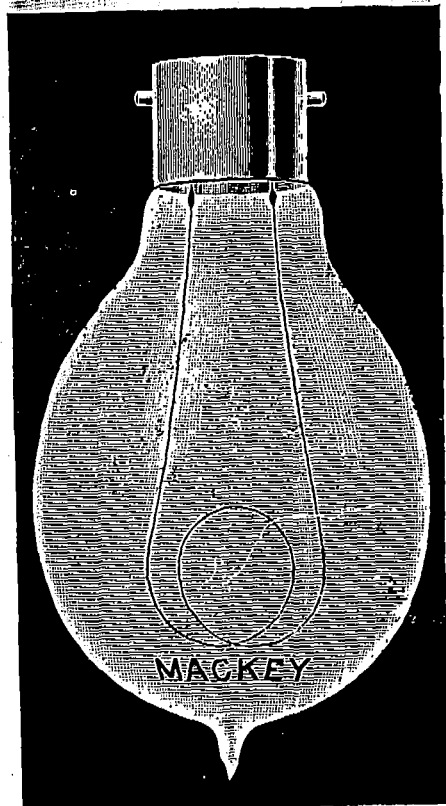
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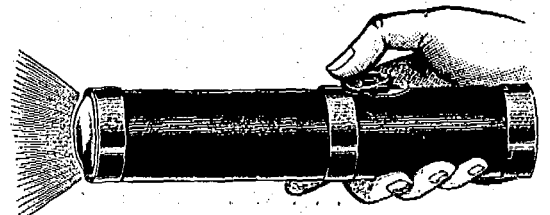
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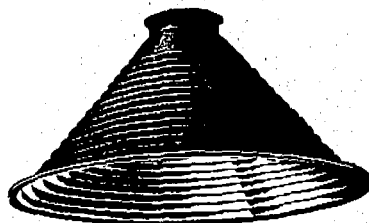
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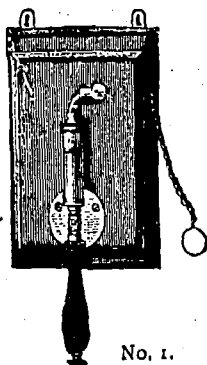
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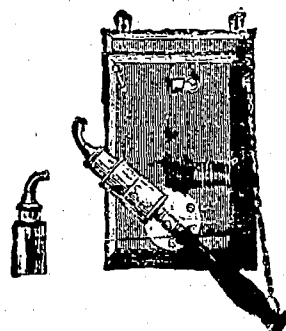
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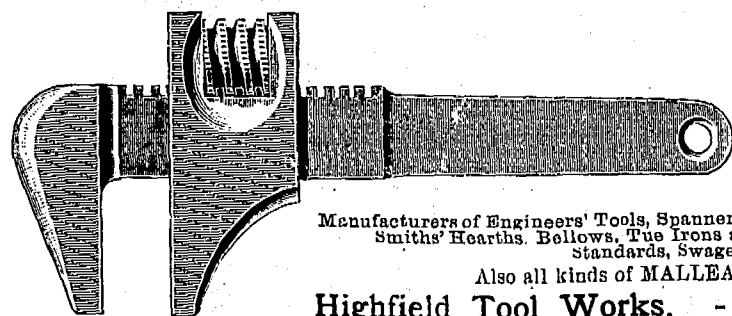
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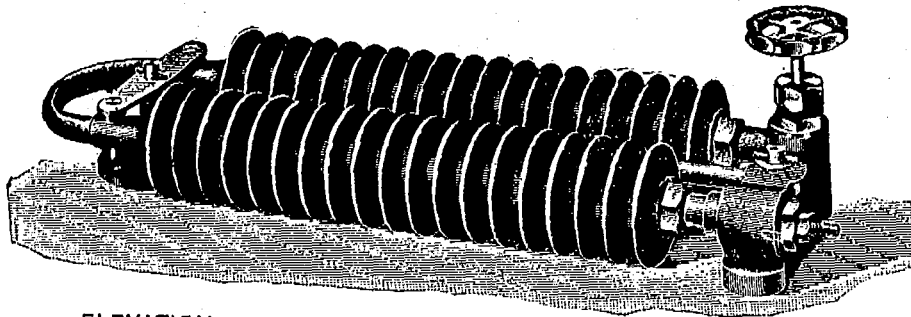


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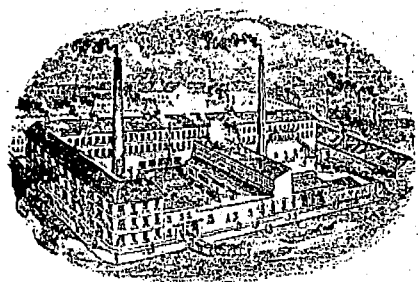
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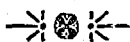
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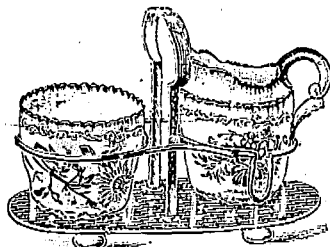
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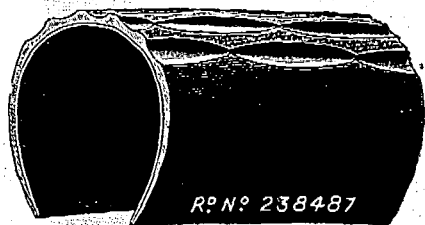
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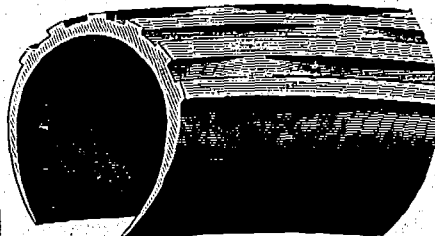
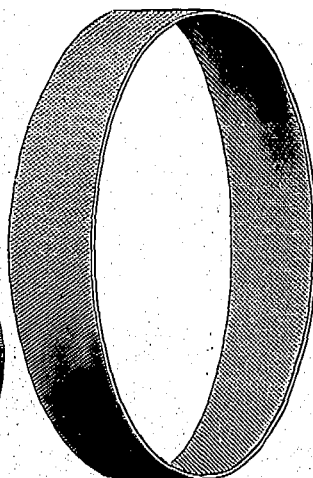
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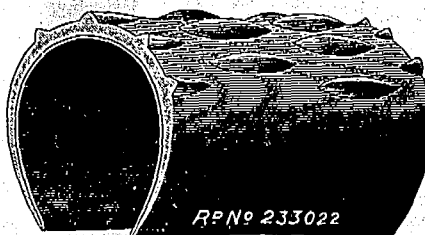


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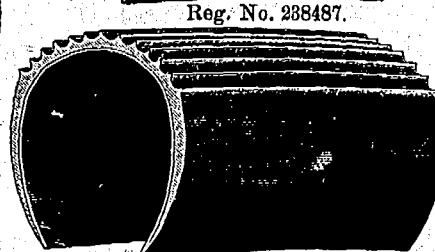
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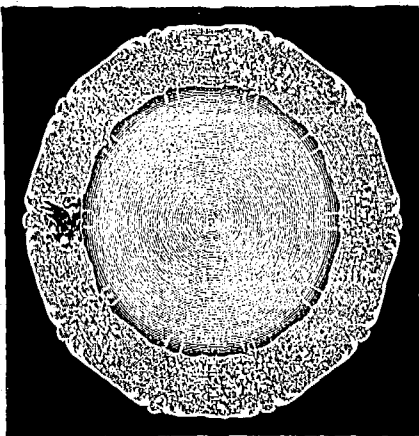
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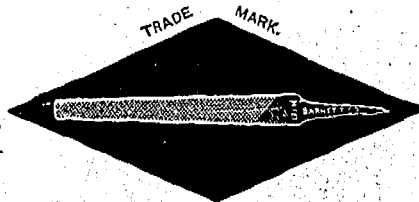
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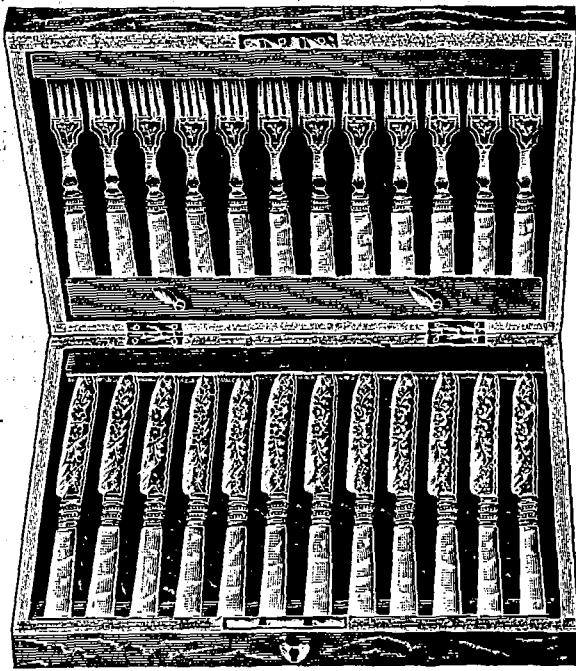


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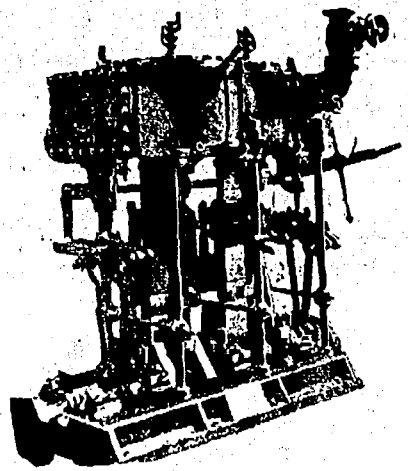
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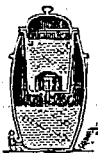
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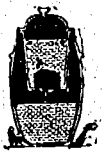
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Screws 4d., Bags 6d., 9d., 1/., 1/6, 1/8.
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New Gem Icing Pipes, German Silver.
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 Ames, Holden Co., Ltd. 47 Victoria Sq.
 Lynn Shoe Co. 92 Beaudry St.
- Builders' and Contractors' Supplies.**
 W. & F. P. Currie & Co. 134 McGill St.
 W. McNally & Co. 50 McGill St.
- Buttonhole Maker in Men's Clothing, shirts, Ladies' Cloaks & Waists.**
 H. Rosen. 170 Main St.
- Butter and Cheese Exporters.**
 A. A. Ayer & Co. 576 St. Paul St
- Carpet Beating.**
 Dominion Steam Carpet Beating Co.,
 11 Hermine St. H. N. Tabb, Mgr.
- Carriage Maker and Blacksmith.**
 David Dion. 27 St. Urbain St.
- Clothing, Wholesale.**
 M. Genser & Bro. 244 St. Lawrence St.
 M. Bernstein. 126 St. Lawrence St.
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 S. Rosenveesen. 2402 St Catherine St.

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 B. Wolowitch. 36 Lemoine St.
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 James Johnston & Co. 26 St. Helen St.
 McIntyre, Son & Co. 8 Beaver Hall.
 Alphonse Racine & Co. 340 & 342 St. Paul St.
 W R. Brock Co., Ltd. Toronto
- Dry Goods and Fancy Goods.**
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- Jobber in Cloth and Fur Clippings.**
 A. Kirz. 169 Cadieux St.
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Commercial Summary.

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

—The paper bag trust in the United States has advanced the price of paper bags 10 per cent.

—Hamilton's manufacturing industries are keeping pace with the growth of the country. It is stated the Sawyer-Massey Company will erect a large two-storey brick building to their factory to aid the increasing output

—The adjoining municipality of St. Henri is capturing not a few of Montreal's manufacturing concerns. The latest is an agreement said to be entered into with the Lang Biscuit M'fg. Co., by which the council exempts the company from all municipal taxes for ten years, the company on its side, undertaking to build a factory in the town, and to expend at least \$100,000 annually in wages. The company is said to have bought ten lots, and will erect a building, four storeys high, provided with modern machinery

—Much favorable comment is heard on the introduction of the improved steam plough. After many years of successful operation in Great Britain, where the plough is given motion by a cable and stationary engine an improvement is now being introduced in Manitoba whereby the power is carried through the field. Wide, spiked drive wheels are used, which prevents sinking. Eighteen acres a day are ploughed and rolled. From this successful accomplishment will spring improvements until farming will have reached a state of perfection little dreamed of by the early tillers of the soil. Farm trusts and amalgamations will next be in order.

The well dressed man is well introduced.
THE CELEBRATED "FIT REFORM"
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"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

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... Manufacturer of ...

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Jobs in Clothing always on hand.

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CROMWELL HOUSE,
EARLSDON, COVENTRY, Eng.

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For CUPOLA, CRUCIBLE or LADLE USE
is the only Low Priced but High Grade Alloy
that does convert Hard White Iron into Soft
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A sample keg 100 pounds shipped for trial to any responsible foundryman.

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



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

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



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

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

—The headquarters of the Imperial Oil Company have been changed from Petrolia to Sarnia, Ont.

—Henry Foster & Co., general store, Kutawa, Man., have assigned, and the estate is reported in rather bad condition. Liabilities light.

—The ill-fated steamer Scotsman was removed from her accidental moorings last week by the wind and waves, and sank from sight in the deep water.

—At St. Stanislas, Que., J. B. Douville, general dealer, has assigned. He shows assets of some \$3,000 against liabilities of \$3,700. He began in the spring of '98, being previously a clerk.

—A Winnipeg dispatch states that a number of Northern Pacific engineers have left for Portage la Prairie in connection with Northern Pacific extension west of Portage. Work is progressing rapidly, about a mile and a half per day being built on each branch. On the western extension the company hopes to be drawing out grain shortly.

—The Maritime Provinces holds, it would appear, a favorable position on the map of the Dominion, judged by the proportion of interest centered therein, when capital is being invested in new or enlarged enterprises at every corner. A Fredericton, N.B., letter states that property in the counties of York, Carleton, Victoria, and Northumberland, valued at \$5,000,000, has been transferred to a new company formed by Alexander Gibson & Sons, and English capitalists to take over the Gibson interests. The property includes the Canada Eastern Railway, numerous cotton mills, hundreds of square miles of forest lands and the entire manufacturing town of Marysville in that county.

—Here is bad news for the man who is suffering from some chronic complaint:—A Toronto letter states that the Proprietary Medicine Association, at a meeting last week, decided upon an increase of 5 per cent. in the prices of all patent medicines sold throughout the Dominion of Canada. The increase will take effect immediately. All the prominent patent medicine firms belong to the association, and the increase is the result of a recent meeting. In the case of most articles of consumption which are to be changed in price, those in charge generally set a date some weeks in advance, but in this case the poor fellow who is in the worst position to hurry after a supply has not been given the slightest chance for his life.

—Canadian capital is being invested largely in modern improvements for Cuba. A New York dispatch states that the incorporators of the Havana Traction Company met this week in Jersey City when the following Board of Directors were elected:—Sir William Van Horne, Canadian Pacific Railway Company; Peter A. B. Widner, Philadelphia; Hon. Geo. A. Cox, Toronto; Wm. L. Elkins, Philadelphia; Wm. Mackenzie, President Toronto Railway Company; Thomas F. Ryan, New York; Frederic Nicholls, Vice-President and General Manager Canadian General Electric Co.; Thomas Dolan, Philadelphia; Zebulon A. Lash, Toronto; Henry F. Booth; Byron E. Walker, General Manager Canadian Bank of Commerce; Juan M. Ceballos, New York; W. R. Brock, Toronto; Robert A. C. Smith, New York; A. E. Adams, Vice-President National Trust Company; William Barbour, Paterson, N.J. Subsequently, at a meeting of the Board of Directors, held in New York City, the following officials were elected:—President, Sir Wm. Van Horne; Vice-Presidents, P. A. B. Widner and R. A. C. Smith; Secretary, J. M. Ceballos; Treasurer, Frederic Nicholls.

—The Irish fishermen are just now furious with indignation at Americans who are fishing all down the west coast of Ireland and destroying the local industry. The Americans take mackerel, or any other fish, in a class of nets forbidden to be used by the natives. They carry the catch to the States and enter it free of duty, whereas Irish fishermen are stopped shipping to the States by a prohibitive tariff. Our Irish friends will now be able to understand the difficulty Canada has in preventing fish poaching by Americans, and will learn to appreciate the gushing love of Yankees for the Irish and their welfare.

—The Parry Sound Copper Company's mines, near Parry Sound, Ont., are proving rich properties for their owners. A ten-stamp mill is now in process of completion. Some of the ore struck is said to yield 48 per cent. copper. It is rumored that a Toronto and Parry Sound syndicate will undertake the erection of a smelter in the latter town having a capacity of two hundred tons per day.

—A Port Elgin, Ont., tailor, A. H. McConnell, has laid down the shears in favor of the assignee. He began in the spring of '96, confining his time principally to custom work, but too little capital stood in the way of his progress beyond a living. Liabilities light.

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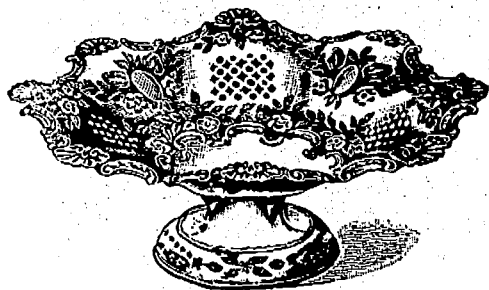
Ribbons, Belts, Hat Bands, Ties, Etc.

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

F. A. TURNER.

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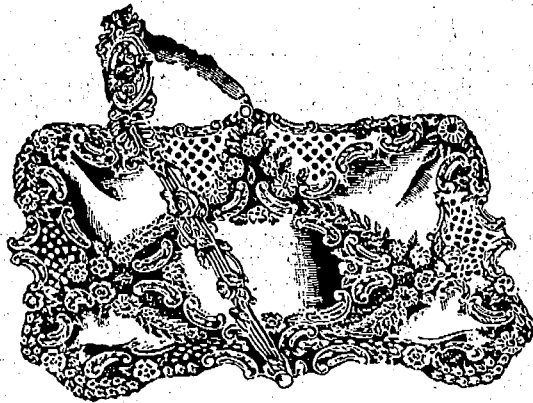


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STERLING SILVER AND ALL KINDS OF
Electro-Plated Goods.
..... SPOONS, FORKS,

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ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—A scale with a capacity of 200,000 pounds will be erected at Sharbot Lake, Ont., by the C.P.R. and K. & P. railways.

—About \$176,000 has been spent on new buildings and improvements in Smith's Falls, Ont., during the past season. Eighty new buildings were erected.

—Weston, Ont., is keeping pace with the improvements of the towns and cities. The council at a recent meeting decided to award the contracts for the lighting of the village. They decided in favor of the Canadian General Electric Company for the electrical part, and Goldie & McCullough for engine and boiler. The total cost is \$6,690. In six weeks Weston will be lighted by electricity.

—Canadian horses, suitable for artillery and cavalry service, are being quietly picked up throughout Ontario by dealers who see in the present conditions of the English market a chance for ready sale and good profits. This will send the price of horses up at a rate equal to the prevailing high prices for cattle and will give the industrious farmer still another chance to better his situation and to feel he is being enriched both by prosperous peace at home and all conditions abroad.

—A Stratford, Ont., letter states that the work of winding up the affairs of the private banking firm of Wm. Mowat & Son, is being so far productive of better results than had been anticipated. During the month of September the assignee collected nearly \$3,500 of the notes which matured during that month, upon the indebtedness to the Imperial Bank at Woodstock. A similar amount is expected to be paid in each of the months up to the beginning of the year, which will leave but a slight balance due the bank on its \$17,000 indebtedness. The most trouble expected by the assignee will be in the disposal of the real estate, and it is altogether probable that the property will all be put up for sale, subject to a reserve bid, which will be placed upon it to save it from being sacrificed, and also for the purpose of protecting the creditors. Should it bring a fair figure the estate will probably pay between 25 and 30 per cent. of the total indebtedness. Should the figure be a small one, the chances are that the assets may fall short of 20 per cent. of the liabilities. Until the preferential claims of the Imperial Bank are satisfied it is almost impossible to state definitely what will be the result of the winding-up of the estate.

—The following legal opinion which is quoted by the "Insurance Press" fully answers an enquirer's question: When a policy of fire insurance contains a stipulation that "unless otherwise provided by agreement indorsed thereon or added hereto," it "shall be void if the insured now has, or shall hereafter make or procure, any other contract of insurance, whether valid or not, on property covered, in whole or in part, by this policy," and expressly declares that the policy is made and accepted subject to such stipulation, and also that "no officer, agent or other representative shall have such power, or be deemed or held to have waived such provisions or conditions, unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured unless so written or attached," held, that a mere oral permission of the insured by the agent who issued the policy to take out additional insurance was not binding upon the company, and did not estop it from setting up as a defence to an action thereon that the insured, in violation of the terms and conditions of the policy, had in fact taken out additional insurance on property covered by the same. Lippman vs. Aetna Ins. Co., 33 S. E. Rep. (Ga.), 897.

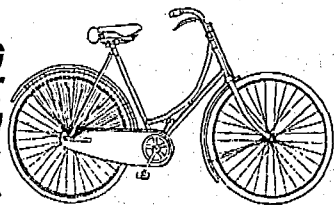
—Sir Wilfrid Laurier, when speaking at an agricultural meeting at Strathroy, Ont., the other day, told a good story of the Princess of Wales. When visiting Paris in 1897 M. Faure told him the following anecdote, which the French President had obtained at first hand:—"The Princess of Wales one day visited a butter fair and she said to the president of the fair; 'I believe, sir, that the best butter comes from Denmark.' 'Oh, no, madam,' replied the president; 'the best butter comes from Yorkshire, but the best Princess comes from Denmark.'" Both of which judgments are unquestionably true. The West Riding of Yorkshire has long held the blue ribbon for butter making.

—The Molsons Bank has formally announced that it will apply to the Treasury Board for leave to increase its capital by \$500,000 as decided at the annual meeting.

—On the 11th inst. the liquidators of the Bank Ville Marie paid 25 per cent. of the notes in circulation, with interest at 6 per cent. since the bank closed.

—The Canada Life Assurance Co. opened its head office at Toronto on the 16th inst.

AGENTS



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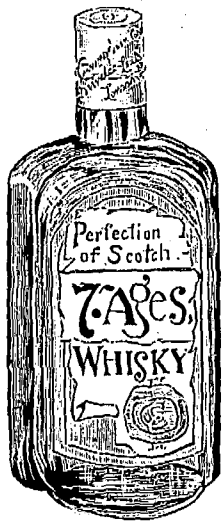
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Unswd. Gin	Orange Bitters
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A Safer Drink has
never yet been
brewed than . . .

**Watson's
Dundee
Whisky**

Undoubtedly the
Finest Imported.

**Henry J.
Chard & Co.**

Agents for Canada,

28
HOSPITAL ST.,
MONTREAL.

—A Montreal grocer, Victor Mareil, has assigned. He had been in the meat business for several years, opening a small grocery in May, '98. Competition, of a nature difficult to overcome except with plenty capital, forced him under.

—In ordering canned meats for the Transvaal war, Great Britain has the knowledge of modern practice as a guide. To guard against the shipping of any such excuse for food as that which created the Board of Inquiry following the late Cuban campaign, all such canned meats, etc., must bear date of packing and be guaranteed first class. An Ottawa letter states that the Department of Agriculture has received a cable message from the High Commissioner for Canada intimating that the War Office ask for tenders for \$50,000 pounds of compressed corn beef and mutton, for immediate requirement, chiefly in six-pound tins, but two pound and other sizes may be offered. It must be of unexceptional quality, guaranteed, and date of canning stated. Price should be quoted for delivery at Woolwich and Cape Town, stating the earliest date for supply in each case.

—Reliable accounts of the present season's output of gold from the Yukon vary little from the estimate recently published in these columns. It is satisfactory to at least a small portion of the many, who braved the reported hardships of that country, to find such an enormous output of treasure as the results of their crude labor. A Vancouver letter states that Mr. H. T. Wills, manager of the Canadian Bank of Commerce of Dawson, has arrived. When asked as to the amount of the season's output of gold from the Yukon, Mr. Wills stated that the Canadian Bank of Commerce had shipped out, including a million now at Skagway, \$4,400,000, and that, he calculated, was about one-fourth of the output, which he estimates at \$18,000,000. "Of course," he added, "the royalty returns do not indicate such an amount. Many dollars' worth of native gold comes out of the Klondike on which there is no royalty paid. Much is stolen by the men working in the mines, and none of this pays a royalty. It is smuggled out of the country." One of the objects of Mr. Wills' visit is to determine as to the advisability of establishing a branch at Cape Nome.

—An apt illustration of the fact that when the farmer prospers all other industries share in the result, is given in the present situation in Manitoba. The expected heavy wheat yield in that province caused much extra work in the construction of freight cars, of a number thought at the time to be sufficient to move all freight East without delay. The C.P.R. officials saw some weeks ago that their rail preparations in this regard were vastly insufficient, and proceeded at once to convert their fine line of passenger steamers on the upper lakes into freight carriers. This has been done, yet still there is lack of carrying space. Well may the North-West settlers say, "While you give us a fair field we'll give you plenty to do in moving our products." Demand, which has always created supply, will call for much more building of elevators, cars, steamers, farm machinery, branch railroads and double tracks to meet the rapidly growing necessities of the young and hearty Province to the West. They will need plenty clothing out there, all sorts of farm and household utensils, and the best of it all is that the extent of the country in this regard may be said to be unlimited.

—A Chicago letter states that beginning November 1 another advance in rates on grain and grain products from that point to the Atlantic seaboard will become effective. On export corn the advance will be from 14 to 20 cents per 100 pounds, and from 18 to 22 cents on domestic corn. All other export grains will be placed at 22 cents. The advance is prompted, using a railway freight man's words, "by a desire and a right to come in for some of the present prosperity." The representatives were unanimously of the opinion that the conditions of the country warranted such an increase. At present the railroad companies are having a great deal of difficulty in moving the eastbound shipments on account of shortage of cars.

—Leaving the carpenter trade for other pursuits, E. A. Garvin, of Workworth, Ont., finally got into the undertaking business, succeeding D. & E. Mann last March. His assignment is now reported.

"Every Factory in Canada should
"use the best Belting. Our
"EXTRA" brand.

The J. C. McLaren Belting Co.

FACTORY:

MONTREAL. TORONTO. VANCOUVER.

DISTINCTIVE QUALITIES

—OF—

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

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

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.

Contractors to H.M. Government and the Principal Railways.



NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

12 and 14, JAMES STREET, OXFORD STREET, LONDON, ENG.

Works and Stores: SOUTHALL, MIDDLESEX.

Varnishes for Coach and Carriage Builders, Railway and Tramcar Companies, Omnibus and Cab, Cart and Wagon Builders.

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

Varnishes, Polishes, and Lacquers for Cabinet, Pianoforte Makers, and Chair Manufacturers.

Wood Stains to imitate all kinds of Wood.

—A Brockville, Ont, letter states that there is an unprecedented rush of freight through that town on the Grand Trunk. The yards have been blocked for days. Some 300 cars are now lying there waiting for motive power to move them.

—A correct census of the principal islands of the Philippines might be productive of facts rather surprising to the average American mind, to those who credit but a meagre share of civilization for the inhabitants. A prominent New Orleans ecclesiastic has stated that the per capita illiteracy of the island of Louzon is less than that of the State of Massachusetts. This is more significant from the fact that Massachusetts is rated first, in education, in the United States; Iowa comes second.

—The great extent of territory embraced by British Columbia will admit of new mines being explored for many generations. A Vancouver letter to hand states that a director of the Ben d'Or Mines, Limited, has brought down 565 ounces of retorted gold, the result of 377 hours' run of the Ben d'Or mill from 316 tons of ore. The good returns from this mine on Cadwallader Creek are doing much to once more draw attention to the Bridge River district.

—The enterprising business men of Guelph, Ont., never content except when furthering proposed industries, or suggesting plans for the creation of others, are at present endeavoring to locate a branch in that city of the McCready Manufacturing Syndicate, Limited, Stratford, Ont. Representatives of the firm have been in the Royal City prospecting on a suitable site, and it is said are in favor of leasing the old James organ factory building, prominently located on the east side of the city, which has been idle for many years.

—The only time a man with a few hundred dollars of capital may hope to sustain himself in business until his capital grows or credit keeps him up in view of good trade, is when he enters a new district, where opposition need not be feared nor advertising indulged in to secure trade. Many other economies may then be practiced which does not fall to the lot of the dealer who is reckless enough to take a few hundred and open up in a vicinity already overdone, against merchants who probably grew old in the business and who have both capital and credit to sustain them. Beginning any line of business on too little capital is both hazardous and unwise. A shoe dealer will take \$500 and lay it out in fitting up and stocking a little store, and before he has sold half a dozen pairs he is asked for some particular shoe which he has not got in stock. If he finds these will be needed he must go in debt to buy them. No matter how good his trade may be he will find himself requiring to buy more stock than he is selling. His sales he cannot gauge as he gauged his purchases, so that sizing up original stock and adding those needed will require added capital immediately to keep his stock and his prestige in proper shape. Liabilities of \$3,200 are shown against the estate of Joseph Hillman, retail shoes, Montreal. He began in May, '98, with a few hundred dollars capital.

—Apparently regardless of the unsatisfactory result of the street car strike still on at London, Ont., a strike has been ordered on the St. Thomas line. The cars are being run meantime by non-union men.

—The G.T.R. workshops at Stratford are said to be working at a rate heretofore unknown. If the present pressure for time keeps up it is expected additional room will require to be made.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

AND GROUND IN OIL.

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

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

MONTREAL.

THE NEW COVENTRY CYCLES,

Specially made for the Trade.

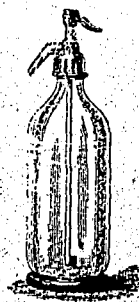
NO EQUAL FOR PRICES.

Send for lists.

THE
NEW COVENTRY CYCLE CO.,
MOOR ST., EARLSDON,
COVENTRY, ENG.

CABLE ADDRESS: "EUGSTER," LONDON.

THE
BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE
"Standard English Syphon."



Aerated Water Manufacturers should write to our

SAMPLES & PRICES.

Offices and Warehouse:

2 GRESHAM BUILDINGS,
GUILDHALL,
LONDON, E.C.,
ENGLAND

Smollens & Mitchell,

WHOLESALE JEWELLERS,

Watch Manufacturers . . .

... AND ...

. . . Diamond Merchants,

52 HATTON GARDEN,

LONDON, E.C., ENGLAND.



Watches, Clocks, Jewellery, Electro-Plate,

Leather Goods, Cutlery,

Opera and Field Glasses,

FANCY GOODS, &c., &c.

Established 1820.

James Lyne Hancock, INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD.

Works: 55, 56, 57, 58, 59, 60, 61, MORELAND STREET CITY,
LONDON, E.C., ENGLAND.

Hoses,
Tubing,
Sheet,
Pouches, Tobacco,
Washers,
Valves,
Packing,

Closet Covers,
(Ordinary and Patent),
Gas Bags,
Football Bladders,
Tyres,
Mats,
All Surgical goods
and Chemical
Articles.

—Lady Aberdeen returned to Canada on the 15th inst. for a short visit. Her Ladyship has proved since she went home that Canada has in her an earnest and warm friend. she also has in Canada a warm friend. We trust her visit will be most pleasant and her home voyage an agreeable trip.

—Alluding to the remarkable absence of wind suitable for yacht racing in the last fortnight, Sir Thomas Lipton said to some American friends, "How's this? I thought you Yankees could do everything, but you cannot control old Boreas!" Sir Thomas is wrong; it looks as though "old Boreas" had been bribed to keep quiet in order to prevent the challenge cup being carried off by the Shamrock this year. The great yacht race, in our judgment, is fixed too late in the year. The windy season sets in about the 18th September, and from that date there is usually a fortnight when old Boreas has his cheeks sufficiently distended every day to give yachts all the wind they care for.

—The "Official Gazette" gives the revenue and expenditure of first quarter of current year as follows:

	1899.	1898.
Customs	\$7,099,850	\$6,530,501
Excise	2,304,906	2,243,446
Post office	660,000	765,000
Public works and railways . . .	1,280,926	1,209,357
Miscellaneous	328,346	693,971
Totals	\$11,664,829	\$11,441,899
Expenditure	\$6,159,332	\$5,784,581

Following is the outlay on capital account:—

	1899.	1898.
Public works	\$1,014,112	\$1,113,758
Dominion lands	37,916	18,869
Railway subsidies	181,493	1,154,511
Militia	611	6
N.W.T. rebellion	111	.....
Totals	\$1,234,021	\$2,287,138

—Our Petrolia, Ont., correspondent writes: — The new Methodist Church now in course of erection is expected to be completed by the first of the incoming year. It is a grand structure, of which the people may well feel proud.—The Kerr Block is also nearing completion. This is a handsome three storey block of three-stores with a vault in one. The Dale block has been completed and is one of the handsomest drug stores in Western Ontario.—Mr. J. W. Downer has in course of erection a brick store, 24x70, two storeys high. The basement and first flat will be occupied by Mr. Downer as an agricultural implement and carriage warehouse.—The Fisher block, 30x80, has been completed and is occupied by the owner as a stove, tinware and jewellery store.—The main business streets of our town have new granolithic sidewalks, 12 feet wide, a decided improvement on the old plank walk.—Mr. John Barry, hotel and grocer, has sold the Hotel Iroquois to Mr. John Johnston from whom he purchased about six months ago. The change takes place on the 16th inst.—The Carman deep well is now under way and will be drilled to a depth of 2,500 feet, if necessary, in search of gas or oil.—Business is good. The grain market is the largest in the history of our town, with competition in buying very keen.—The town council have taken the initiative step towards enlarging and improving the market grounds.—The prospectus of the Lambton Co-operative Creamery Co. is now being circulated among the farmers of this vicinity. The capital stock will be about \$25,000. This industry should meet with the approval of the farmers.—It is hinted that some of the large capitalists of this place will, in the near future, start a pork packing business for export trade. The location is unexcelled as we are located in the centre of a pork producing district.

—The newspapers of France have been asserting that the troops sent out by Great Britain to South Africa had to be driven with sticks to their duty like cattle! The French press of this city should enlighten them by taking some notice of the scenes of wild enthusiasm in London when the troops marched through the city, in which the troops were as demonstrative as the citizens.

Mc Gaskill, Dougall & Co
Fine Hosiery & Japan
Manufacturers
Montreal
Price Lists on application

E. BOISSEAU & CO.

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

CLOTHING

Yonge & Temperance Sts.,

TORONTO, ONT.

POST'S "C.B.Q." THE MOST EFFECTIVE CURE yet discovered for

GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES.

UNQUESTIONABLE TESTIMONIALS.

41 EASTCHEAP, LONDON, E.C.,

August, 1898.

DEAR SIR,—I think it only right to certify that your "C.B.Q." unquestionably effects a permanent cure of Sciatica. After having used it in 1895, I have been entirely free from that dreadful malady, and, apart from its curative properties, I maintain that it improves the general physical condition to a marvellous extent. It is necessary, however, to take it three times regularly every day during the treatment in order to derive the full benefit. I have no hesitation in recommending your medicine to all those who are suffering from Gout, Rheumatism, and kindred diseases.

You are absolutely free to make use of this communication as you see fit.

Yours faithfully,

W. A. NYGH.

Care Messrs. WILLIAM WATSON & Co.,

7 WATERLOO PLACE,
PAUL MALL, S.W.,
October 10th, 1898.

Dear Sir,—I am in receipt of your letter re to your "C.B.Q." Compound.

I consider your medicine a perfect specific in the treatment of Rheumatic Gout, Rheumatism and Sciatica.

Last year I suffered martyrdom from Rheumatism in all my joints—in fact, I may say, ever since my return home from India, in 1888. I happened to see your advertisement in the *Standard*, and determined to try the Tablets, which I did, with most satisfactory results. After taking four bottles, I am in every respect a different being, in fact, quite myself again.

I do not hesitate to say that your "C.B.Q." Tablets are invaluable in the treatment of Rheumatism in the joints, and you are therefore at perfect liberty to publish this letter in your little book and newspapers, in order that other Indian sufferers like myself may benefit by your treatment.

With best thanks,
Believe me, Yours very sincerely,
S. W. B. SHERMAN,
Major-General M.C.S.,
(Retired List.)

A. M. Post, Esq.

"Chief Constable's Office, Horsham.

"January 25, 1899.

"Dear Sir,—I am in receipt of your letter of yesterday's date, and I have very much pleasure in informing you that, after taking your 'C.B.Q.' tablets regularly for the last two months, I am thankful to say I am feeling quite free from Muscular Rheumatism and Sciatica, from which I had been suffering more or less for years. Like others, I also find that it is an excellent tonic, as I have gained in weight, and CAN EAT AND SLEEP BETTER THAN I HAVE DONE FOR YEARS. You are quite at liberty to make what use you think fit of this letter, and I shall always recommend your 'C.B.Q.' whenever I have the opportunity.

"I am, Sir, yours gratefully,

"THOMAS COOPER,

"Supt. and Chief Clerk."

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

POST'S LINIMENT.—No. 1 gives speedy relief in cases of Inflammatory Rheumatism or Gout, where the joints are Swollen, Inflamed, and Painful to the Touch. No. 2 will be found wonderfully efficacious for Lame Back, Stiffness in the Joints, Contraction of the Cords, &c., &c. Price, 4s. 6d. each per Bottle.

POST'S LIVER PILLS.—For Torpid Liver Constipation, &c. Price, 1s. 1d. per box. Of Chemists, or carriage paid in the United Kingdom from

A. M. POST, Limited, 96 and 98, LEADENHALL STREET, LONDON, E.C., England.

DRY GOODS NOTES.

—Draw-cord effects in ribbon are expected to be sought for the coming spring trade.

—In silk goods the soft clinging effects are expected to be most in favor for next season, crepe de chine being held first in confidence.

—Advices from Leeds, Eng., state that tweeds are being sought with a freedom which places them in strong competition with Scotch makes.

—At a meeting of the American Knit Underwear Association, held at Albany, N.Y., last week it was decided to advance the price of fleece underwear 15 per cent. Cotton ribbed underwear will be likewise advanced.

—From Dewsbury, England, a good demand is reported for ladies' mantles, both winter and spring goods, in various shades of fawn and blue as well as in black. Serges continue in favor, as do tweeds and plain cloths.

—It is stated that a combination of all the firms engaged in the calico printing trade in Lancashire and Scotland is announced. The capital involved is about £10,000,000. The undertaking is due to American price-cutting.

—Advices from abroad show the foreign market for bur-laps continuing strong. Quotations received this week from Dundee and Calcutta are slightly higher than last, with the tendency still upwards. Both markets are lightly stocked and thus come readily under the influence of raw material.

—A Yokohama private circular of 15th September, referring to the raw silk market, states that a fair demand has existed all along for Europe, but at slightly lower prices, yen 10 to yen 20 per picul. For the United States there has been little inclination to purchase on the part of foreign firms engaged in this trade, and prices have fallen away yen 40 to yen 50 per picul, but Japanese continue to ship largely to New York.

GROCERY NOTES.

—The Association's prices for California raisins are 5½c for two-crowns, 6½c for three-crowns, and 7c for four-crowns, f.o.b., the Coast. These are the lowest prices at which any raisins belonging to the Association can be bought.

—Advices from New Brunswick state that there are practically no more blueberries, either in 2lb. or gallon cans in first hands. Distributors now hold all supplies.

—Another advance of 25 cents per case has taken place in American oil sardines, and 35 cents in mustards, making the quotation for the former \$3.50 and the latter \$3.60 f.o.b. Eastport, or \$3.61 and \$3.71 respectively New York. Out price retailers will now cease selling ¼ oils at 3c per can.

—Foreign advices state that the medium and better grades of India linens are up nearly 25 per cent., and that it is difficult to secure deliveries even at this figure

—A private circular from Yokohama, date 15th September, referring to the export trade, says: "There has been more business of late, purchases since last circular on 30th ultimo, amounting to about 8,700 piculs; prices in consequence have hardened, and in some instances holders are demanding fully yen 1 per picul advance. Stock is reduced to 5,500 piculs, composed chiefly of medium grades. Total Settlements for the season to September 13th, amount to 199,568 piculs against 176,385 piculs at corresponding date last year.

RECENT FIRES.

Lucan, Ont., 13th.—Two large barns with season's crop, implements, etc., owned by S. Haskett, Biddulph Township, Ont., destroyed; insurance light.—Winnipeg, 11th.—Buildings on McCutcheon's, St. Boniface, brickyards, burned. Also about 100 cords of wood. Loss about \$800; no insurance.—Thorold, Ont., 13th.—Valuable barn belonging to ex-Alderman Charles Burch, with contents burned. Loss about \$3,000; partially insured.—Coaticook, 16th.—The dry house of A. H. Cumming & Son, containing 25,000 feet of lumber, destroyed. Loss about \$800; no insurance.—Sault Ste. Marie, Ont., 14th.—The Pacific Hotel, unoccupied, destroyed; insured for \$2,000 in the London & Lancashire.—Grimby, Ont., 14th.—Barn and contents owned by Wm. Russ, near here totally consumed. Loss, about \$1,500; insurance, \$400.—Ufford, Ont., 14th.—Barn and stables owned by A. Langhurst, burned, with season's crop, threshing machine. Loss, \$1,500; no insurance.

Ridgetown, Ont., 17th.—Fire broke out in the Livingston block owned by J. Kenney, and occupied by Thos. Craig, spreading east and west to the buildings known as "Dart Blocks," totally destroying them. Among the losers are: Thos. Craig, four stores; Hay's book store, owned by Routledge & Co.; G.N.W. Telegraph and customs and inland revenue offices; Mr. Nelson, jeweller; P. Brawden, druggist; Bawden & Thorold, merchant tailors; C. E. Dauphin, confectioner; B. Dodman, barber and billiard parlors; Dr. Conyr, dentist; Jeffries, groceries; P. R. Campbell, Arlington Hotel; J. Reyeroff, and H. D. Smith, bar-risters; J. N. North, photographer; and several societies. Loss heavy.

—The assignment of Adelard Marcotte, cheese factory and general store, St. George de Windsor, Que., caused some little surprise among his creditors. He has been in the cheese trade for some years and was understood to be doing fairly well.

SPRING STYLES IN SHOES.

Travellers are now out with manufacturers' samples for the coming spring trade. The experienced "drummer" who has braved all conditions and all opposition during the past decades, who has sold all kinds and shapes, from the square box toe to the needle point, and from the rolling-mill blucher to the figured cloth top chocolate goodyear welt, has recognized in the samples furnished him for spring the style of shoe for which he has long waited. The correct styles are at last in his sample cases, and he is going to sell them with a vigor which is only displayed in its real force when a man knows that what he has is right.

In men's shoes the last which has been gradually widening at the toe for the past two or three seasons, has at length attained to the really comfortable shape—the natural shape of the perfect foot. The width being retained far back on the sole, combines appearance and durability. Wearing this shoe the prosperous man should be happy. The struggling individual should become possessed of a clearer intellect whereby he may improve his position, while the retail dealer, no longer bothered by occasional after effects of his sales, should sell more shoes with more ease and profit. Tan shoes are largely represented for spring and summer. These are shown in both light and dark, the chocolate shade being very favourable. Men's Oxfords, which seemed to hold considerable favour last season are more neglected in the spring assortments, and are not being ordered as freely as last summer's demand would indicate.

In ladies' shoes the wider toe is shown as distinctly as in men's, although to the observer the former is not so apparent, owing to the size and make. The common sense heel is used, varying somewhat from the original, by being a trifle higher, with the inner square cut. It is termed the Prince of Wales, or military heel. Self, or stock tips predominate, these being mostly straight cut, the wide toe scarcely admitting of the sloping tip. Fancy figured punching adorn the tips, a popular design being the Prince of Wales feather. This is also shown in men's shoes. Many cloth tops will be worn, the plaid design giving way to flowered effects, on both light and dark ground. The high cut Oxford of last season had but a brief existence; it began to show wrinkles in its youth, and this sealed its doom, as might naturally be supposed. As a consequence, the trade want, and are going to sell, low cut Oxfords. Among these a two button shoe in both cloth and kid is going to seek favour and its comfortable appearance bespeaks for it all its demands.

In high shoes laces are still in favour as against buttons, the lacing, if sometimes tedious, is productive of a better fit and accordingly the button is being left somewhat behind in the race.

—A Hamilton letter states that the Cataract Power Company Syndicate will make a start in the near future on the Galt & Guelph Radial Railway, and will apply to the city for right of way through the lower end of Dundurn Park. A double track will be built to Rock Chapel, a few miles out, and single lines from there to Guelph and Galt. Country merchants in the many villages through which these lines will run will, doubtless, find a new order of business conditions confronting them with the opening of such roads which permit of easy access to the cities and large markets. It remains for the village merchant to profit by every such change, rather than let others profit through his want of push and energy. These roads make outside villages but suburbs of the cities, and the suburban merchant has the same prospect for profitable business as the dealer he has all along noticed doing business on the borders of the city.

—A Vancouver, B.C., dispatch states that the largest shipment of Klondike gold that ever came out over the Lynn Canal route is on the steamer Dirigo from Skagway, en route to Seattle. There was nearly \$1,250,000 aboard, of which \$907,000 was sent from Dawson branch of Canadian Bank of Commerce and remainder was for Alaska Commercial Company.

—S. De Morasse, general store, Plessisville, Que., has assigned. He owes \$2,200. He began in August, '98, with but little capital, being previously a clerk.

FRIDAY, OCTOBER 20TH, 1899.

OUTSIDE VENTURES.

Among the record of business embarrassments—happily smaller and more insignificant of late—there is noticed a larger percentage of those whose troubles were brought about through investments in outside ventures. While this is common with many who are never content without a variety of interests, others are drawn in through the result of prosperity in their calling rather than any desire to change. The present period of expansion in trade is not unlikely to influence some dealers who see their regular business on a paying basis, into drawing on it for outside investments. The proper time to be careful is when one sees his business is profitable when thus guarded.

THE SITUATION IN IRON.

The prices of iron and steel and of articles into the manufacture of which they largely enter, continue firm or advancing. Mr. Wm. C. McIntyre, (McIntyre, Son & Co., wholesale dry goods merchants), who visited Paris on his recent business trip to Europe, observed that the contractors on the Exposition buildings were obliged to substitute wood in many places where steel was indicated in the specifications.

Contractors in Montreal are more or less delayed through lack of sufficient structural iron and steel, the only exception to the rule, it is learnt, being the large 8-storey apartment and business building being erected on Metcalfe, St. Catherine street and Dominion Square for the editor-proprietor of this paper, in which, however, this modern structural material is employed to an unusually large proportion.

The meeting in this city on Tuesday, at which Hon. Geo. A. Cox was expected will doubtless have some desirable influence in hastening forward the new maritime iron works, which some persons fear will not be ready for action for close on two years hence. One year, it is believed, should be sufficient.

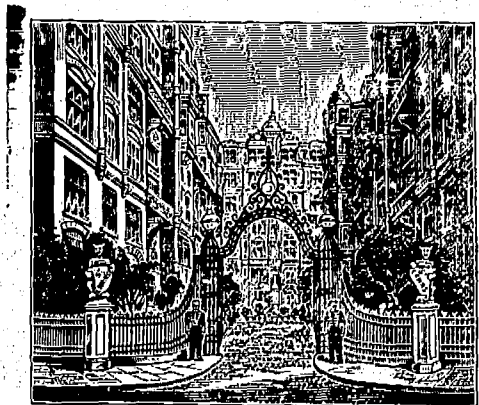
New enterprises in the way of mills and factories, in which iron is largely used, are certain to cost far more to build than heretofore—that is, for some time to come; as there is likely to be a lapse of a few years before supply overtakes the demand. The century promises to close with an unwonted degree of progress and prosperity.

ST. ERMIN'S HOTEL

(NEAR HOUSES OF PARLIAMENT)

WESTMINSTER, S. W., ENG.

THE LARGEST & FINEST IN LONDON.

*Luxury and Home Comforts.**Unexcelled Cuisine.***Inclusive Terms, from 10/6 per day.**

TELEGRAPHIC ADDRESSES:

For Management, "UNPARALLELED," LONDON.

For Visitors, "ERMINITES," LONDON.

"A HALF CENTURY OF SUCCESS"

ILLUSTRATED BY THE

Canada Life Assurance Company

Established 1847.

President and General Manager—A. G. RAMSAY, F. I. A.
 Assistant General Manager—E. W. COX.
 Treasurer—H. B. WALKER.
 Superintendent—W. T. RAMSAY.
 Secretary—R. HILLS.
 Actuary—F. ANDERSON, M. A., A. I. A.
 J. W. MARLING, Manager, Province of Quebec.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.

OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds,	\$44,700,00
Investments in Canada,	14,150,00

[WORLD WIDE POLICIES.]
 Thirteen months for revival of lapsed policies without medical certificate of five years' existence.
 Loans advanced on mortgages and Debentures purchased. Agents wanted.
 J. HUTTON BALFOUR, Secretary. W. M. RAMSAY, Manager.

NORTHERN ASSURANCE CO'Y.

INCOME AND FUND (1892)



Capital and Accumulated Funds,	∴	\$38 355,000
Annual Revenue from Fire Premiums.....	}	5,715,000
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, 1730 Notre Dame St.
 Manager for Canada,—ROBERT W. TYRE.

THE MANCHESTER FIRE ASSURANCE COMPANY.

Established 1824. CAPITAL, - - \$10,000,000

Head Office, MANCHESTER, ENG. | Canadian Branch Head Office, - TORONTO.
 R. P. TEMPLETON, Assistant-Manager. JAS. BOOMER, Manager.

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

**A TREE
 IS
 KNOWN
 BY ITS
 FRUITS**

First and Paramount—Security to Policy-Holders.

So is a Man's Judgment, by the Life Insurance Company he Insures in.

If he selects a Company—

- (1) Which makes policy-holders' security paramount;
- (2) That offers a liberal yet consistent policy contract; And
- (3) That is conducting its business on sound, safe and scientific lines, his judgment is sound, and his choice will be

THE IMPERIAL LIFE

For particulars apply to HEAD OFFICE,
 26 King Street, E., TORONTO, Ont.

FIRE. LIFE. MARINE.

G. ROSS ROBERTSON & SONS, General Insurance Agents and Brokers

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THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, OCTOBER 20TH, 1899.

THANKSGIVING DAY.

In obedience to the "powers that be," we propose to issue this "Journal" a day earlier than usual to give our large staff the opportunity of keeping Thanksgiving Day.

The fixing of a day for offering national thanksgiving to the Creator for the bounties of Providence seems, at the first blush, to be so natural a course in a country professedly Christian as to offer no ground for objection. But, this act commits those responsible for, or in sympathy with it, to an opinion which cleaves in twain, by a deep theoretic gulf, those who regard the relation between the Divine King and the nation as still what it was in Old Testament times and those who hold, that in their official, collective capacity governments and rulers and nations, as a distinguished writer says, "Have nothing to do with the King of kings, nor He with them." This theological theory is nowadays happily held only in an academic sense, for no protests are now ever raised against a day of thanksgiving being fixed by the government, such as we remember hearing in earlier days.

It would be mere verbal frivolity to deny the organic oneness of a nation, or to question there being conditions evidencing national blessings, and national calamities. When our French-Canadian compatriots sing of their love of Canada, they testify to there being something more than mere political arrangements in the idea conveyed by the name of our common country. A day of national thanksgiving responds to the ancient "Sursum Corda," "Lift up your hearts," which is probably the oldest liturgical phrase known. This is a call which has come

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ringing through nigh two thousand years, to give thanks as being "at all times very meet, right, and our bounden duty."

But the obligation is not specially a Christian one, for the supreme duty of gratitude and the shame of its absence are expressed in the phrase, "Ingratum si dixeris, omnia dicis," which implies that no guilt is worse than ingratitude. The heathen philosopher, Seneca, tells us, that silent thanks are no thanks at all. Shakespeare ranks ingratitude as more hateful than, "lying, vainness, babbling, drunkenness, or any taint of vice." Those who have made a study of the psychological idiosyncracies of the criminal classes declare, that in no one feature are they so markedly differentiated from honourable men as in their defective sense of gratitude. The absence of his generous, this noble impulse is an infallible proof of a base nature. If then we admit—and who denies it—that a bountiful harvest is a national blessing, it is manifestly a national duty to offer national thanksgiving for the bounties of His Providence. Over no country under the sun have their fallen richer showers of material blessings than Canada. In no land are there so few, in comparison to the population, who are suffering from poverty. No country has before it so magnificent a future as Canada. No people are so free from social, or political disorders, or grievances as are Canadians. No nation can boast of institutions more conducive to the happiness, the progress, the prosperity, the contentment of all classes. Rejoicing in such happy conditions, it is especially incumbent upon Canada, as a nation, to pay grateful homage to Him who has placed her lines in such pleasant places, and so richly endowed her for fulfilling a glorious destiny. Let cynics be silent if the festive aspect of the time be, by some made too prominent—the "Parent of Good," whom the poet of Nature apostrophises, has no frowns for the rejoicings of His offspring on Thanksgiving Day.

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EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

Made in accordance with Standard used in Schedule "F" of report by New York Insurance Department of Examination, 1898.

Income During 1898, \$6,134,327.27
Death Losses Paid, 1898, \$3,887,500.95
Total Paid Members, 1898, \$4,584,006.12

CASH AND INVESTED ASSETS.

Net Surplus Invested and Cash over all Liabilities, actual and contingent, Dec. 31, 1898. \$1,383,176.38

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898. Policies, 12,779 Ins., \$32,037,390
Total Business in Force Dec. 31, 1898 102,379 " 260,160,321
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

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THE WAR SITUATION.

In these days of rapid communication the lot of the journalist who strives to keep abreast of the time, "is not a happy one." He is like a painter endeavouring to put on drawing paper the colours and forms of a mass of clouds, which change in aspect ere their tints and shapes can be fixed by the brush.

The war situation, in the home sense, has taken definite shape. The Government has approved of a Canadian contingent of 1,000 men being dispatched to South Africa. Canada will pay the cost of transportation, but the expenses of their maintenance and equipment will fall upon Great Britain. The contingent will be little more than a body of Canadians who volunteered for service with the Imperial troops, an arrangement which is extremely unpopular as it does not harmonise with Canadian sentiment. Canadian militia officers regard the experience the contingent is likely to get as certain to be of the greatest service on their return to Canada. We trust they will return 1,000 strong, with all their officers safe and sound.

In England the demonstrations of enthusiasm on all occasions when the troops for the seat of war appeared on the streets, have been such as this generation never saw or shared in. The men go off with the cheers of an Empire ringing in their ears and stirring their hearts. The unpatriotic utterances of a mere handful of uneducated Fenians at Cork, Dublin, and places not so distant, only to serve to throw out more vividly the splendid, the unique spectacle of national and Imperial unity which is presented by the people of the United Kingdom, as well as those resident in all parts of the Empire. Such demonstrations of unity cannot but produce a profound effect upon all other nations.

There would have been no trouble with the Boers, probably no Zulu war, had South Africa felt the tread of a powerful British force some years ago. Pusillanimity may be shown by the strongest nation. Great Britain displayed it after Majuba Hill, but this spirit invites attack and great wars have arisen out of a weak shrinking from a trifling one.

In the United States, as elsewhere, the great organs of public opinion, stand by Great Britain. The United States papers which are Boerish in sentiment, are merely those which cater to the old world antagonisms and prejudices of an alien section of the American people.

"left their country for their country's good." It would have been an everlasting, indelible disgrace to the Americans had they turned upon England in her hour of trial, after receiving from England so recently such invaluable service at a time of grave peril to the Republic. Americans, however, are not mean enough to be ingrates, nor stupid enough to be gulled by such frothy illiterates as Bourke Cockran.

As to the press of France, we can only suppose, that as they are not supplied with telegraphic news, and are unable to read English journals, they make their morbid imaginations do service for intelligence, and misrepresent England because they lack the requisite material for truthful representation.

What is passing in South Africa is quite uncertain, beyond the fact that the Boers have invaded Natal. The yellow papers, as during the war with Spain, have given us details of battles which never occurred and described incidents which are sheer romance. For a month or more we shall have a succession of bulletins of home manufacture. Wireless telegraph dispatches will be much in evidence, for no wire is needed to send a report from the editorial department to a bulletin board, and the only battery at work will be a lively fancy. We must possess our souls in patience, probably until Christmas. As Mr. Gladstone said in one of his greatest speeches, "Time fights on our side." Losses we shall have to deplore, but there is every certainty, that when the next New Year's Day comes, "the flag that's braved a thousand years the battle and the breeze," will be floating over the whole of South Africa.

STARVELING BANK MANAGERS.

If the information given to us on good authority is correct, there has been either a serious "slump" in the market value of bank managers; or a number of them entertained a poor opinion of the worth of their services, or, some have been appointed whose services were of nominal value. The munificent sum of \$35 per month, or, about \$1.25 per day, the year round, has been the ruling price of bank managers in a small corner in the labour market. If the law holds good, that prices are regulated by supply, there must be a plethora of the material suitable for making bank managers, or there has been a quantity of very inferior raw material used for this particular manufacture. There is another hypothesis, which probably some of our irreverent readers would bid us tell "to the Marines." This is, that out of magnanimous regard for the economic condition of a certain bank a number of bank officers volunteered for duty as branch managers, a sort of forlorn hope, for no recompense beyond their keep at a cheap boarding house.

Of course the honour and glory of signing "Manager," and of sitting in solemn state in a manager's room, luxuriously furnished, or, "sweat box" as the vernacular has it, would be to some young men of exceedingly verdant ideas, a reward for their services. But how, out of \$35 per month, these branch managers managed to dress as becomes a bank manager, and to keep up with the procession of either junior or mature bank officials in style and habits is an inscrutable mystery—if they paid their washing bills, and left the till uninvaded to do its legitimate work. What banking experience, managerial skill, and character can be bought for \$35 per month seems to us a question like asking what diamonds can be purchased for a handful of coppers. Yet branches of a bank have

been placed in charge of men paid this munificent salary. They must have been worthy to be classed as bank starvelings, which Donne tells us is, "an animal thin and weak for want of nourishment." Certainly their fitness must have been very "thin," and their weakness for such responsibilities as a bank manager has been demonstrated.

Seriously, it is one of the scandals associated with the recent bank failure, for it to have had branches in charge of persons paid at the rate of a dollar a day. General managers and boards of directors do not need telling how difficult it is for a branch manager to keep up a style of living appropriate to his position on a salary which would be ample were the position he occupies less exposed to the glare of "the white light that beats" on a bank manager. It is easy to bid a young manager to economise, to live obscurely, to resist all social pressure which is likely to force up his expenditure. But, the more highly any bank stands in public estimation the more demands are made by the public upon its representatives for a style of living which puts a severe strain on a small salary. The discipline this involves is most valuable to young managers as it develops the very choicest attributes in a bank manager's official character, which are a sense of personal independence, the habit of looking ahead and providing for contingencies, and the capacity for governing conduct in harmony with conditions. Young managers, however, in some cases, make the mistake of supposing that their position calls for and justifies outlay, for the indulgence of mere personal vanity. They are under the delusion that dignity demands ostentatious display. This is not so, but true dignity does demand, it is alone compatible with, the avoidance of habits and practices which involve debt and its inevitable humiliations.

It is clearly the duty, it is a duty generally observed by bankers, to provide branch managers with an income equal to maintaining them in a style befitting their representative character, and sufficient to enable them to make provision for the future, without coming under any obligation to any one for credit, or financial aid.

THE N. Y. "TRIBUNE" AND OTHERS ON THE TRANSVAAL.

One of the ablest articles which has yet appeared on the Transvaal trouble was one in the New York "Tribune" a few days ago. The article was characterised by a statesmanlike grasp of the principles involved, an intimate knowledge of the circumstances out of which and by which the dispute and the war arose, a keenness of logic which cuts like a dissecting knife into the sentimental sophistry of those Americans who sympathise with the Boers. These are distinguished and rare literary excellences, but, they are less honourable and exceptional than the spirit of magnanimity which commends the "Tribune" to the gratitude, not of the British people alone, but of all lovers of justice and fair play. The following is the closing passage in the "Tribune's" editorial:—

"The utterances of such men as Mr. Morley on the one side in England and the Duke of Devonshire on the other, have indicated the presence and prevailing force of a spirit of justice and conciliation worthy of triumph. Nor have similar manifestations of good will in South Africa been lacking. Yesterday morning there was cause to reckon peace decidedly in the ascendancy. This morning the creaking of the gates of the temple of Janus may be heard. The world will look upon the catastrophe of war in South Africa with inexpressible regret; and will regard it as a needless and wanton wrong upon

humanity. But it will not charge the responsibility therefor against the great power which has wrought justice to Boer and Britain alike in its own domain, and has demanded nothing more than justice for Briton and Boer alike in the domain of its dependent."

Such a verdict outweighs that of a whole theatre of others whose severe judgment of Great Britain is merely based upon the vulgar, the senseless prejudices of race and nationality.

At the recent meeting in New York to express sympathy with the Boers, a letter was received from Mrs. Anna Brooks Snow, President of "The Society of the Daughters of the Revolution," a typical American lady, in which she refuses to use the tickets sent her, and says:

"As I view it, the Boer Government in South Africa—republican only in name—is a despotism pure and simple, a government of bigotry, intolerance and injustice. Without entering on the merits of the controversy between Great Britain and the Transvaal, which it seems to me, is not our affair, yet I recognize in English government and civil life, akin as it is to our own, the best that the world has yet reached in popular freedom, just government, equality of right, and the arts of civilization. For these reasons, rather than because of the kinship of race, my sympathy at this time is with, and not against, the English people."

At this meeting Mr. Bourke Cockran roused the passionate applause of his audience by denouncing Great Britain because he declared that, "No Catholic can hold office in England." Here was a "Boor" indeed, for such crass ignorance is boorish. The fact that a Catholic is England's Postmaster-General is enough, without quoting scores of other facts to prove Mr. Cockran and his New York auditors to be without even elementary political and historic knowledge.

A writer in the Springfield "Republican" demands, that Columbia, that is, the United States, shall send an army to help the Boers. He strives to arouse the martial enthusiasm of Americans by recalling old times when, he says, "Kossuth found her voice"—the voice of America—"mightier than 10,000 swords." It is almost incredible that a public writer should utter, or a respectable paper print such trash. The writer heard Kossuth, on his return from America, express with tears in his voice his heart-broken disappointment at the refusal of the American nation to give him either, "10,000 swords," or any effective help whatever in his effort to free Hungary from Austria.

Looking as we do daily over many American papers, we find numerous articles and letters displaying unbounded ignorance of the Transvaal question, but, in those American journals which, like the New York "Tribune," are edited by men of culture, the tone is most friendly to Great Britain, even when the past policy of Great Britain in dealing with Boers is not approved. The American pro-Boer party is being laughed at by the educated classes in the United States.

—"The Review," a leading British insurance journal, says in the last issue to hand: "The Sun Life of Canada appears to have a large percentage of new premiums (over a quarter) to the total premium income. And 33 per cent. on the premium by way of expenses, coupled with a rate of 100 per cent. on new premiums, seems to invite comment. It is stated that new premiums last year were for £91,365, and renewals £230,854. In 1895 new premiums were £71,006, and renewals £196,095. The new business of the Sun of Canada does not seem to stick."

BANKING IN THE KLONDYKE.

Owing to the shortness of this week the illustrations which we are having prepared of banking conditions in the Klondyke will not be ready in time for publication in this number, which is being issued a day earlier than usual.

BRITISH FARM STATISTICS.

The "Journal" of the British Board of Agriculture gives in its last issue statistics showing the areas devoted to certain crops, and the quantity of animals kept on farms. The total area of wheat lands last year was, 2,000,981 acres; of barley, 1,982,108; oats, 2,959,755; potatoes, 547,682. The land devoted to wheat is gradually decreasing the competition with this continent being too severe. The area on which hay is constantly raised covers 4,339,025 acres, for growing hay in rotation with cereals, &c., 2,214,883, and the lands which are permanently left without hay or cereal crops, 12,291,662 acres. The latter class of land is increasing in area, presumably to find pasturage for cattle and sheep. Of cattle, there are in the United Kingdom 6,795,720; of sheep, 27,237,664, and of pigs, 2,623,813. Of these animals raised for food there is a gradual increase, last year, the additions being, of cattle, 173,356; of sheep, 494,470, and of pigs, 172,213. The general tendency in the old country seems to be, to withdraw from the growing of cereals, and to devote more attention to the raising of cattle and sheep.

TRADE OPENINGS IN BELGIUM.

The reports made to the Dominion Government by its foreign agents are intended to be of service to exporters of Canadian goods to foreign markets. These officials are practically Consuls, without the status of those in that position. The Agent at Ghent writes as follows, under date 9th August: "A good Canadian winter apple would realize good prices, as the fruit is scarce and dear in winter time, only two good winter apples being grown in Belgium." He thinks the consumers of poplar, which is imported from Russia, would prefer basswood is lighter and easier worked. It is used for making Sabots, or wooden shoes. Belgium offers a splendid market for boots and shoes if the Canadian make can compete with American products, as home-made goods are dearer and by far not so good. Butter could be exported to Belgium with good returns, especially late in the fall and winter, prices range from 25 to 35 cents a pound.

The States ship heavy quantities of canned salmon, tomatoes, pineapples, peaches and other fruits, all of which trade is equally open to Canadians, whose dried apples have given good satisfaction. American and English cheese sell in Belgium at 20 to 24 cents a pound, and are much liked. Direct importations of Canadian cheese are little known. A trial shipment sent to Antwerp some six or seven years ago, seems to have injured the trade, as the cheese was not satisfactory. We should like to know whether the "American" cheese which is said to give satisfaction is really of American make, probably it is Canadian. As to eggs there is not much in the trade, except in winter when they sell at 35 to 40 cents, says the Agent, which prices can be got here.

As to furniture he writes, "I am confident that certain classes of furniture could be exported from Canada with advantage in an unfinished state, making a saving on the

cubic freight rate and also on the labour of finishing the articles, as finishing has to be done by manual labour, which is much cheaper in Belgium than in Canada. All kinds of furniture in Belgium are very dear." If there is any surplus in Canada of hides and leather, green and prepared, it could find ready sale in Belgium.

A good trade is open to be done in horses by an energetic dealer, as the buyers are obliged to attend sales of American and Canadian horses in London, Antwerp and Brussels. There is an auction sale of American and Canadian horses bi-monthly at Antwerp. The Agent says, "From personal knowledge of the value of horses in Canada and comparing it with the price at Antwerp, I can confidently assure a good margin of profit." Rolled outs he speaks of as "certain to become one of the staple articles, for its nutritious quality and cheapness. I can safely say, having handled it during many years that the Canadian brand of the McKay Milling Co. is far superior to any sold here and if offered would supplant anything on the market." A regular trade in starch is open to be established. Canadian wool might be sold to advantage in Belgium where prices are very high.

The Agent, Mr. D. Treaux De Celi, affirms that, "if samples of Canadian produce, were displayed at Antwerp in the office of the Canadian Agency, an easier knowledge would be gained and more confidence would exist in the value and quality of Canadian products."

THE BRITISH WHEAT CROP: 1899.

Sir J. B. Laws, who is an admitted authority on the subject, has sent a report to the London "Economist" on the yield of the British wheat crop this season and the requirements of the old country. Calculating the average produce in the usual way, the result is a produce of 30½ bushels, at 61½ lb. per bushel, which reckoned at the official weight of 60 lb. per bushel, gives an average of 31 bushels to the acre. The area under wheat in the United Kingdom was rather over two million acres, 2,052,840, which at 31 bushels per acre gives a gross produce of 7,954,755 quarters, in round figures eight millions. Deducting from this two bushels per acre for seed, the estimated available home produce is 7,441,545, or not far from 1½ million quarters less than last year. The average population for the current harvest year is estimated at 40,807,717, so that, taking the consumption per head at 6 bushels, the total requirement for the harvest year will be 30,605,788 quarters. Deducting from this the available home produce of 7,441,545 quarters, there remain 23,164,243 quarters, or 185,313,944 bushels to be provided from stocks and imports. We do not put our judgment on such a question in competition with that of the distinguished English agriculturist above quoted, but we may point out that an allowance of six bushels per head for consumption has been proved to be much too large. We are not prepared either to believe that all the wheat fields of Great Britain will yield an average of 31 bushels per acre. There are large areas in which 20 to 25 bushels would be an average, and certainly not enough of those yielding a sufficient quantity in excess of these figures to bring the general average of the wheat crop of the United Kingdom to 31 bushels to the acre. If both these differences are admitted, one, that the amount per head needed is fixed too high, and the other, that the product is too high, they balance each other, so that it may be safely assumed that Great Britain will have to draw on old stock and import over 185 millions of bushels of wheat in the year before next harvest.

CHEAP AND NASTY WINES.

An English expert has given to the "Daily Chronicle" of London, his views regarding sophisticated wines. Wines are now so low priced there is a large consumption. The cheaper wines are made by taking a crude spirit, adding sugar, a small quantity of sour, bad wine, to which are added orris root, oil of cloves, oil of almonds, glucose, flavouring substances and water. A wine expert narrates that in Valencia, Spain, he saw a wine factory where the stock-in-trade consisted of a pump, alcohol and flavourings. This stuff is shipped to France, where grape juice is added, it is then exported as French wine. There can be no doubt that these vile, poisonous concoctions are retailed in Canada by the more disreputable liquor dealers. The Excise Department should exercise its authority by having such so-called wines confiscated as a menace to and gross fraud upon their customers. This is the more urgent as it is a quite usual thing for physicians to prescribe wine to a certain class of invalids and to patients recovering from sickness to whom liquors of the above class must be highly injurious. The authorities need also to have brandies analysed as it is known to us that a spirit is being sold under that name which is nothing but crude alcohol flavoured and coloured with deleterious chemicals. The nature of such chemicals may be judged by the assertion of a chemist quoted in the "Whisky Review," that "quarter of a drop of liquor used as colouring matter would kill a dog." The output of cognac, or French brandy may well be reported diminishing every year when brandies are being so generally sold that have not one drop of genuine cognac in them.

VERY DANGEROUS DOCTRINE.

A contemporary enunciates a doctrine respecting forged promissory notes found in a bank bill case which must have escaped in a moment of indiscretion as it is really a very dangerous theory. The notes to which reference is made were discovered in the bill case after the bank in question came into liquidation. They formed, ostensibly, a part of the assets of the bank. They were reported to the Government under the heading "Current loans," which means "Discounts." Before the amount of those notes could get into the books so as to be included amongst the "Current loans," or "Discounts," the amount of them must have been paid to some person, or persons over the counter, or the amount of them must have been placed to the credit of some person or persons. Our contemporary says, "If the object" of such forgery "was to raise money for the forger, the alleged crime, if committed, would have no special interest, except to show a possible danger which few had suspected."

Now, we submit, that the inclusion by a bank of forged promissory notes, as is alleged, to the extent of twenty-five per cent. of its total "Current Loans" is a matter of extremely "special public interest." The vast bulk of the Assets of every bank consist of "Current Loans." For all the banks of Canada the proportion of such assets to the total assets amounts to over 60 per cent. If 25 per cent. of the Current Loans of all the other banks were bogus, or forged, as is alleged and publicly charged to be the case in the one in question, their assets would be reduced in value by over \$60,000,000, a sum nearly equal to their aggregate paid-up capital. Such a condition of affairs is so improbable as to be inconceivable. But the principle involved remains untouched by this incredibility, and the principle is this, that it is a matter of "special public interest" for the "Current Loans" of a bank to strictly represent bona fide, honest, reliable Assets.

There is indeed no section of the business of a bank in which the public have such special, such profound interest as they have in the soundness of its discounts, for upon their quality depends the results of its operations year by year, and the extent of its stability. It would tend to create a highly dangerous situation were bankers generally to entertain the conviction that the nature of their Current Loans was not of extremely special interest to the public. It will certainly be highly interesting to hear what became of the proceeds of the promissory notes which are alleged to have been forged, or made without due authority.

LIQUOR TRADE STATISTICS.

In 1898-9, in one year, there were 63,437,884 gallons of spirits distilled in the United Kingdom, of which 5,541,421 gallons were exported. In 1894-5 the quantity distilled was only 44,870,357, and exported 2,854,102 gallons. The excessive production has caused serious trouble in the trade.

"Irish Times" gives the following returns of exports of Irish and Scotch whisky to England:—

Year.	Exported from	Exported from
	Ireland.	Scotland.
	Gallons.	Gallons.
1889	2,216,326	2,763,932
1890	2,385,525	2,982,404
1891	2,472,978	3,376,477
1892	2,675,477	3,779,423
1893	3,072,076	4,329,159
1894	3,091,196	4,580,903
1895	3,027,687	4,775,491
1896	3,362,215	5,711,141
1897	3,488,901	6,112,235

The County of London, England, received \$1,370,000 for liquor licenses last year. Other licenses, such as for dogs, carriages, hawkers, &c., yielded \$943,600, a total of \$2,313,600 for licenses imposed in one English municipality. Last year the United States received a revenue \$68,644,558 from the brewers, and retailers of fermented liquors.

The total number of breweries in the world is 76,178, whose total production is 6,250,000,000 gallons of beer. On this the various excise authorities levied last year taxes to the amount of \$470,000,000.

AN ENGLISH MUNICIPAL GAS SERVICE.

The city of Leicester, as we should call it, though it has a population of over 200,000, is only styled a "town," as are Birmingham and other large cities in the old land. It has long held prominent rank as the seat of the hosiery industry. Though a thriving, it is a very quiet old town, the yeast of its old-time radicalism having worked out under the extended franchise of modern days. The Leicester people, however, are strongly imbued with democratic sentiments. They are strongly attached to the principle of self-government, and show their fitness for it by the admirable manner in which their municipal affairs are managed. During the last twenty-one years the gas supply of Leicester and district has been in the hands of the Corporation, and, in a very emphatic sense, the Corporation has been in the hands of the people. During this period there has been \$2,690,000 handed over to the town for general municipal purposes, derived from net profits on the gas supply. The price of gas has been

reduced from 69 cents per 1,000 feet to 57 cents. No meter rents are charged. The town itself is not as favourably placed for cheap coal as other midland places which are nearer the Yorkshire and Staffordshire coal beds. We doubt whether, taking the respective prices of coal, and of petroleum, now used so much in making gas, at Leicester and in this city there is any serious advantage enjoyed by Leicester. Certainly any such advantage is very far below the difference in the price of gas in the two places. In the last half year there has been the sum of \$76,475 paid over out of profits on gas towards reducing the municipal rates. We believe there are arrangements in vogue in that town, as in some others in England, for a supply of light to the poorest class of houses at so low a cost as to make gas the universal illuminant, which lowers the fire risk by abolishing coal oil lamps. The municipality also provides for the electric lighting of the streets at a comparatively trifling cost to the ratepayers, yet the results are providing capital for extensions. So satisfactory are the gas and electric supplies that it is expected there will be a telephone service soon undertaken by the Corporation, for which the charge will be reduced far below that of the telephone company. The effecting such reforms will do Leicester infinitely more good than those over the agitation for which it, at one period, had an unpleasant notoriety. It will, however, be replied, and with some reason, that the franchise agitations brought the management of Corporation affairs more closely in touch with the people with the result of the municipality being governed in their interest.

THE BANK OF ENGLAND.

(Continued from last issue.)

We come now to Sir Robert Peel's famous Bank Charter Act of 1844, entitled "An Act to regulate the issue of Bank Notes, and for giving to the Governor and Company of the Bank of England certain privileges for a limited period." It confirms the curtailed privileges of the Bank for eleven years, subject afterwards to redemption on twelve months' notice being given and the repayment of the debt due by the Government to the Bank. A clause in the subsequent National Debt Act of 1870, however, provides that the Bank of England shall continue to be a corporation until all the public Funds shall be redeemed by Parliament, thus practically granting it a lease in perpetuity. The Act of 1844—to some of the special provisions of which I shall presently refer—practically regulates the whole banking system of the country, and at the present time governs the Bank of England in the conduct of their business. In accordance with its provisions, the issue of Bank of England notes was first kept distinct from the banking business proper by the creation of the "Issue Department," and the "Banking Department," with which probably most of my readers are perfectly familiar, at least by name. Besides these Issue and Banking Departments, there is in the Bank a third most important department, devoted to what is, generally, though somewhat inaccurately, termed "the management of the National Debt." In their capacity of bankers to the State the governor and company of the Bank of England have always acted as the financial agents of the Government for distributing, and paying the dividends on, the funded debt, as well as for the performance of other book-keeping duties in connection therewith. Of late years the Bank have undertaken similar duties for the Indian and several Colonial Governments, for the Metropolitan Board of Works, and for various corporations and municipalities. The considerable portion of the Bank premises devoted to this agency business is now generally spoken of by financial and banking writers as "The Department for the Management of the National Debt"—an imposing title doubtless, which says a good deal more than it means, and one, perhaps, adopted nowadays by the Bank themselves.

possibly influenced by the recollections of days long gone by, some confess partiality for the old familiar title of "Stock Offices."

In the conduct of their business, then, the Bank of England perform three distinct and important functions—that of financial agents, that of issuers of notes under the control of the State, and that of Government and general bankers. The duties involved in these functions are discharged, severally, towards the State and the various governments and corporations for whom they are agents; towards the general public, from or to whom they buy or sell notes and gold; and towards the Government and customers for whom they act as ordinary bankers. We will consider briefly the system by which these three functions are discharged. The offices comprised in the department for the management of the National Debt are the various stock offices in which are kept the stock ledgers and the transfer books, the Dividend Office, the Cheque Office, the Unclaimed Dividend Office, the Power of Attorney Office, and the Will or Register Office. The nature of the business transacted in these different offices is sufficiently indicated by their names, with the exception of the Cheque Office, which, on the "lucus a non lucendo" principle, is probably so called because it has nothing whatever to do with "cheques," but is devoted, for the most part, to the purpose of checking the amounts and totals of the dividend warrants paid by the "Dividend Pay Office," an office which belongs to the Banking Department. Some idea of the amount of work done in the various Stock Offices may be gathered from the circumstance that they employ the services of some 450 clerks. Nearly 2,000 books are in constant use in some ten or twelve rooms. The dividend warrants on the funded debt alone number about half a million a year, and are, when paid, sent to Somerset House for verification, together with a duplicate copy of the dividend book. As a remuneration for its services in connection with the National Debt, the Bank is paid a commission of £300 per million on the first six hundred millions of the amount and £150 per million on the remainder. Since the funded debt is now altogether about £628,500,000, the Bank receives on this account about £184,000 per annum, a remuneration which cannot be considered excessive.

The extreme accuracy and dispatch with which the clerical labour involved in the business of the Stock Offices is performed is almost marvellous, and reflects the highest credit on the administrative machinery of the Bank. Every possible expedient is resorted to for the purpose of facilitating the work and guarding against error, even to the free employment of the Bank's printing-office and the use of the stereotype process in the preparation of the dividend books in duplicate. It is worth mentioning that all the old stock ledgers, transfer books, vouchers, and documents connected with the various stocks which have been created since the establishment of the Bank are carefully preserved and systematically arranged for ready reference in the Stock Office library under the charge of a librarian, whose duties, however, though involving great responsibility, are more monotonous than onerous.

The "Issue Department" of the Bank of England is the outcome of the determination expressed by the Government in 1844 "to regulate the issue of bank notes." The experience of former years, more particularly that of 1825, had fully demonstrated how undesirable, and even dangerous, it was to leave the circulation of bank notes to the uncontrolled discretion of country bankers, and though there can be no reason to doubt that the Bank of England had hitherto used the power which they possessed of expanding or contracting their circulation at will with great judgment, and substantially to the benefit of the mercantile community, it was thought desirable that the control of the whole circulation in the country should be practically vested in the State, and be governed by some sound financial principle. The theoretical basis of the Act of 1844 is the principle that bank notes should not be mere symbols of credit—simple I O U's, as it were, which are a confession of a want of cash—but of actual "ear-marked" gold; of ready money, which alone regulates, or should regulate, the extent of the commerce of the country. The soundness of this principle is doubted by many financial authorities on the ground that it checks the proper expansion

of trade and in times of crisis has failed in practice. I cannot, however, here discuss the large subject of currency, but must accept the law as I find it, merely stating that in my opinion it affords the only safe basis upon which any sound currency can be regulated. To carry out this law effectually, then, it was obviously necessary that the Government should create or select some establishment from which bank notes might be issued, and in which the gold that these notes represented should be set apart or stored. As the State Bank, the Bank of England was naturally entrusted with these functions. Hence the creation of the "Issue Department." But in order to afford some elasticity to the circulation, and to deal gently with the "vested interests" of the Bank of England and country bankers alike, the Act provides that no banks of issue shall be permitted other than those in existence in May, 1844, and that an average of the note circulation of these banks shall be taken, which shall in future be the maximum circulation allowed to them. This maximum was subsequently fixed at about eight and three-quarter millions. Provisions are also made by which, on certain terms, issuing banks may cede their privilege of issue to the Bank or forfeit them altogether in case of bankruptcy or certain changes in the constitution of their partnerships. The total amount of these "lapsed issues" since 1844 is about two and three-quarter millions, leaving the present authorized maximum circulation of country banks at about six millions. No stipulation is made that any proportion of this circulation shall be based upon gold. This matter is left entirely to the judgment of the bankers themselves, whose discretion, however, there seems no reason to question, since from the weekly returns supplied to the Government in conformity with the Act it appears that not more than one-half the notes of the maximum issue are in actual circulation. With regard to the Bank of England, permission is accorded to the Issue Department to issue notes to the amount of fourteen millions upon securities—including the £11,015,100 due by the Government to the Bank—to be set apart for the purpose of guarantee. The Bank is furthermore permitted to increase the amount of notes issued on securities to the extent of two-thirds of the lapsed issues of country banks. The extra issue thus acquired is now £1,750,000, which brings up the total amount of issue on securities to £15,750,000, inclusive of the Government debt. Any further issue of notes must be represented by an equal amount of bullion or gold coin transferred to the separate vaults of the Issue Department, but one-fourth of the amount so transferred may consist of silver bullion.

(To be continued.)

ACKNOWLEDGMENTS.

We are obliged by a copy of, "Liste des Bœurreries et Fromageries de la Province de Québec, 1899," which we presume has been published by Department of Agriculture of this Province, but there is nothing to indicate by whom it is issued. The total number of butter factories is given as 404, of cheese factories 1,192, and of establishments wherein both articles are made, 307, making a total of 1,903 enterprises devoted to dairy products in the Province of Québec. The county of Shefford carries off the palm with its 67 cheese and butter factories. The report of the Department of Trade and Commerce for August brings the statistics of imports, and exports, of revenue and expenditure, of returns of British and United States Customs, with comparative tables up to the latest possible date. The report also includes reports from the commercial agents of Australasia, and Cape Colony, with memoranda regarding the trade of other colonies.

The Statistical Year Book of Canada for 1898, just to hand, is the most complete work issued of this kind. Mr. George Johnson, F.S.S., Statistician of the Department of Agriculture, under whose care this Year Book has been prepared for some years, is entitled to much credit for the admirable manner in which the enormous amount of figures are marshalled into tables, and for the good judgment shown in the

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selection of the statistical materials. As an old newspaper man, thoroughly conversant with what data are useful and interesting to the public, Mr. Johnson is the right man in the right place, in the position he fills so ably. A good word is called for in compliment to his associates, Messrs. J. Wilkins and J. Skead. We take this opportunity of saying, that, as a rule, the statistical work done by the Civil Service staff at Ottawa, is most commendable, and, we trust, is fully appreciated by their superiors.

NEW COUNTRY STORE CONDITIONS.

The country general merchant, is being—or likely to be soon—confronted with a business problem which for many years has been "casting its shadow before," but of such a dim nature as to be scarcely discernible. The electric railway is reaching out to his district, one result of which will be to centralize trade, for on this it will feed and look for much of its existence.

The country storekeeper may see in this a speedy way of getting to and from the city, but he will also see a similar way open for his customers who are naturally drawn to the larger market. What measures must he employ to offset the attraction for city trading thus offered to his customers? The country is unlike the city in respect to the sustaining of business. In the former there is no transient trade. A merchant looks regularly for his customers, the greater number of whom have regular days of calling. If the city offers them a saving, in addition to a speedy and inexpensive trip, they will cease trading with their regular dealer for the greater part of their wants. The country merchant of long standing has noticed this change gradually coming with the improvement of roads and abolition of the expensive toll gate. The industrious farmer does not care to drive his horses ten or fifteen miles to the city, and counting the incidental expenses and day's time, has been purchasing a large proportion of his needs from the village merchant, who, always obliging, will bring him from the city whatever he has not in stock, and will wait all year, if necessary, for the price. In this manner he has been holding trade. His general stock he sells as cheap, and often

cheaper, than that at the special city store, his only dreaded opponent being the dealer, who, every little while, offers bankrupt stocks at sacrifice prices. The city papers circulate out of town more freely than in former years and they tell the story.

If the country merchant is alive to the situation, he can vastly improve his business instead of allowing it to be cut into by the advantages of travel brought about through the electric railway service. He cannot, however, allow the matter to be overlooked. Conditions change too rapidly to allow any time whatever to an opponent in the race, more particularly when he is a mysterious one whose strength and arts of enticement cannot be readily estimated. To hold trade against such opposition it is necessary to place a business on a footing offering as good inducements at home as can be found abroad. The introduction of special sales of some staple goods at a very low price for certain days will draw the same attention in the village and surrounding country as in the city. It is not the article advertised that always sells. It is the name for bargains given to the store which implies confidence and causes buyers to return.

If the country merchant buys less and oftener he can fill his windows and store front with new bargains and sign cards as great and attractive as those to be found at the end of the street railway line in the city. The adoption of this method will hold and increase trade. The village merchant can run into town with little delay and keep better posted on the allurements there presented to attract his trade. These he can successfully combat if he rises to the occasion. He can make his store a city departmental store on a smaller scale. He can do what the departmental stores are doing, and he will hold much of the trade that would otherwise go to the city bargain counter.

Beginning the bakery business at Owen Sound in the fall of '98, Graham Bros. have found themselves unable to meet their demands and have assigned. Lack of experience in a line of business requiring much care and fine calculating told against them. They were formerly employed in a chair factory

By Special Appointment to H. R. H. The Prince of Wales.

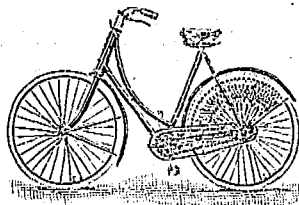
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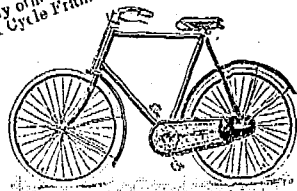
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THE HON. A. S. HARDY RESIGNS.

The Hon. A. S. Hardy, Attorney-General and Premier of Ontario, has resigned, having accepted a judicial position. The Hon. G. W. Ross, Minister of Education, succeeds Mr. Hardy as Premier, and there will be changes in all the other offices, with one or two new ministers. Mr. Ross is a fluent speaker, more flowery than logical, but his style is popular. He is a strong prohibitionist, which will not be so much in evidence when he is Premier. The Hon. J. M. Gibson, is named as Attorney-General, which would be a good appointment. Mr. Gibson is an able man of high character, who is much respected outside his party. The Hon. Mr. Harcourt will probably become Minister of Education, which is a much more agreeable position than Treasurer, a position he has filled with marked ability. The effect of these changes on the electorate is very uncertain, as recent ballot box scandals have rendered a large body of the Ontario voters quite restive in the party harness.

HATS AS TRADE INDICATORS.

The London "Spectator" says hats are the first articles of trade to feel the presence of dull times. The hatters and furriers consequently should be having an unusual share of prosperity. Jewellers and vendors of superfluities or luxuries have heretofore been looked upon as affected most readily by depression in trade, but this, according to our contemporary, is not warranted by the facts. A reader holds forth upon the subject, claiming that the hat trade is more likely to be brisk in times of elections and horse and yacht races, and that the volume of trade increases or diminishes according as credit is easy or contracted—which goes without saying.

The Grand Trunk Railway earnings \$5h to 14th October, 1899, were \$579,391, as against \$510,161 for same period 1898, an increase of \$69,230.



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DEPARTMENTAL STORE TROUBLES.

The leading retail stores of St. Louis and Kansas City, Mo., have instituted an organized legal opposition to the Anti-departmental Store Law recently passed by the State Legislature. In the former city an order was obtained restraining the license collector from enforcing the law. The claims of the petitioners as reported by the "Dry Goods Economist" are as follows:

"(1) That it is unintelligible and unenforceable, in that it fails to prescribe a term for which the license issued under it shall be granted; (2) that the vesting of the commissioner with power to fix the amount of the license is an unconstitutional delegation of the sovereign power of taxation; (3) that the act is in violation of the city constitution; (4) that it is in violation of the State constitution; (5) that it is unconstitutional, on the ground that it attempts to make a separate class of retail merchants in the State and tax them differently from other merchants, and (6), that it is not in accordance with the constitution of the United States."

The claims and threats of the license commissioner are declared to be most injurious to the credit of retailers, as well as an infraction of their legal rights. In Kansas City a number of the most prominent business men have refused to obey the new anti-department store law, and they were placed under arrest. When the charge against them was heard the plea was made that they were not operating department stores. The prosecutor was unable to prove they were doing this wicked thing without detailed schedules of the classes of goods sold by each merchant. As we pointed out would be the difficulty some time ago, the Court found it impossible to define what constitutes a department store. The case is to be referred to the Supreme Court.



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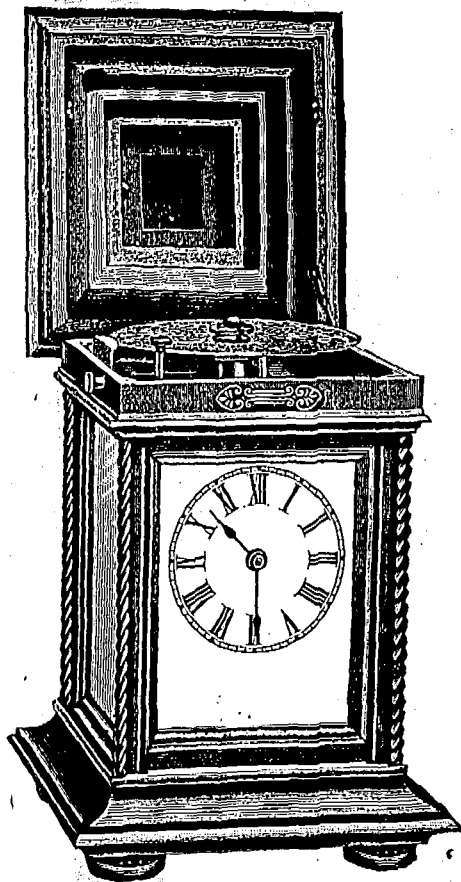
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and \$7,192 in 1895, in 1894 only \$6,811, in 1897 only \$6,652, and in 1898 only \$6,425, for the third quarter.

Canadian failures in manufacturing are both fewer in number and smaller in amount than in previous years. Especial decrease is seen in iron, machinery, wood and leather manufactures, but in the clothing manufacture some increase. Failures in trading number but few more than in 1898 but are over a quarter larger in amount of liabilities, although much less both in number and amount than in 1897. In general stores and groceries a large decrease appears, and a relatively considerable decrease in liquors, and clothing, but important increase is seen in hotels, dry goods, hardware, drugs, jewellery and miscellaneous trading. While no concentration appears in special or closely allied lines pointing to particular conditions of weakness, it must be admitted that the general increase in trading failures shows less fortunate business in the Dominion this year than during the year 1898.

—The Merchants' Cotton Company will increase its capital and plant. At a meeting held at the offices in this city, on the 16th inst., among those present were Messrs. R. B. Angus, A. A. Ayer, J. P. Cleghorn, Jas. Crathern, J. Hodgson, Jesse Joseph, Jno. Crawford, W. Kingman, and Jno. McKergow. The shareholders authorized the directors to increase the capital stock of the company from \$1,000,000 to \$2,000,000. A new mill will be erected at once near the present structure. The length will be 250 feet and width 110 feet, four storeys high. Additional buildings for engine room, boilers, etc., will also be erected. The new mill will be chiefly devoted to the manufacture of hosiery yarns, \$250,000 of capital will be called in for this undertaking.

—The time of day at the seat of war is about seven hours ahead of the time in this city. When noon at Montreal it is about seven p.m. in South Africa.

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—A Sydney, C.B., letter states that the Dominion Coal Company have under consideration the building of several large colliers, to meet the growing demand for their products. Some of the boats, it is expected, will be built on Sydney Harbor.—The rush of business to this point is causing much inquiry for buildings and desirable vacant property.—The Union Bank of Halifax has leased the McVicar estate property at present occupied by John Menzies and other tenants.—Temporary offices for the bank of Montreal in the Daly building on the corner of South Charlotte and Prince streets, are being fitted up.

—Speaking at Bowmanville on 16th inst., Mr. Mulock, Postmaster-General, said: "Since I came into office, there has been an increase of 341 in the number of post-offices; the number of money order offices has been increased from 1,310, the number in June, 1896, to 1,825, the present number, an increase of about 40 per cent. in three years, and at the same time we have reduced the cost to the public of money orders. The number of post office savings banks has been increased from 755 to 841, an increase of 86, thus bringing within reach of the public at that number of new points throughout Canada increased facilities for depositing their savings. Owing to the increased prosperity of the country and of the establishment of these increased facilities, there has been an increase of over six and one-half millions of dollars in the deposits of the people's savings in the Post Office Savings Bank. In the course of last year we established the postal note branch, whereby small sums, from twenty cents up to \$5, might be cheaply and safely transmitted through the mails, and though the system had only been practically in force for about two-thirds of the fiscal year, ending on the 30th of June last, still within that short period the public had availed themselves of it to the extent of having used 471,407 of these notes.

—The following case given in the "Insurance Press," raises a somewhat novel point in marine insurance: A quantity of freight on the ship William H. Macy was insured under two policies, one in the China Mutual Insurance Company, of date August 2, 1895, the other in the Boston Marine Insurance Company, of date August 14, 1895, both policies attaching for twelve months from August 21 of that year. During the following October the Macy collided with another vessel in the Japan sea, and the freight was damaged to an extent less than the face of either of the policies attaching. In marine policies there is a clause to the effect that the first policy written shall contribute to a loss as far as it will cover it, and policies later written shall contribute only for any deficiency between the amount of loss and the face of the first policy. On this ground the Boston contended that the China Mutual was answerable for all the damage to the freight. The China denied this liability, contending that, as both policies, although written on different dates, were to attach on the same date, the loss ought to be divided between the two companies. The owners of the freight hereupon brought suit against the China Mutual for the full amount of the damage. On Wednesday last the full bench of the Massachusetts supreme court decided that the China Mutual must bear the entire loss, \$1,437, with interest from May 1, 1897. The court held that "the policies were not open policies, and, although the risk did not begin to run until a future day, this did not prevent the parties from making the question of prior or subsequent insurance depend upon the day of the execution of the policy, instead of the day of attaching of the risk."

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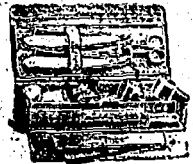
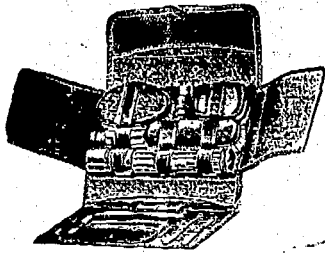
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—Mr. John Laidlaw of Toronto, died on 15th inst. He had spent 62 years in Toronto, much of the time in the dry goods business. Deceased, who was very highly respected, was a most familiar figure on Toronto streets. He was a mine of new idea and new schemes, which, after retiring from active business, he spent most of his time in advocating. To John Laidlaw Toronto owes several features which will ever be his memorials. Of him it may be said—he worked hard to do his full duty as a citizen of Toronto and of Canada.

BUSINESS CHANGES.

Ontario.—Brantford Specialty Co., Ltd., Brantford, incorporation granted; J. E. Morrow, general store, Beamsville, business advertised for sale; Geo. Swallow, grocer, Clinton, retiring from business; S. B. Anderson, tins, &c., Bothwell, out of business; J. N. Laird, general store, Foxboro, succeeded by H. A. Thompson; Hannay & Routh, engraver and stationer, Ottawa, commencing business; Butler & Weiss, churns, Thamesville, offering business for sale; Curtis & Viger, bakers, &c., Amherstburgh, dissolved; T. D. Rankin, general store, Dover Centre, moving to Buttdoon; Badden & Co., wagons, Ingersoll, out of business; R. E. Smith & Son, general store, Silver Hill, succeeded by Arthur Smith; Geo. Sellars, hotel, Clandeboye, sold out to Ira Bice; Gamsby Bros., general store, Foldens Corners, succeeded by Sage Bros.; W. A. Sibbald, grocers, Gravenhurst, giving up business; J. W. Moore & Co., grocer, etc., Peterboro, sold out to Ellis & White; Sage Bros., general store, Woodstock, opened branch at Foldens Corners

Quebec.—Jos. Lefebvre, grocer and baker, Kildare, about removing to St. Cyrille; G. H. Jones, mfrs. fork handles, etc., Masonville, commencing business; Dufferin Falls Lumber, Pulp and Paper Co., Montreal, incorporation granted; Equitable Fire Ins. Co., Montreal, applying for incorporation; F. St. Denis & Co., shoes, Montreal, stock sold; Beaumont & Gauvin, saw mill, Ancienne Lorette, partnership registered; W. S. Davis, dry goods, Montreal, commenced business; Kelly & Larmonth, mining brokers, Montreal, partnership registered; Prieur & Blackstone, tents, &c., Montreal, commenced business; I. Vineburg & Son, cloth-

ing, etc., Montreal, opening a branch at Sydney, N.S.; Leblanc & Martineau, builders, Delorimier, dissolved; Martel & Fils, carpenters, Montreal, dissolved; H. Logan, jeweller, Ormstown, giving up business; W. H. Fuller & Co., grocer, Sherbrooke, dissolved; Nerce Marcotte, restaurant, Valleyfield, commenced business.

British Columbia.—Montgomery & McDonald Co., Ltd., general store, Nelson, incorporated; Michael Powers, saloon, Victoria, dead.

New Brunswick.—H. R. Coleman, grocer, St. John, Frank Purdy admitted a partner as Coleman & Purdy; T. E. Henderson, general store, Debee Station, Wm. McMurray admitted a partner—style now Henderson & McMurray.

Manitoba and N.W.T.—Jobbin, Marrin Co., whol. gro., Winnipeg, applying for charter; A. R. Welch, shoes, Bois-Sevain, opening branch at Minto; Heppell & Co., stationery and fancy goods, Minnedosa, opening branch at Plumias, I. A. Cowie, pumps, Morden, succeeded by Thos. O'Brien; Cozens & Co., butchers, Portage la Prairie, closed business; H. E. Holden, jeweller, Prince Albert, moving to Moosomin.

Nova Scotia.—Bent & Cohoon, hardware, New Glasgow, opening branch at North Sydney; Morrison & Bloomquist, tailors, Amherst, sold out to Chapman Bros.; W. B. Calhoun & Co., general store, Middleton, sold dry goods portion of business to J. P. Foster; Nova Scotia Pork Packing Co., Ltd., Middleton, closed business.

LEGAL RECORD.

WRITS ISSUED—ONTARIO.

October 12.

Albion Tp.—Margt. Downey vs Alex. Catherwood, \$2,000; Binbrook Tp.—G. S. Burkeholder vs John O'Hare, \$332; Camden Tp.—J. Murphy vs Wm. Murphy, \$2,000; Guelph—W. S. Russell vs R. E. Humphries, \$338; Howick Tp.—W. J. Pasmore vs Chas. Maxwell, \$532; Manitowaning—E. Walker vs John McDougall, \$1,000; Marmora—Alice Fordham vs Hugh Boyd, \$1,000; Ottawa—Waltham Mfg. Co. vs Dey Bros., \$511; Stratford—A. Henry vs Ingersoll Hedge Fence Co., Ltd., et al, \$750; Toronto—A. A. Thibaudau vs

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Queen City Fire Ins. Co., \$3,500; Smallin Lumber Co. vs. J. B. Smith & Sons, \$2,000; Vankleek Hill—Mary Hunter vs Saml. Canning, \$1,208; Cleveland, O.—W. R. and Mary C. Rankin vs B. and May Wistar, \$2,107;—Elizabeth Archibald vs Nelson Cronkright admr., \$600.

October 14.

Beaconsfield, Man.—J. M. Garland vs John and Mary E. Morphy, \$3,385; Carlisle—Gordon, Mackay & Co. vs A. M. Tansey, \$530; Collingwood—Farmers' L. and S. Co. vs J. H. Armstrong, \$13,823; Galt—Merchants Bank vs G. A. Ball et al, \$425; Hamilton—Canada S. L. & Building Association vs Jno. and B. Dougherty, \$1,084; Canada S. L. & Building Assn. vs Jno. & B. Dougherty, \$1,167; Proton Tp—G. Hamilton vs G. W. Dyer, \$1,000; Toronto—A. R. Duncan vs Hugh Caldwell, \$4,566; H. S. Matthews vs John McHenry, \$986; Welland—M. Minnis vs J. H. Burigan exrs, et al, \$1,054; Toronto—Canadian Incandescent Gas Light Co. vs Toronto Auer Light Co., Ltd., \$10,000; Toronto—W. Ames vs W. H. Rutledge et al, \$489;—Blanche Coyle vs Daniel Coyle, \$1,000;—A. L. Montreuil et al vs Simeoe Canning Co., \$5,000.

October 17.

Galt—Canadian Typograph Co. vs Jaffray Bros., \$343; London—Bank of Montreal vs G. C. Gibbons et al, \$500; Nissouri E. Tp.—J. Brazier, jr., vs Jno. Brazier, sr., \$531; Ottawa—E. Buske vs Ferdinand Buske, \$800; Sophiasburgh—Grace Walker vs S. J. Cottie, \$5,511; Toronto—S. Key vs Christopher Goodwin et al, \$3,877; Farmers, L. & S. Co. vs C. G. Harris, \$404; A. J. W. McMichael vs J. A. Mills, \$2,004; J. Williams vs Page & Co., \$5,000; Whitechurch Tp.—Toronto General Trusts vs Thos. Marron et al, \$1,137.

WRITS ISSUED—MANITOBA.

October 14.

Selkirk—Jacob Rosen, \$300.

JUDGMENTS RENDERED—ONTARIO.

October 12.

Collingwood—Standard Fuel Co. agt C. T. Long, \$311; Hamilton—Tooke Bros. agt Hy. T. Lyne, \$343; Havelock—J. A. McLaren & Co. agt Wilson & Copp, \$681; Lakesfield—S. Sheldrake vs agt H. I. Lefevre et al, \$2,000; London—Arthur & Co. agt Runians & Butler, \$9,724; Toronto—Can-

ada Perm. L. & S. Co. agt Hy. Hawkins, \$2,290; G. W. Manly agt Mary Marshall, \$700; T. Stoncham agt F. J. Robson, \$669; Webbwood—Canadian Mutual L. & I. Co. agt B. J. Rothwell et al, \$387.

October 14.

.....—Corp'n of Fort William agt Port Arthur, Duluth & Western Ry. Co., \$4,076; Minneapolis—New York & Ottawa Ry. Co. Balch & Peppard, \$462.

October 17.

Alfred Tp—Mary A. Millar agt Jules Bleau et al, \$1,704; Hamilton—J. Turner & Co. agt L. D. Jones et al, \$392; Horton Tp.—J. Brown agt Henry Shaw, \$324; Osnabruk Tp.—A. W. Ault et al exrs agt I. J. Cramer, \$1,330; Sophiasburgh—Grace Walker agt S. J. Cotter, \$5,513; Toronto—Imperial Bank agt J. E. Chester, \$571.

JUDGMENTS RENDERED—QUEBEC.

October 12.

Montreal—Z. Charest agt Damase Beaupre, \$200; F. D. Shallow agt Beaujeu de Monongohela, \$286; J. W. Harris agt Mary Jane Morrison, \$727; P. Galibert agt Alb. St. Martin, \$372; Dme. F. M. Huebacker et al agt Thos. Stewart et al \$775.

October 14.

Montreal—P. Keefe agt R. H. Buchanan, \$2,157; J. W. Smith agt Jos. Carriere, \$283; F. Tremblay agt Dme. Henri Champeau, \$207; U. Garand et al agt M. Guerin et al, \$1,002; B. Voyer agt Alderie Leonard, \$557; Sun Life Assurance Co. agt Lambert Lyman, \$298; Dme. E. H. Heaton agt E. de B. Macdonald, \$300; U. Garand et al agt G. H. L. Rolland et al, \$419; St. Laurent—O. Cossette et al agt J. B. T. Jasmin, \$1,686; Summerlea—E. Rawlings agt Dme. Alph. Latour, \$13,325.

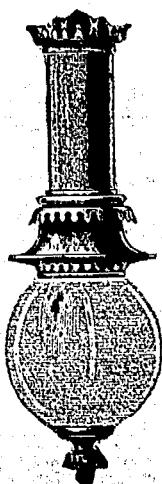
October 17.

Danville—W. W. Ogilvie agt L. N. Bourgeois & Co., et al, \$188; Montreal—Montreal Board of Trade agt Gedeon Bourdeau et al, \$300; J. Ward agt Hubert Cadieux, \$177; S. Carsley agt Henry Millen, \$3,002; C. Langlois agt H. Roehon, \$210; E. Poirier et vir agt Stadacona Water, Light Co., \$1,305; Pointe Claire—L. St. Germain agt J. B. Legault, \$9,095; St. Edouard—Marie Lague agt Alfred Hebert, \$1,107; St. Henri—M. Papineau et vir et al agt Dme. F. X. Hetu, \$4,002; St. Jean des Chaillons—C. J.

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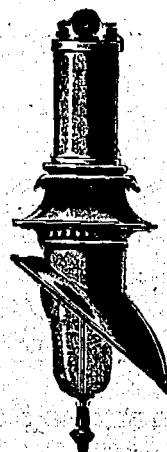
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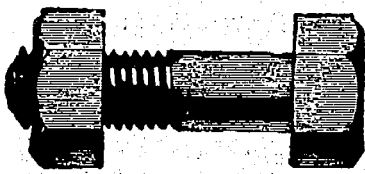
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SET SCREWS, WASHERS, &c.**

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Victoria St., Westminster, London, Eng.

Marchildon agt Adelard Beaudet, \$831; St. Wencelas—C. Peltier agt Oliva Pellerin, \$708.

JUDGMENTS RENDERED—BRITISH COLUMBIA.

October 17.

Macleod—G. W. Tolton, \$320.

October 12.

Victoria—Globe Printing and Publishing Co., Ltd., \$4,517.

JUDGMENTS RENDERED—MANITOBA.

October 14.

Brandon—A. M. Percival, \$412.

JUDGMENTS RENDERED—NEW BRUNSWICK.

October 14.

Bath—E. D. R. Phillips, \$329; Bay Verte—A. A. Copp, \$424.

JUDGMENTS RENDERED—NOVA SCOTIA.

October 17.

Elmsdale—Baker, Andrews & Baker, \$1,107; Jeddore—P. W. Maskell, \$1,229; Wallace—John McInness, \$1,726; Yarmouth—E. M. Nicols, \$411.

EXECUTIONS—QUEBEC.

October 12.

Lachine—Julie Giroux et vir agt Gilbert Ledue, \$825; Montreal—The Queen agt S. Menard, \$200; The Queen agt Simon Menard, \$200; H. S. Phillips agt J. C. Murray et al, \$194; L. Gouin agt G. T. Vincent, \$508.

October 14.

Montreal—Hon. L. F. R. Masson et al Estate of Louis Perrault, \$25,687; Dme. M. E. Laughlin agt Dme. Annie Taylor, \$253; Vaudreuil—Dme. M. J. Wayne et al agt Vaudreuil Boating Club, \$1,802.

October 17.

Montreal—Sun Life Assee. Co. agt A. R. Archambault, \$298; W. Garand et al agt A. R. Archambault et al, \$261; M. Leroux agt Delle. L. Beriault, \$2,000; E. Laporte agt Norbert Laporte, \$2,117.

CHATTEL MORTGAGES—ONTARIO.

October 12.

Albemarle Tp.—John and Isabella Ashcroft to W. J. Fawcett, \$1,115; Berlin—Abel Walper to Randall & Roos, \$6,120; Bracebridge—Wm. Sibbitt to R. M. Browning, \$1,425; Dorchester N. Tp.—W. A. Brown to J. Potts, \$1,134; Huntsville—P. E. Craddock to M. and L. Samuel, Benjamin & Co., \$2,517; Manitowaning—J. A. Watson et ux to W. Doherty, 1,214; Sydenham Tp.—Thos. and Hy. Luton and G. T. Knight to J. Gardner, \$1,620; Toronto—Geo. Everist to McWilliams & Everist, \$2,357; Alex. Gillies to R. A. Payne, \$844; W. J. Reddan to M. E. Korman, \$2,500; Mrs. Francis Sophia Waller to E. Hurst, \$812; H. P. Wal-

BUSINESS DIFFICULTIES.

—A. Demers & Co., shoes, Montreal, have assigned. Liabilities, \$2,500.—Jas. Concoran, shoes, Montreal, has also assigned.

—A. J. Turcotte & Co., grocers, Quebec, have suspended and are offering 25 cents in the dollar. Liabilities, \$50,000. A. J. Turcotte has been sole

owner since '93, being formerly of Turcotte & Prevost. Outside ventures are responsible for some of his losses.

—C. Charron, shoes, Montreal, has consented to assign. Liabilities about \$20,000. Principal creditors are: The Banque Ville Marie, \$2,000; Fabien Groulx, \$2,000; Dominion Bank, \$7,000; Kieffer Bros., \$1,148; Duclous & Payan, \$1,052; H. J. Fisk & Co., \$654; J. H.

Wardlow, \$552; and Whitley Bros., \$622.

—Two Sherbrooke, Que., grocers, have assigned. E. M. Blanchard has been in business some years, formerly of Stenson & Blanchard, who failed in '91.—E. L. Denis & Co., (Mrs. E. J. Denis only partner), assigned. Liabilities about \$1,500. Her husband, who managed, was formerly at Lachine, where he failed in December, '98.

ler to F. Hurst, \$812; C. W. Woods to Alexander & Co., \$636.

October 14.

Hamilton—Minnie and John Graham to T. D. J. Farmer, \$675; L'Original—Pierre and Eliza Brisebois to A. Chatain, \$2,200; Matilda Tp.—J. S. Farmer to T. J. Mergatroid, \$1,000; St. Thomas—George Calvert to A. E. Wallace, \$1,125; South River—Wm. Carther to Waterous Engine Works, \$1,140; Stratford—Mrs. Margt. McCordle to A. Bauer, \$1,864; Toronto—J. A. Pattillo to Cosgrave Brewery

Co., \$2,800; J. A. Pattillo to L. Reinhardt, \$2,800; Jos. Stanley to A. H. Dewdney, \$1,173.

October 17.

Berlin—H. A. Ewing to J. B. Lundy, \$1,830; Ottawa—Miles Birkett to G. S. May, \$3,200; Edmond Chevrier to W. J. Kennedy, \$600; Toronto—Mrs. F. W. Mossop to J. E. Seagram, \$1,000; F. R. Warren to A. Hutchison, \$2,850.

CHATTEL MORTGAGES—BRITISH COLUMBIA.

October 17.

Loop—Herbert Smith, \$1,500; Victoria—R. M. Nevin & C. R. Leopold, \$750.

BILLS OF SALE—ONTARIO.

October 12.

Manitowaning—John and I. A. Mutchmor to B. F. Mutchmor, \$16,900; Toronto—G. H. May to W. T. J. Lee, \$575.

October 14.

Hamilton—T. J. Leatherdale to S. H. Sherlock-Hubbard, \$1,500; Ottawa—C. A. MacDonald to M. M. Pyke, \$3,000; Rigaud—Wolfe Seiden to A. Lax, \$3,089; Toronto—W. T. J. Lee to Mrs. T. Crowley, \$575; W. H. Barchard to W. J. Barchard, \$2,500.

October 17.

London—Chas. Abbott to Niagara District Fruit Growers' Association, \$921; Sawbill—Wm. Phillips to Rutledge & Jackson, \$1,150; Vaughan Tp.—W. H. Morston to E. E. Morston, \$550.

—Keeping cows for profit is the title of a pamphlet issued by the De Laval Separator Co., New York. The brochure contains a number of illustrations of farm scenes which are very neatly executed. We are informed that there are 16 million milch cows in the States on 4,750,000 farms, and one million in towns and cities. There are 11,000 creameries and cheese factories in the States. The consumption of milk is, 1,750,000,000 gallons, of butter 1,500,000 pounds, and cheese 300,000,000 pounds. Any of our readers who wish a copy can obtain one free by applying to the above company and using the name of this journal.

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FULL PARTICULARS AS TO PLANT AND METHOD OF WORKING PATENT SYSTEM MAY BE OBTAINED FROM

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The Best

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that money, skill, and nearly half a century's experience can produce.

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S. DAVIS & SONS,

MONTREAL, Que.

of this road showed large increases last week. Montreal Street touched 307½, Gas 190½, and a small batch of Merchants Bank went yesterday at 164½. There is so much money earning trifling interest that when peace is restored there is likely to be quite a demand for securities offering a higher return. It would not surprise us to see any day that Mr. Kruger had learnt that discretion is the better part of valour, and had sought to make his peace with Great Britain before the army corps arrives, which, if it gets to work, will stamp out for ever the enemies of the Empire in South Africa. The Bank of France has placed a premium on gold to check exports. Local money rates remain as last week.

The following is a comparative table of stocks for w.e. Oct. 18th, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Montreal.....	3	261	261	240
Molsons.....	22	207	207	200
Merchants.....	266	164½	164½	180
Can. Bk. of Com.	52	150	149¾	143½
MISCELLANEOUS.				
Can. Pacific....	545	92½	90¾	83½
Duluth S.S. & At.	100	4½	4½	2
Twin City.....	300	61½	60	.....
Royal Electric..	66	159	156	154½
Royal Elec. N'wS'k	34	158	155	.....
Montreal Teleg..	35	174	172	175
Rich. & Ont.....	250	112	111	98¾
Mont. & Lon.....	7500	50	49	.....
War Eagle.....	29500	300	265	279¾
Montreal Gas Co.	250	191	190	186
Bell Telephone..	40	190	189	171
Toronto Ry. Co..	3066	110¾	107½	103
Payne Mining Co.	54750	110	88	.....
Hallifax Ry.....	100	96	96	129¾
Mont. Cotton Co.	65	144	143	152
Can. Col'd Co. bds.	4800	101	101	95½
Dom. Cotton Mills	315	100	96	100
Dom. Coal, Pfd..	25	117	117	111
Hal. H. & L. Co..	25	20	20	22
Republic.....	23650	117	111	.....

Brazilian exchange for the week ending Oct. 17th, is as follows:

Oct. 12.....	7 9-32d
" 13.....	.....
" 14.....	7 5-16d
" 16.....	7 3-8d
" 17.....	7 15-32d

MONTREAL WHOLESALE MARKETS.

Montreal, Oct. 19th, 1899.

Business as a rule continues brisk. The suspicion in the minds of many people that the "good times" are not going to last long is having a good effect generally as tending to check the tendency to that mischievous over-spreading which marks periods of business prosperity. That this is as it should be, no one will gainsay. There is no advice better than the trite one: "In time of peace, prepare for war," and there are many business men who have felt its force.

The advance in ocean freight rates, assisted by the withdrawing of some vessels from the route, has brought about an actual scarcity of space and has considerably lessened the export movement. Want of carrying capacity

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R. R. PATTISON & Co.,

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LEEDS, ENGLAND.

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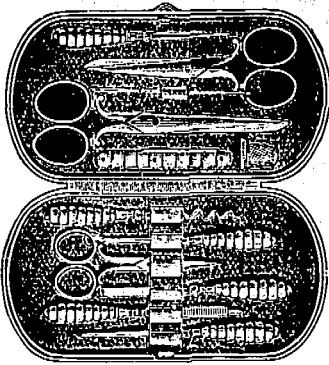
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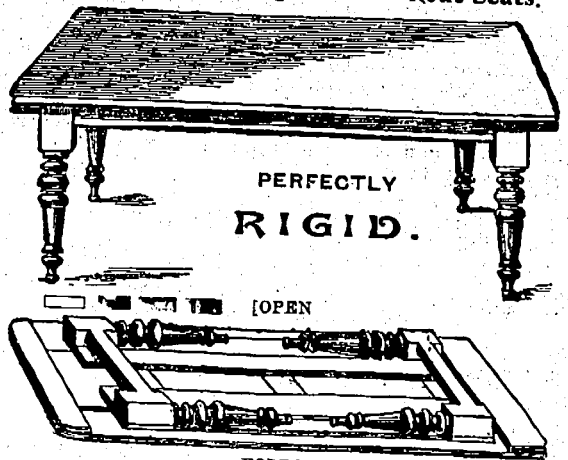
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is a cry not only from the Atlantic to the Pacific, but on the ocean as well. On the American side a similar want exists. Everywhere the cry for more cars is going up, and everywhere shippers are obliged to keep in line and patronize the railroads at the latter's convenience. All available rolling stock is being utilized, and still the roads are obliged to refuse much traffic. It is said that never before in the history of railroad operation has there been a greater demand for freight cars than at this time. And the traffic continues to grow greater. Values on this market have been well maintained except in dairy products, in which butter shows an inclination to decline. Hardware has remained steady with very few changes. Export movement in leather is brisk and full prices received. Canned goods are advancing; dried fruits are higher, while sugars have taken a slight drop all round.

BUTTER.—There has been very little doing on the market lately, exporters being unable to fill orders coming in owing to the holders' prices being much above their views. Consequently, trade shows but little in the way of bulk transactions. A few sales of choicest creamery in boxes have been made at 22 cents, but the general expectation is to buy at 21½ cents. Tubs of choicest offer at 21 to 21½ cents, purchases being mostly for the local trade, a fairly good business passing in this way. Choicest dairy butter is in small supply and selling well. Western is worth 17 to 18 cents, with Townships selling at 19 to 21, but medium qualities are dragging and slow sale with the range of prices at 12 to 16 cents. Fresh rolls are beginning to come in freely and meet with good sale at 17 to 19 cents.

CANNED GOODS.—The indications of higher prices for staple goods given in our columns some time ago have been shown to be correct. Corn, good quality is worth \$1.10, which will make the retailer shake his head when asked to sell at 10 cents a can. Tomatoes

are difficult to find at less than 80 cents, while string beans are in very light supply and quoted at 90c to \$1. Peas have advanced also and are held at 85 to 90 cents, with very light available supplies. Canned fruits are neglected in the presence of plenty open stock.

CEMENTS, FIREBRICKS, &c.—The advance in ocean freight rates, natural at this season, has resulted in a rise of 10 to 15 cents per brl, in cements. There is a good demand at present, with available stocks very light. Receipts for week ending 18th were: 10,200 brls. German and Belgian cement, 2,900 English and 162,700 firebricks.

CHEESE.—The market is spoken of as very firm although the amount of business doing is light. Choicest colored is in small supply. Sales are heard of at 11¼ cents, although the actual quotations of the market are 11 to 11½ cents. Choicest white is in best demand but not many orders coming in for colored. Medium cheese at 10 to 10½ cents is in small supply, and meets with ready sale for local use.—At Ingersoll, Ont., on the 17th, offerings were 1,570 boxes September make, 11¼ cents bid, no sales. The market showed little life.

DRIED FRUITS.—The quality of the new crop raisins and currants shows a distinct improvement over that of some years back. This one feature will be a factor in the disposal of a much larger quantity for the season. There are no California raisins on the market yet, the price this season is expected to be 2½ to 3 cent per pound higher than last year. There are no Valencia raisins on the market under 5 cents. The market is in good shape, being almost entirely clear of old stocks of any kind. New crop currants are worth 4¼ cents for cheapest. Both currants and raisins will be much dearer than the prices of last season, Valencia raisins showing an advance of 1s within the past two weeks.

WOOLS,

Cape, Australian, B. As.

COTTON,

Peruvian,

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YARNS,

Fancy and Worsted.

GARNETTED WASTES.

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

DRY GOODS.—While the warm, damp weather has hindered retail trade of much natural business during the past week, wholesale houses report active trade. Dealers are generally recognizing the drift of values in all fabrics and see the necessity of getting supplies on hand against the possibility of delay, which feature is beginning to be felt and feared more than advanced prices. All lines are firmly held. The advances in domestic cottons reported last week may assume wider proportions as higher prices are being quoted on various lines of goods in the New York markets weekly.

DRUGS & CHEMICALS.—The very strong position of cocaine is attracting most attention among the many articles under these headings. Another advance of 55 cents was made last week, which shows a price almost double that of ten weeks ago. Latest reports from the primary markets confirm the belief that cocaine will be no cheaper for many months, but on the contrary, further upward movements may be seen. Cuttlefish bone is another article which has more than doubled in price within the past few months. This is attributed to the short catch and light supplies of old stock. Higher prices are still looked for. Aloin is also scarce and very firm, owing somewhat to the South African disturbance. The market for chemicals has been showing a strong undertone, many lines having been advanced in primary markets. Caustic soda is very firm. Bleaching powder in light supply and commands full prices. Blue vitriol and arsenic are also inclined to advance. Nitrate of soda and brimstone are both firm. Freight advances are responsible for the stronger tendency in many of the heavier lines.

EGGS.—The warm favorable weather has had a depressing influence on the market which has been unusually dull and disappointing. Finest selected fresh stock sell at 17 to 18 cents; straight candled fresh, 16 to 17 cents; held stock, 13 to 14 cents, and inferior 12 to 13 cents. Montreal retail grocers are receiving more profits on eggs lately the cut in margins due to the high price of cheese, butter, ham, bacon and kindred goods, making it imperative to get a little profit out of something. Retail prices for strictly fresh are now anywhere under 50 cents per dozen, although the customer cannot always depend on noticing much difference between them and those possessing a name for laying out nights.

FISH.—The firmness previously reported in Nova Scotia herring exists in full measure. Prices are practically unchanged from last week. Arrivals of green cod are being received, and are meeting with good demand. Oysters are moving freely at \$3.50 per bbl. for ordinary Malpeques, and \$4.50 to \$5, for hand-picked; standards bulk \$1.25 to \$1.30 per gallon; selects, \$1.50.

FLOUR, FEED & MEAT.—Trade in those lines is all that output and carrying accommodation can make it. Were these conditions not restricted the movement would show a volume of considerably greater dimensions than exists. There has been a check put to the export movement of flour by the lack of freight space. This cannot be secured owing to the withdrawing of several vessels. Mills are running to

their full capacity with orders placed ahead. Feed still holds the firm position taken in the summer and sales are freely made at the advanced prices of some weeks ago. Quotations are: Flour—Winter wheat patents, \$3.80 to \$4.00; straight roller, \$3.50 to \$3.60; and in bags, \$1.60 to \$1.65; Manitoba patents, \$4 to \$4.20; strong bakers, \$3.70 to \$3.80; Bran, Manitoba, bulk, \$13.50; do. Ontario, \$14.50 to \$15; shorts, \$15.50 to \$16.50; mouille, \$19.50; oatmeal, \$3.50 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$8 to \$8.50; No. 2 extra, \$6 to \$6.50; clover and mixed, \$5.50 to \$5.75 on track.

GROCERIES.—Barbadoes molasses shows an advance, being now quoted at 38 cents, and 37 cents for carlots. To the former is added 2½ cents per gallon for barrel prices and 3½ cents for

BANK OF MONTREAL.

NOTICE is hereby given that a DIVIDEND OF FIVE PER CENT. upon the paid-up Capital Stock of this Institution has been declared for the current half-year, and that the same will be PAYABLE at its Banking House in this City, and at its Branches, on and after FRIDAY, the FIRST DAY OF DECEMBER next.

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

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 17th October, 1899.

Telegraphic Address:—"ASKHAM, SHEFFIELD."

Askham Bros. & Wilson

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half barrels. Sugars have taken a further drop of 5 cents per 100 lbs. all round. This makes granulated \$4.50, with branded yellows \$3.70 to \$4.35. Lower prices for raw sugar and the natural falling off in consumption have brought about the decline. Coffees, in the cheaper grades, have advanced in the New York market, much purchasing being done on speculation. Teas are slow in movement but blacks are expected to show more activity in consequence of light stocks in the London markets. Japan rice is very firm and advancing in the European markets owing to light supplies and the expectation of the coming crop being short. Singapore black pepper is very firmly held by foreign exporters. Batavia cassia is in light supply and likely to show an advance.

GREEN FRUITS, &c.—The season for grapes is at its height, last week's receipts here being the heaviest known for many years. Total arrivals footed up some 1,700,000 lbs. Prices are fairly well sustained under a good demand. Apples are slower in movement owing somewhat to scarcity of freight space and higher charges. Regular quotations are: Verdelli lemons, \$2.75 to \$3.50; Spanish onions, in crates, 65c to 70c; cranberries, Cape Cod, bushel brls., \$6.50; California plums, \$1.75 to \$2.25 per box; bananas, \$1.75 to \$2.25; apples, in brls., \$2 to \$3.50; pears, 50c to 75c basket; grapes, Delawares, 10 lbs., 35c; Rogers, 10 lbs., 20c; Niagara, 10 lbs., 15c; blue, 13c to 14c; pears, brls., \$3 to \$5; peaches, 25c to 35c; sweet potatoes, \$2.25 brl.; quinces, 25c to 40c per basket; oranges, \$3.50 to \$7 per brl.; chestnuts, 6½c to 7c lb.

HARDWARE.—But for the fact that a slight advance was made in galvanized iron during the past week, it might be said that values were taking a Thanksgiving holiday after the successful adventures of the past six months. Queen's head galvanized iron has been changed to \$4.65 to \$4.90 for 28 gauge and 4.40 to \$4.65 for 26 gauge. Other lines are firm at recent advances. Building operations are being pushed at a rate which does not admit of time to look around for better prices, so that business is good regardless of cost. A scrap iron trust is being formed in the U.S., with a capital of \$50,000,000. This has caused all scrap metal in the markets there to be firmly held. Pig tin has shown a slight decline this week in both London and New York markets. The price of skates will show an advance of 10 to 15 per cent. over last year.

HIDES.—Reports of prices over 10 cents being paid for No. 1 Montreal green were not confirmed by dealers, who claim that even extreme fractions in single instances do not affect the regular prices. Trade is somewhat

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38 CHARLES STREET, Sheffield, Eng.

ESTABLISHED 1792.

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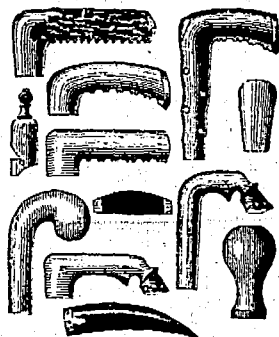
(LATE CHARLES HILL).

BURGESS STREET HORN WORKS,
Sheffield, England.

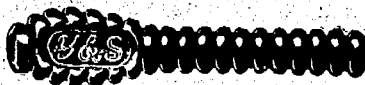
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UMBRELLA AND WALKING-STICK HANDLES,
Stag Hooks for Sticks and Whips,

Dealers' Knobs, Machinery Handles, Bicycle Handles, Tap Handles, Corkscrew Handles, Sewing Machine Handles, &c.



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Packed 80 Sticks to Box.

Young & Smylie's Corrugated Stick Licorice.

If your druggist offers you CORRUGATED Stick Licorice, you know it is all right,—it is the Old, Reliable Y & S Brand. Manufactured solely by the undersigned who are makers of the Manhattan Wafers in Pliable Licorice and the Acme Licorice Pellets, &c.

Sold by the Wholesale Drug & Confectionery Trade.

Established 1845.

YOUNG & SMYLIE, Brooklyn, N.Y.

Write for Illustrated Catalogue

better, but lacking any degree of life warranting comment. Prices are unchanged from last week's quotations, which are given in another column. Horse hides are unusually scarce. Possibly the poor horse has taken on a new lease of life, in keeping with other marketable bodies, and insists on remaining on earth to see if his hide will not command more respect than had been tendered it at the hands of the coal cart driver.

LEATHER & SHOES.—The local leather market shows little life except in the removing of contract stock. The export trade shows no abatement, and rumors of higher prices being paid for hides are heard. The U. S. markets are firm and well sold up, New York-tanners being ready buyers of all offerings at full prices. Shoe manufacturers report letters from travellers as indicative of good trade throughout their territories, buyers looking more to quality and finish, which with most makers are special characteristics of the new samples.

PAINTS & OILS.—The market holds firm at the advance of last week. Business is active all round. Red lead is scarce and the opinion is expressed that an advance may take place soon. Quicksilver has advanced in the U.S. markets, and is held strong here in sympathy. Putty is firm in keeping with the strong position of linseed. Turpentine has advanced and is now quoted at 76 to 77 cents per gallon.

POTATOES.—The market is being liberally represented through local growers, who hold at 40 to 45 cents per bag of 75 to 85 lbs. Reports of a good crop are general all over the continent, but experienced dealers believe that prices will move up nevertheless as the high price of general feed must have an effect.

POULTRY & GAME.—The market ruled very dull, when the near approach of Thanksgiving forced the demand and prices as suddenly began to assume a firmer tone. Turkeys were in small supply and sales were being made quickly at 9 to 11 cents per lb.; ducks, 8 to 9 cents lb.; chickens, 7 to 8c; fowls, 6 to 6½ cents; geese, 6 to 7 cents per lb.; and partridges, 50 to 55 cents brace.

PROVISIONS. — Transactions during the past week show a better movement all round. Smoked meats were in more active demand and prices fairly firm. War news appeared to have some effect on the market although nothing could be directly attributed to that source. Lard is steady with fair movement. Reports from the West indicate a disposition on the part of raisers to hold



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FINISHED SOUP.
Special Prices to Hotels and Trade.

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Turtle Soup.

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

CLEAR or INVALID.

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

B. SKINNER selects the best kind of GREEN TURTLE when in full season, PRIME and FAT, and, having HIS OWN BOATS, he gets them FRESH FROM THE SEA, and by preparing them as soon as CAUGHT he retains the delicious flavour described by Mr. GORDON STABLES, M.D., R.N., in his travels.

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 New Rubber (any pattern) - - - 6s. 6d. to 5s. 6d.
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A Variety of SECOND-HAND COVERS, any size [equal to new] in stock, 10/6 each.
 [Of the Best Workmanship and Material.]

Full Particulars of the

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

stock pending a higher price. This has been given more strength, owing to the war, but the high price of feed will tell against the profit of holding. Quotations are: Selected heavy short boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15 per brl; pure Canadian lard, per pail, 7c to 7½c; compound refined, 5½c to 5¾c; hams, 12c to 13½c per lb., as to size; bacon, 11½c to 13c per lb., as to grade.

Wool.—On the local market previous conditions exist. A few sales of Cape are being made at full prices, but the inclination on the part of manufacturers to hold back still prevents bulk transactions. The general scarcity of fine wools is becoming more pronounced, it being now difficult to purchase from first hands. This shortage, it is stated by importers, will, in all probability, continue to influence the market for the next two years. The present expansion of business adds to the shortage, as foreign manufacturers of fine fabrics must have the wool. Canadian fleece is moving with more freedom from some western points.

TORONTO WHOLESALE TRADE.

(Revised by Telegraph.)

Toronto, Oct. 16, 1899.

Wholesale trade fairly active. Warm and unseasonable weather has tendency to restrict business, but on the whole the volume is quieter than for previous seasons. Prices of leading staples are firm with an upward tendency. In dry goods, the demand for staples is fair, in spite of higher prices for cottons, linens and silks. Sorting up orders for seasonable hardware are large, and prices higher in many cases. In groceries trade is good, shipments large and payments satisfactory. Money on call 5½ to 6 per cent. and prime commercial paper discounted at 6 to 7 per cent. Sterling exchange steady. Stock Exchange values irregular. Banks firm and mining stocks lower. Latest sales: Bank of Commerce 150½, Dominion 269½, Standard 191, Imperial 215½, Gas 22½, C. P. R. 91¾, Cable 182, Halifax Electric 198, Gen. Electric 165½, North-West Land pr. 57, Dunlop Tyre pr. 108½, Toronto Ry. 108.

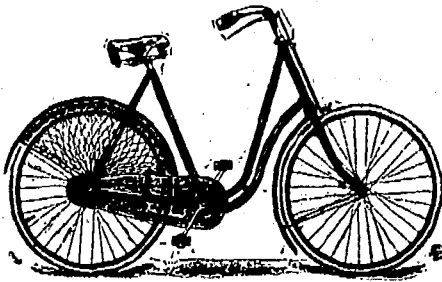
STOCKS AND BONDS.

NAME.	Par Val'a.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Per Cent. Price Oct. 18 (Bid)	Cash value per \$
British North Am.....	243	4,865,656	4,865,656	1,469,000	2 1/2	Apl. Oct	.....	.....
Can. Bank of Commerce	50	6,000,000	6,000,000	1,000,000	3 1/2	June Dec	149 1/2	149 50
Commercial, Windsor..	40	500,000	350,000	90,000	3	.....	10	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	3	May	267	133 50
Eastern Townships.....	50	1,500,000	850,000	350,000	3 1/2	Jan July	155	77 50
Halifax Banking Co.....	25	500,000	500,000	375,000	3 1/2	Feb. Aug	158	79 00
Hamilton.....	100	1,499,700	1,497,100	1,000,000	4	June Dec	195	195 00
Hochelega.....	100	1,359,700	1,250,100	585,000	3 1/2	June Dec	152	152 00
Imperial.....	100	2,343,900	2,214,766	1,439,599	4 1/2	June Dec	215	215 00
Jacques Cartier.....	25	500,000	500,000	265,000	3	June Dec	.....	.....
Merchants' Can.....	100	6,000,000	6,000,000	2,600,000	3 1/2	June Dec	164	164 00
Merchants' Halifax.....	100	1,957,500	1,892,663	1,394,495	3 1/2	Feb. Aug	180	180 00
Molsons.....	50	2,000,000	2,000,000	1,625,000	4 1/2	Oct April	205	101 50
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	280	520 00
Nationals.....	30	1,200,000	1,200,000	150,000	3	May Nov	90	27 00
New Brunswick.....	100	500,000	500,000	600,000	6	Jan July	300	300 00
Nova Scotia.....	100	1,755,100	1,746,440	2,005,500	4	Feb. Aug.	210	210 00
Ontario.....	100	1,000,000	1,000,000	110,000	2 1/2	June Dec	129 1/2	129 75
Ottawa.....	100	1,500,000	1,500,000	1,170,000	4 1/2	June Dec	139	139 00
People's of N. B.....	150	180,000	180,000	140,000	4	.....	250	375 00
Quebec.....	100	2,500,000	2,500,000	700,000	3	June Dec	125 1/2	125 1/2
St. Stephen's.....	100	200,000	200,000	45,000	2 1/2	April Oct	.....	.....
Standard.....	50	1,000,000	1,000,000	600,000	4	April Oct	191	95 50
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	240	240 00
Traders.....	100	829,820	829,820	70,000	3	June Dec	113	113 00
Union Halifax.....	50	500,000	500,000	250,000	3	Mch Sept	123	61 00
Union of Can.....	100	2,000,000	2,000,000	456,000	3	June Dec	.....	.....
Ville Marie.....	100	500,000	479,820	10,000	3	June Dec	.....	.....
Western.....	100	500,000	385,289	118,000	3 1/2	Apl Oct	.....	.....
Agri. Sav. and Loan Co.....	50	630,000	629,544	160,000	3	Jan July	191	191 00
Bell Telephone Co.....	100	3,168,000	3,168,000	910,000	4 1/2	Jan	189	189 00
Brit. Can. Loan & Inv. Co.....	100	1,937,900	398,481	120,000	3 1/2	Jan	95	95 00
Brit. Mortg. Loan Co.....	100	450,000	818,504	100,000	3	July	.....	.....
Building and Loan Assoc.....	25	750,000	750,000	100,000	2	Jan	.....	.....
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	.....	Oct	40	10 00
Can. Landed & Nat'l Inv't Co.....	100	2,008,000	1,004,000	350,000	3	Jan	70	70 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,200,000	3	Jan July	130	69 00
Can. Sav. & Loan Co.....	50	750,000	750,000	220,000	3 1/2	Jan	113	56 50
Central Can. Loan & Sav. Co.....	100	2,500,000	1,250,000	360,000	3	Jan July	131	134 00
Dominion Sav. & Inv. Co.....	50	1,000,000	334,200	10,000	2 1/2	July Dec	75	37 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan	129	64 50
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar	95 1/2	95 50
Freehold Loan and Sav. Co.....	100	5,221,500	1,314,100	300,000	3	June Dec	76	76 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	349,109	3	Jan July	112	112 00
Home Sav. and Loan Co.....	10	2,000,000	200,000	200,000	3 1/2	Jan July	140	14 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,400,000	750,000	4 1/2	Jan July	180	96 00
Imperial Loan and Inv. Co.....	100	840,000	720,847	160,000	3	Jan July	90	90 00
Landed Banking and Loan.....	100	700,000	698,068	160,000	3	Jan July	111 1/2	111 70
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	210,000	4	Mch Sep	67	33 50
London Loan Co.....	50	679,700	661,850	81,000	3	Jan July	106 1/2	53 25
Land. and Ont. Inv. Co.....	100	2,750,000	559,000	160,000	3 1/2	Jan July	85	85 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	51,000	.....	Jan July	45	45 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan	172	68 80
Montreal Gas Co.....	40	2,500,000	2,997,916	.....	5	April Oct	190	76 00
Montreal Street Ry. Co.....	50	5,000,000	5,000,000	334,347	2 1/2	Feb. ..	308	154 00
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	Mch. ..	141 1/2	141 50
Merchants M'fg Co.....	100	600,000	600,000	.....	3 1/2	Feb. Aug	130	130 00
Montreal Loan and Mortg.....	25	500,000	500,000	.....	3 1/2	Mch Sep	.....	.....
Ont. Indus. Loan and Inv.....	100	468,800	314,386	150,000	3	Jan July	121 1/2	65 87
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	400,000	3 1/2	Jan July	20	10 00
People's Loan and Dep. Co.....	50	600,000	600,000	400,000	.....	Jan July	64	36 40
Real Est. Loan Co.....	40	378,440	373,720	50,000	2	Jan July	20	10 00
Richelleu and Ont. Nav. Co.....	100	1,550,000	1,350,000	250,000	3	Jan	110 1/2	110 75
The Royal Electric Co.....	100	1,500,000	1,500,000	232,862	4	Jan. ..	157	157 00
Toronto Electric Light Co.....	100	500,000	500,000	20,000	2	Jan. ..	184	134 00
Toronto Street Railway.....	100	6,000,000	6,000,000	.....	1	Jan. ..	108	108 00
Union Loan and Sav. Co.....	50	1,005,400	629,020	200,000	3	Jan July	38	19 00
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	3	Jan July	113 1/2	56 75
Western Loan & Trust Co.....	50	2,301,300	561,721	52,000	3 1/2	June Dec	98	49 00
Windsor Hotel.....	105	105 00

* Paying quarterly dividends.

The Foleshill Cycles

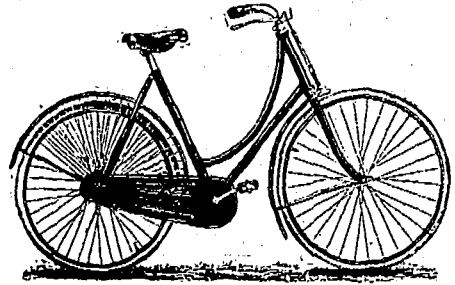
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FOLESHILL CYCLE Co., Ltd
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MACKLIN CYCLES.

The best in the Market,
Only the HIGHEST GRADES



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China, Glass & Earthenware Goods

At makers' own lowest prices with highest discounts.

....Correspondence Invited

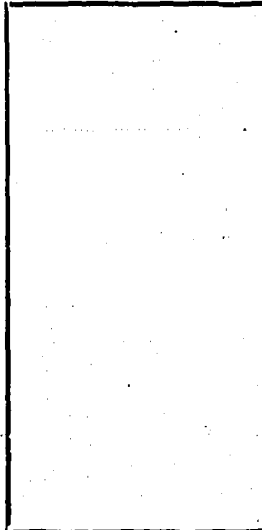
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- Liqueur,
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- Sodas,
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" Plain, 1/2 doz. }

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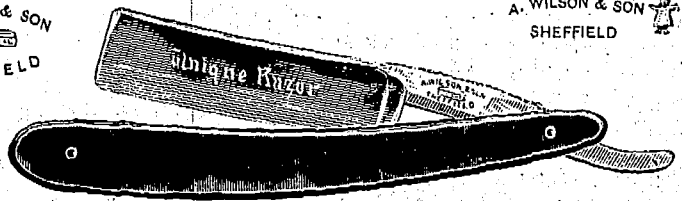
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MANUFACTURERS OF ALL KINDS OF

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RAZORS

56 BOWDON-STREET, MILTON-STREET,

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HORN AND IVORY HANDLES.

One of the specialties for which Sheffield has well nigh a monopoly is the manufacture of handles for knives, whips, umbrellas, walking sticks, and machinery, made of horn and ivory. Messrs. Hill Brothers, of Burgess St. Horn Works, Sheffield, are well known wherever these goods are used for the excellence of their materials and workmanship, as well as the variety of their patterns. This firm was established in 1792. It is, therefore, the oldest in the trade. Doubtless connections for and experience in collecting raw materials, and expertness in manufacturing have been acquired by so remarkably extended a career which has been enjoyed by the firm of Hill Brothers.

7 AGES WHISKY.

Messrs. Cuninghame, Coveney & Co., of Leith, Dundee and London, are sole proprietors of the brand "7 Ages," for whisky of a highly superior quality, which is claimed to be the perfection of Scotch. This splendid spirit is sold in a different form of bottle to the usual one. To meet the convenience of customers this whisky is put up in cases of 6 bottles. Scotch whisky is now being largely prescribed by the faculty in place of brandy which has so long held pre-eminence as a medicinal spirit. The old-time prejudice against whisky owing to its name being less aristocratic than that of brandy, has now disappeared, thanks chiefly to the fact becoming known that Her Majesty uses "Scotch." The morning "pick-me-up" of the languid dyspeptic, and the "night-cap" of those who call up "spirits from the vasty deep" of their wine cellar, to lull them to sleep, are now concocted more usually of Scotch than any other blend of whisky. To make sure of wholesome spirit being used, buyers need be careful to secure a supply from some first-class, reputable firm, such as Messrs. Cuninghame, Coveney & Co., for there are almost innumerable brands on the market which are unfit for consumption. The better classes of Scotch whisky are distilled from barley, so the drinker of such spirits tastes the "barley bree" as well as does the imbibor of good malt liquor. The "cheap and nasty" whiskies are made from Indian corn (maize), potatoes, etc., an Act for prohibiting the use of which would be a public benefit. The "7 Ages" whisky has the approval of the faculty and connoisseurs.

THE CANADIAN JOURNAL OF COMMERCE
 FINANCE AND INSURANCE REVIEW

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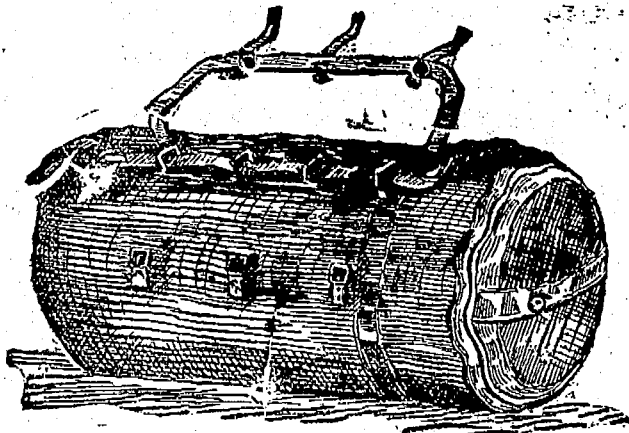
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Rubber Kit Bags, Dumage Bags, Sleeping Bags, Paek Straps, Paek Bags, Paek Saddles, Klondyke Boots, Klondyke Shoes, Been Skin Oil Tanned and Hair Lined Moccasins, Harness, Mexican, English and all other kinds of Saddles, Trunks, Valises, Bags, Satchels, Horse Clothing, &c., &c.

ESTABLISHED 1867.

Telegraphic Address, MEASURES, SHEFFIELD.

TYZACK & HOLMES,

[STANDARD WORKS, SHEFFIELD, England.

Manufacturers of

The Flexible Steel Band Measuring Tapes, All kinds and sizes. Steel Standards, Straight Edges and Rules, Steel Squares, Steel Gauges, Special Tools, of all kinds. Metallic & Linen Measuring Tapes, Crucible Cast Steel Bands, Springs, Blanks and Bars, Hardened, Tempered or Soft, Black or Bright, all Sizes and Shapes. Steel Forgings.

SPECIALTIES:

Cold Rolled Cast Steel, Up to 5 inches wide by 1/2 inch thick, of the very best quality. Steel for Springs. Clock, Watch, and other Flat Coiled Springs.

Cold Rolled Steel for Cycle Trade. BAND SAWS Set sharpened, Brazed ready for use, or in long lengths unfinished.

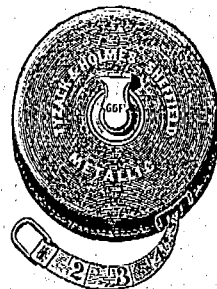
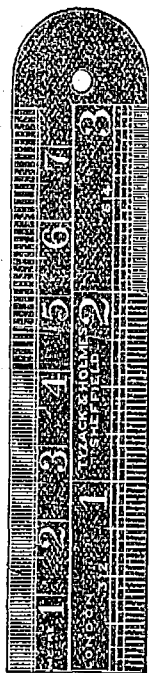
Fine Cold Rolled Steel. Hardened and Tempered, Ordinary or Annealed. Got up in Long Lengths, with Smooth Round Edges, Black, Bright, Blued or Bronzed.

Proprietors and Sole Makers of the

REGISTERED SPRING MEASURE, No. 943, and of the

Enamelled Waterproof Linen and Metallic Measure, No. 69227.

GARDEN SYRINGES.



Telegraphic Address: "SCYTHES."

Established 1772

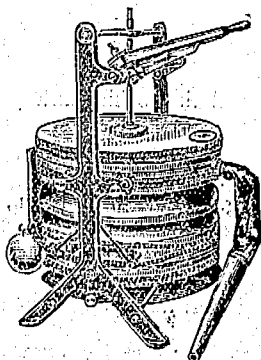
Please Address in Full.

LINLEY & BINGHAM,

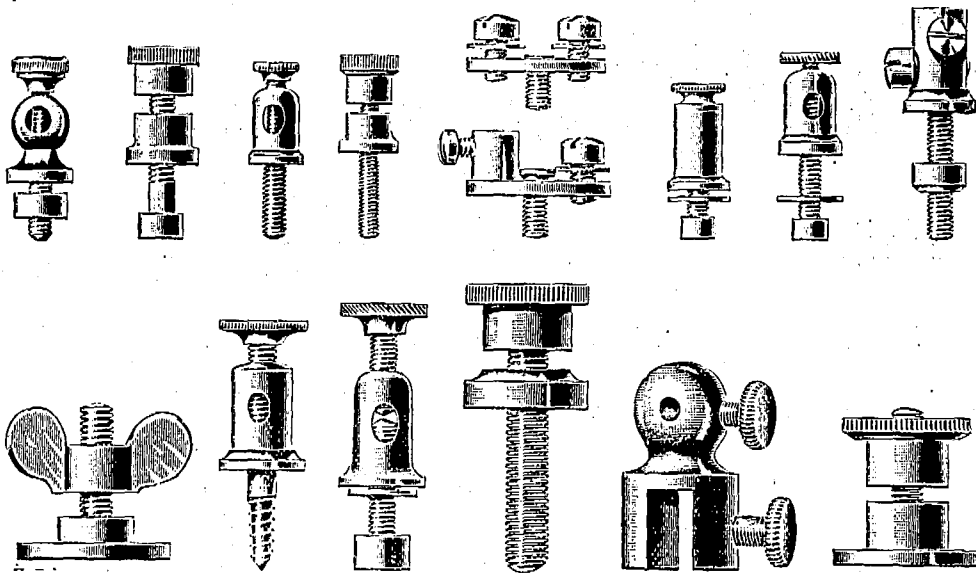
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Makers of Smiths' Bellows, Portable Forges, Smiths' Hearths, Anvils, Vices, Tuo Irons, and General Smiths' and Engineers' Tools.

Brazing Bellows and Forges for Silversmiths, Cycle Makers, &c.



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We are Manufacturers of
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Cycle Inflators,
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Oil Cups, Outfits, &c.
Screws for most purposes,

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small turned parts for
various trades.

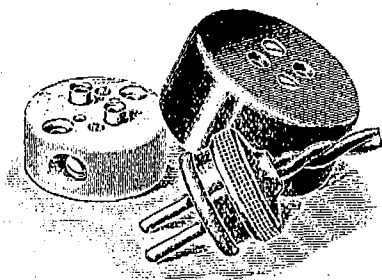
Send on your samples and
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A. P. LUNDBERG,

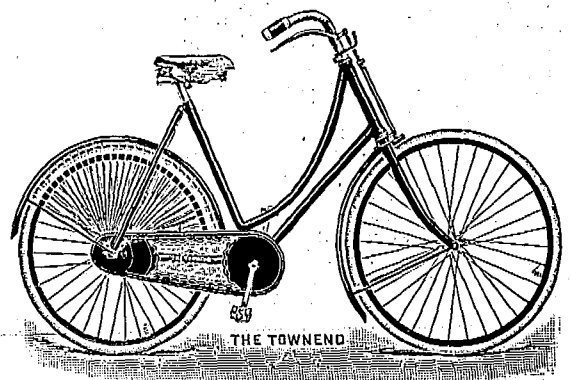
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Every description of Electrical Fittings, Switch Boards, Improved Pioneer Combinations, Electric Wall Connections, Advance Connections, Adapter Fittings, Meteor Table Connections, Distributing Fuse Boards, Premier Cut Outs, High Voltage Detachable Ceiling Rose, and everything in connection with Electrical Lighting, at prices and terms to suit customers.

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COVENTRY, Eng.

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DISC ADJUSTING HUBS?

If not, you must examine the locking device and the quality of material and workmanship to appreciate their value. Don't assume you are already using the best you can buy, but send us an order and see what we offer you. We will return your money within seven days if not approved of.

Can be adjusted to the 1,440th part of an inch.

The bearing is absolutely and effectively locked, and cannot possibly work loose.

Any child can adjust them, and the locking arrangement consists of two pieces only.

Every Hub is guaranteed turned from bar steel.

Every part guaranteed interchangeable.

Dustproof and Oil Retaining. Made with 1½-in., 1¾-in., 1¾-in., and 2-in. (for tandem) Chain Line.

And the price—14/6 less 2½% 30 days, 5% cash.

Guaranteed for three years.

Don't procrastinate! Let us hear from you at once.

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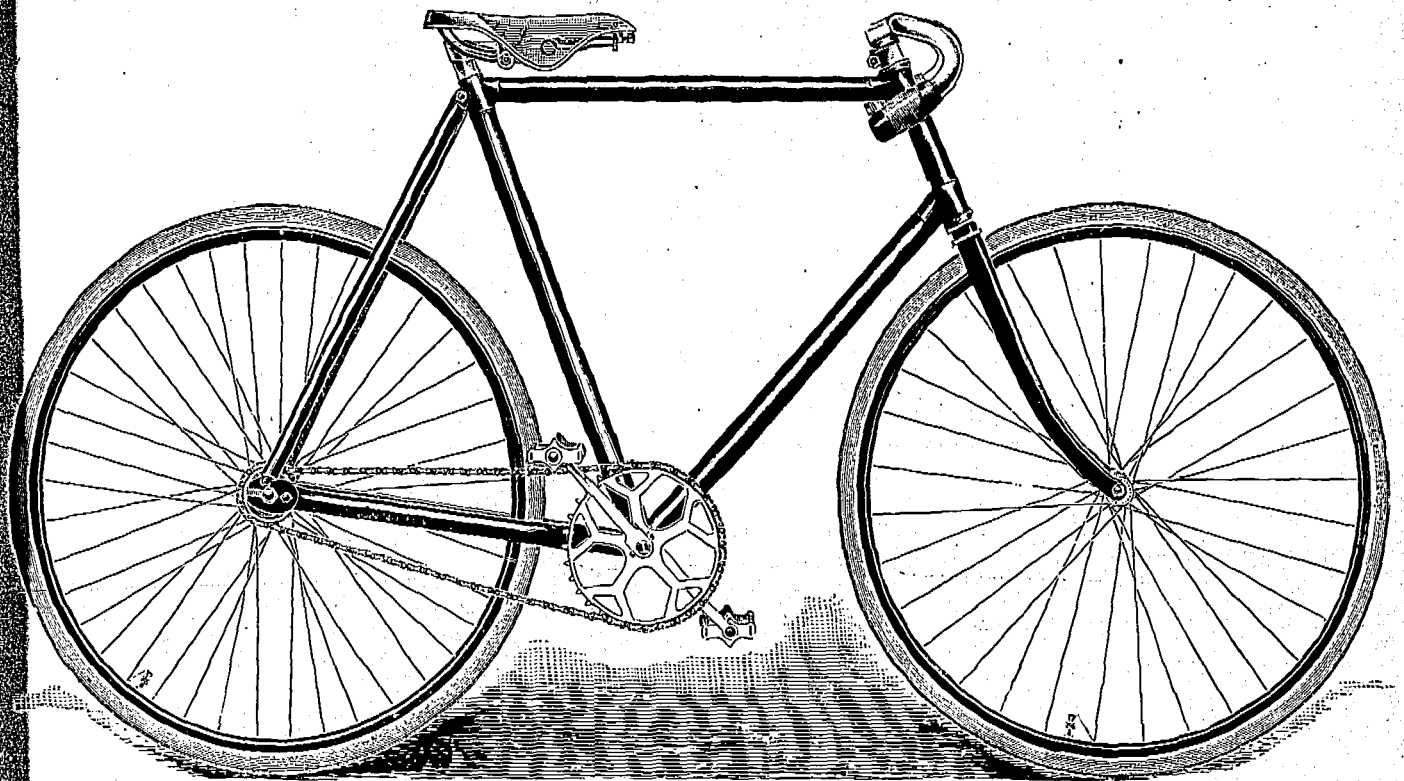
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Just send for a 1899 List.

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EACH MACHINE GUARANTEED TWELVE MONTHS.

TRY a SAMPLE of our CYCLE with Warwick
DOUBLE TUBE TYRE

£6 10 0

Dunlop 10/ extra.

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

£8 12 6

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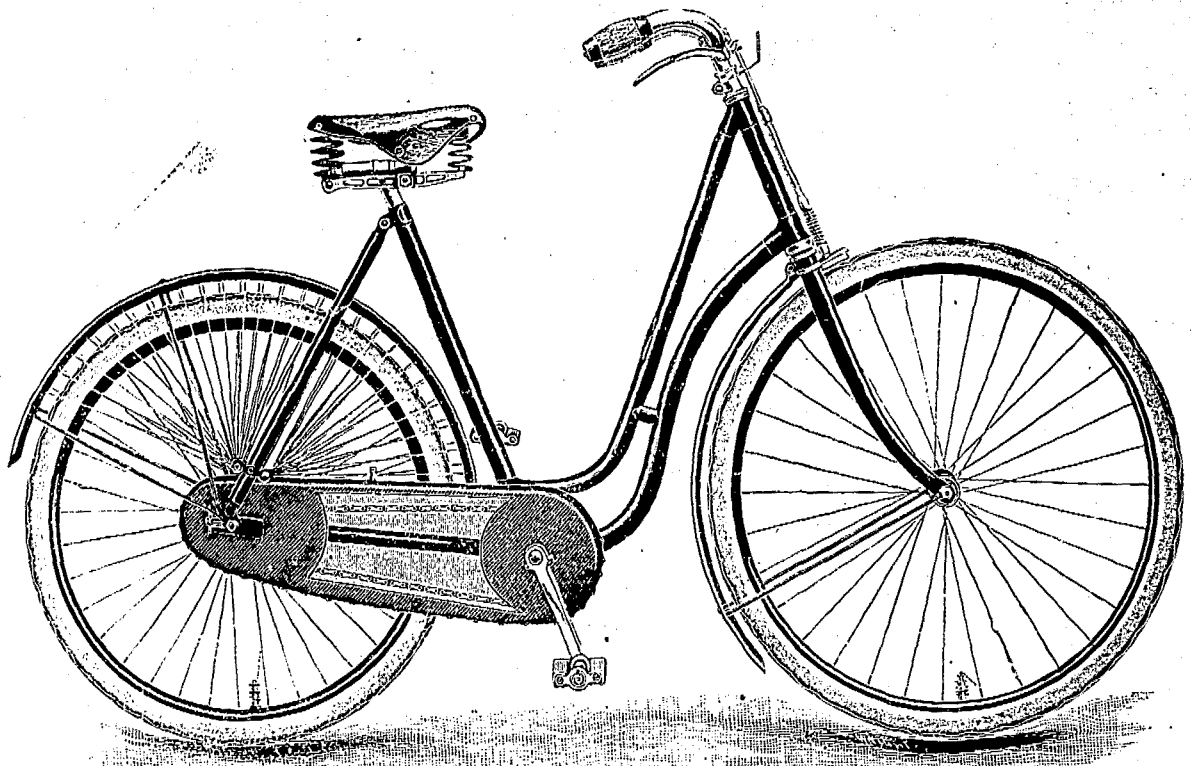
Manufacturing

Company,

LIMITED.

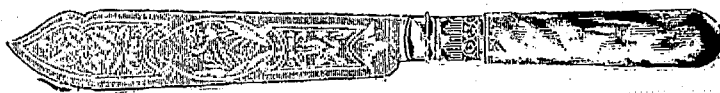
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THE ELK CYCLES.



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 BLOCKS & BOARDS OF all DESCRIPTIONS,

In Teak, Mahogany, Oak, Walnut, and all
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 19, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, cake.	
Cut Nail Schedule.		100 lb. box.....	4 15 0 00	No. 1 Wrought Iron.....	16 80	" barrel (refined).....	0 00 0 05
Base Price, per Keg.....	2 55 0 00	Bright.....	3 35 0 00	No. 1 Machinery.....	15 00	" Ordinary.....	0 04 0 04
Extras—Over and above 30d.	less 5c keg	Galvanized Iron:		Stove.....	10 80	Rough.....	0 00 0 02
40d, 50d, 60d and 70d Nails.	rebate.	Queen's Head, } gauge 28	4 65 4 90	Malleable iron.....	6 00	Leather	
Cut and Fence Nails—		or equal.....		Hard Steel.....	6 50	No. 1 B. A. Sole.....	0 24 0 25
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common.....		(per long ton 2240 lbs.)		No. 2 B. A. Sole.....	0 23 0 24
10 and 12d ".....	0 10 0 00	do 26 gauge	4 45 4 65	Lead sold.....	0 03 1/2	No. 3 B. A. Spanish Sole	0 20 0 22
8 and 9d ".....	0 15 0 00	Bar Iron, per 100 lbs.	2 30 base	" tea.....	0 03 1/2	Slaughter, No. 1.....	0 27 0 28
6 and 7d ".....	0 30 0 00	Car lots	2 25	Light Brass.....	0 03	light medium & heavy.....	0 27 0 28
4 and 5d ".....	0 40 0 00	Ord. Crown, base.....	0 00 0 00	Copper Bottoms.....	0 13	No. 2.....	0 25 0 26
3d ".....	0 65 0 00	Best Redned.....	0 00 0 00	Heavy Copper.....	0 12 1/2	Harness.....	0 26 0 31
2d ".....	1 00 0 00	Norway.....	3 50 0 00	Red Brass.....	0 14	Upper, heavy.....	0 34 0 36
Cut spikes 10c, per Keg ad-		Am. Sheet Steel, 6 1/2 14	3 10 0 00	Heavy Yellow Brass.....	0 10 1/2	Upper, light.....	0 33 0 35
va.ve.		" " " 17	8 00 0 00	Yellow Metal Sheathing	0 09 1/2	Gained Upper.....	0 34 0 35
Fine blued nails—		" " " 18 & 20	3 00 0 00	Wires:		Scotch Grain.....	0 35 0 38
2d per 100 lbs.....	1 00 0 00	" " " 22 & 24	3 10 3 05	Bright and Annealed		Kip Skins, French.....	0 60 0 65
3d ".....	1 50 0 00	" " " 26	3 20 0 00	Nos. 2 to 9 base.....	3 35 0 00	English.....	0 45 0 55
Casing Box, Tobacco Box		" " " 28	3 30 0 00	Net, extra for other		Canada Kip.....	0 50 0 60
and Flooring Nails—		Bolter plates, iron, 1/2 in.	0 00 1 75	sizes.		Hemlock Calif.....	0 50 0 70
20 to 30d per 100 lbs.....	0 55 0 00	" " " 3-16 in	0 00 2 50	Coppered base Net, extra	0 00 0 00	" Light.....	0 50 0 60
10 to 16d ".....	0 60 0 00	Bolter Heads, steel.	0 00 0 03 1/2	for other sizes.		French Calif.....	3 85 1 10
8 and 9d ".....	0 65 0 00	Hoop Iron, base for 2 in.	0 00 3 20	and larger.		Split, light and medium.	0 22 0 25
6 and 7d ".....	0 70 0 00	Band Canadian, 1 to 6 in.		Barbed Wire—	3 40 f.o.b.	" heavy.....	0 17 0 20
4 to 5d ".....	0 95 0 00	30c; over base of ordin-		2 and 4 barbs.....	Montreal.	" small.....	0 18 0 20
3d ".....	1 20 0 00	iron, smaller size Extras		Plain Twist 2 and 3 wrs.		Lenther Board, Canada.....	6 06 0 10
Fluishing nails—		as adopted July 7th.		Stables.....		Enamelled Cow, per ft.....	0 16 0 12
3/4 inch and longer per 100 lbs	0 60 0 00	Canada Plates:		Spring Wire per 100, 55c		Pebble Grain.....	0 11 0 13
2 1/4 and 2 1/2 inch.....	0 65 0 00	Good Brands.....	2 50	net extra.		Glove Grain.....	0 12 0 13
2 and 2 1/4 ".....	0 70 0 00	Fall Polished.....	3 25	Rope.		R Calif.....	0 15 0 20
1 1/4 and 1 1/2 ".....	0 95 0 00	Galvanized.....	0 00 4 25	5-16 and up.....	0 12 1/2	Brush (Cow) Kid.....	0 11 0 13
1 1/4 ".....	1 20 0 00	Wool Iron pipe, 1/2 in 1/2 in.	3 40	" 7-16 ".....	0 13 1/2	Burl.....	0 13 0 16
1 ".....	1 50 0 00	3/4 in.....	3 60	" 1 ".....	0 13 1/2	Russets, light.....	0 35 0 40
Slating nails—		1 in.....	4 00	" 3-16 ".....	0 14	" heavy.....	0 25 0 30
1 1/4 and 1 1/2 inch per 100 lbs..	0 95 0 00	1 1/4 in.....	5 75	Manilla, base.....	0 15	" No. 2.....	0 35 0 40
1 1/4 ".....	1 20 0 00	1 1/2 in.....	7 50	" ".....	0 15	Saddlers' doz.....	7 50 9 00
1 ".....	1 50 0 00	2 in.....	9 75	" 5-16 ".....	0 16	Int. French Calif.....	0 65 0 75
Common barrel nails—		per 100 ft. nett.		" 1 ".....	0 16	Engl. Oak lb.....	0 30 0 35
1 1/2 inch per 100 lbs.....	1 00 0 00	Steel, cast per lb.....	0 03 base	" 3-16 ".....	0 16	Dongola, extra.....	0 38 0 42
1 ".....	1 00 0 00	" Spring, 100 lbs.....	3 10 0 00	Lath yarn.....	0 11	" No. 1.....	0 20 0 22
3/4 ".....	1 25 0 00	" Tire.....	2 85 base	Wire Nails.		" ordinary.....	0 12 0 15
3/8 ".....	1 50 0 00	" Sleigh shoe, 100 lbs..	2 80 base	Base Price carload.....	3 25	Colored Pebbles.....	0 13 0 16
Clinch nails—		" Toe Culk.....	3 30	Less than ".....	3 17	" Calif.....	0 16 0 22
3/4 inch and longer per 100 lbs	0 60 0 00	" Machinery.....	3 60 base	2d extra.....	1 00	Oils	
2 1/4 and 2 1/2 inch.....	0 65 0 00	Tin Plates:		2d f.....	1 00	Cod Oil.....	0 35 0 40
2 and 2 1/4 inch.....	0 70 0 00	IC Coks, 14 x 20.....	4 50	3d.....	0 65	S. R. Pale Seal.....	0 40 0 42 1/2
1 1/4 and 1 1/2 ".....	0 95 0 00	IC Charcoal, 14 x 20.....	4 75	4d and 5d.....	0 40	Straw Seal.....	0 35 0 37 1/2
1 1/4 ".....	1 20 0 00	IX Charcoal.....		6d and 7d.....	0 30	Cod Liver Oil, Nfld. Norw	
1 ".....	1 50 0 00	IXX ".....		8d and 9d.....	0 15	" Process.....	0 70 0 80
Sharp and flat pressed nails		D C.....	Usual	10d and 12d.....	0 10	" Norwegian	1 00 1 10 1/2
3/4 inch and longer per 100 lbs.	1 35 0 00	DX ".....	Trade	15d and 20d.....	0 06	Castor Oil.....	0 08 0 10
2 1/4 and 2 1/2 inch.....	1 50 0 00	DXX ".....	Extras	30d to 60d.....	Base	Castor Oil brls.....	0 07 0 09
2 and 2 1/4 ".....	1 85 0 00	Terne Plate IC, 20x28.....	8 00	Hides and Tallow		Lard Oil, Extra.....	0 00 0 65
1 1/4 and 1 1/2 ".....	2 50 0 00	Russ. Sheet Iron.....	0 10 1 00	Montreal Green Hides		" No. 1.....	0 00 0 55
1 1/4 ".....	3 00 0 00	Lion & Crown tin'd sh ts.		" No. 2.....	0 00 0 10	Linseed, raw, nett.....	0 53 0 60
1 ".....	3 00 0 00	22 and 24 gauge case lots	7 00 7 20	" No. 3.....	0 00 0 08	" boiled, nett.....	0 61 0 62
Coil Chain—No. 6.....	0 11 0 00	28 gauge.....	7 50 8 00	Fanners pay \$1 extra for		Olive, pure.....	0 90 1 10
" 5.....	0 8 1/2 0 00	Sheet, Pig, per 100 lbs; ..	4 25 4 00	sorted, cured & inspect'd		Extra, qt., per case.	3 00 3 70
" 4.....	0 08 1/2 0 00	Shot, per 100 lbs.....	4 00 4 25	Sheepskins.....	0 00 0 00	Turpentine, nett.....	0 78 0 77
" 3.....	0 07 1/2 0 00	Lead Pipe, per 100 lbs.....	7 09 0 00	Climps.....	0 00 0 00	Petroleum.	
1/4 inch.....	0 06 1/2 0 00	Zinc:		Lambkins each.....	0 65 0 00	Gasoline 70 gravity.....	0 00 0 20 1/2
5-16.....	0 05 0 00	Spelter, V.M., per 100 lbs	7 00 0 00	Calfskins, No. 1.....	0 11 0 00	Stove Gasoline.....	0 00 0 18 1/2
7-16.....	0 04 1/2 0 00	" S.S.....	0 00 6 25	" No. 2.....	0 09 0 00	Benzine.....	0 00 0 17 1/2
1/2.....	4 35 0 00			Horse hides, No. 1.....	0 00 2 00	Car Lots Store, [1. p.c. off]	0 15 1 16 1/2
3/4.....	4 25 0 00			" No. 2.....	0 00 1 50	Crown Acme.....	0 16 1 17 1/2
1.....	4 20 0 00					American W. W.....	0 18 1 19 1/2
9-16.....	4 10 0 00					Astral.....	0 20 0 21
1 1/4.....	3 90 0 00						
3/2 and 1 in.....	3 80 0 00						

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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 19, 1899.

Name of Article		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.	Name of Article.		Wholesale.
Class.		\$ c. \$ c.	Salt—Continued.		\$ c. \$ c.	Capetan Cigarettes, 10s. 50s.		\$ c. \$ c.	Ports—		\$ c. \$ c.
United inches, 00 to 25		0 00 1 90	Special Dairy, per brl.		2 00 2 50	Gold Flake, 10s, 5s.		0 15 0 75	Tarragona		1 10 1 50
do 26 to 40		0 00 2 00	quarters		0 45 0 50	Three Castles, 10s, 50s.		0 30 1 00	Sandeman		2 00 6 00
do 41 to 50		0 00 4 25	Spl Cheese Salt p bag 200 lb		1 25 1 50	Gold Tip, 50s, 100s.		1 25 2 50	Warter & Maj sPorts gal.		2 10 6 50
do 51 to 60		0 00 4 50	Turk's Island per bush.		0 30 0 35	Gerth's Smoking, per lb.		0 00 1 60	Sherris—Pan artin		2 00 5 50
Paints, &c.			Tobacco—Cut Smoking.			Wool.			Wladom & Warter's Sherries... per gal.		2 00 6 50
Lead pure 50 to 100 lb. kgs.		0 00 6 37 1/2	No. 1 Black Chewing, case		0 50 1 05 1/2	Fleece, combing ord.		0 15 0 16	Clarets—		
do No. 1		0 00 6 10	No. 2 do		0 59 0 00	do clothing		0 18 0 17	St. Juliens		2 50 2 65
do No. 2		0 00 5 50	Old Chum, in pkg., 10s and 12s		0 00 0 82	Tub Wash		0 16 0 17	Barton & Guestier		4 00 25 00
do No. 3		0 00 5 25	Old Chum, in tins, lbs. and 1/2s		0 00 0 82	Pulled, combing		0 17 0 18	Nat. Johnson & Sons		4 00 25 00
White Lead dry		5 00 5 50	Old Chum, 1-5 tins		0 00 0 85	do super		0 18 0 19	J. Calvet & Co		4 50 40 00
Red Lead		4 50 5 00	do 1/2 lb. tins		0 00 0 85	do extra		0 21 0 00	Champagnes—		
Venetian Red Eng'h		1 50 1 75	Cut Cavendish, in pkg., 1-10s		0 00 0 80	B. A. Scoured		0 45 3 45	Pommery, Fils & Co		28 00 30 00
Yel. Ochre, French		1 25 3 00	Durham, in bags, 1-12s and 1-6s		0 00 1 00	Natal		0 00 0 00	G. H. Mumm		28 00 30 00
Whiting, ordinary		0 40 0 55	Ritchie's Navy Cut, 1-5 tins		0 00 1 05	Cape		0 20 0 21 1/2	Ferrier, Jouet & Co		28 00 30 00
do Gilders		0 60 0 70	do Smoking Mixture, 1/2 tins		0 00 0 95	Australian greasy		0 27 0 28 1/2	Brandies—Hennessy .gal.		7 00 8 50
do Paris, do		0 85 1 00	1-10s		0 00 0 80	" scoured		0 00 0 00	1 Star		12 75 14 00
English Cement, cask		2 40 2 50	Unique, 1-15 pgs.		0 00 0 66	Waste.			Scotch Whiskies		
Belgian Cement		1 95 2 05	do in pgs., 1 lb.		0 00 0 61	No. 1, White Cotton		0 07 0 08	Dewars Scotch extra spec.		12 25 13 00
Fire Bricks per 1000		18 00 26 00	do 1/2 lb. tins		0 00 0 60	" 2, " "		0 06 0 06 1/2	Spl. Liqueur		9 25 10 00
Fire Clay		1 50 1 75	O. K. Mixture, in pks., 15s.		0 00 0 61	No. 1, Colored Cotton		0 04 0 05	Gin—		
Rosa		2 75 4 50	Plug Tobaccos—			" 2, " "		0 04 0 04 1/2	De Kuyper red cases		11 30 11 50
Glue:—			Ritchie's Derby Smoking, Solnce, 3s, 8s and 12s		0 00 0 63	" 3, " "		0 03 1 04	do green do		5 90 6 00
Domestic Broken Sheet		0 13 0 15	Ritchie's Old Virginia Smoking Twist, 3/4s.		0 00 0 70	Wines, Liquors, &c.			do hnds		3 00 3 15
French Casks		0 11 0 13	Old Virginia Solnce, 3/4s.		0 00 0 70	Ale—English		2 50 2 55	Irish Whisky—		
do brls.		0 00 0 14	Ritchie's Old Chum Chewing Solnce, Thick and Thin 3s (6 lb. cuds)		0 00 0 67	" "		1 62 1 57 1/2	Geo Roe & Co. 1 star, qts		9 50 0 00
American White, brls.		0 16 0 20	do Thin, 3s		0 00 0 67	Porter—			do do 3 stars, qts		9 70 10 50
Coopers' Glue		0 20 0 25	Standard, 2 1/2s, 6 lb. cuds		0 00 0 67	Dublin Stout		2 40 2 45	John Jamieson & Co.		9 50 11 50
Golden Ochre		0 04 0 04	W. D. & H. O. Willis, (E. A. Gerth, agent.)		0 00 0 50	do do		1 57 1 62 1/2	Angostura Bitters, per case of 2 doz.		14 50 15 00
Brunswick Green		0 04 0 10	Westward Ho, 1/2 lb. tins		0 00 0 50	Spirits Canadian—per gal.			Banagher Irish Whisky, qts		9 75 10 25
French Imperial Green		0 12 0 16	Meridian (Cavendish 1/2 lb.)		0 00 0 75	Alcohol		4 65 0 00	do do per gal		4 00 4 25
Vermillionette		0 12 0 14	Traveller		0 00 0 50	.65 O.P.		4 25 0 00	Watson's Old Irish, qts, prcs		6 75 7 75
Genuine Quicksilver		0 75 0 90	Three Castles		0 00 0 50	.50 O.P.		4 25 0 00	do do pts per cs.		7 75 8 75
No. 1 Furnit's Varn'h, pr. gal		0 60 0 65	Bristol Birds Eye		0 00 0 50	.25 U.P.		3 60 0 00			
Extra do do		0 75 1 00	Capetan Navy Cut		0 00 0 50	Club Whisky		3 60 0 00			
Brown Japan		0 55 1 20				Corby's IXL Rye, qts		8 00 8 50			
Black Japan		0 50 1 00				" XTC "		6 00 6 50			
Orange Shellac, No. 1		1 90 2 00				Rye Whisky		gal. 2.35			
do do Pure		2 00 2 20				Canadian Wines					
White do		2 25 2 40				Golden Diana, qts		cases gal.			
Putty Bulk per cask		1 65 1 70				Fine Old Port		6 00 0 00			
Paris green in drum 1 lb pk.		0 16 0 18				Niagara		5 00 1 25			
Salt.						Burgundy		4 50 1 00			
Liverpool per bag		0 35 0 45				Claret		4 50 1 00			
Canadian, in small bags		2 10 3 00				Dry Concord		4 50 1 00			
Canadian, Quarters		0 25 0 50									
Factory Filled per bag		0 90 1 00									
do Quarters		0 25 0 30									

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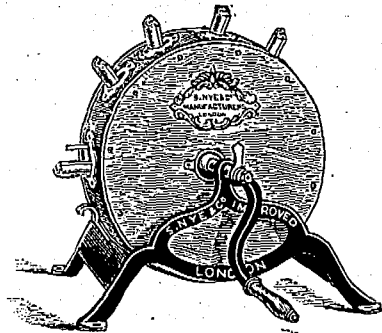
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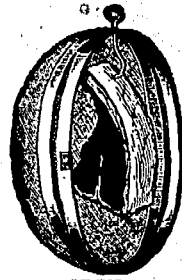
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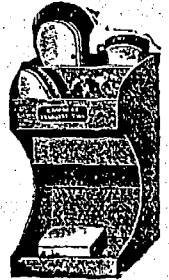


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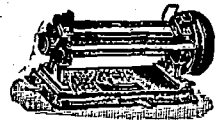
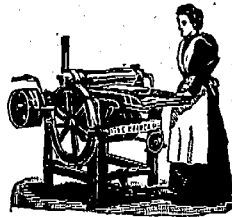


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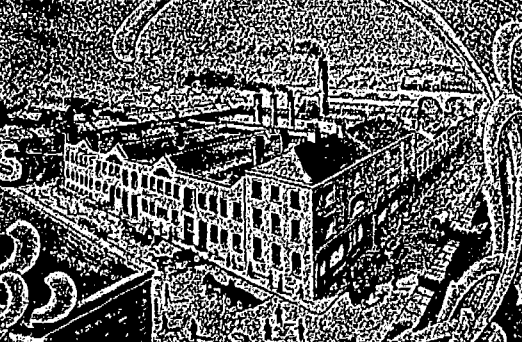
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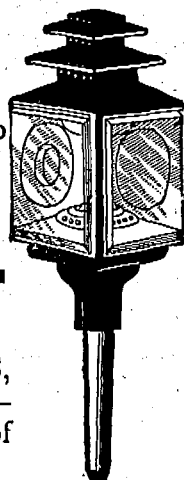
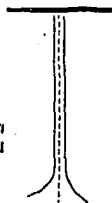
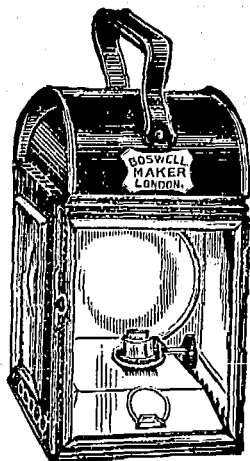
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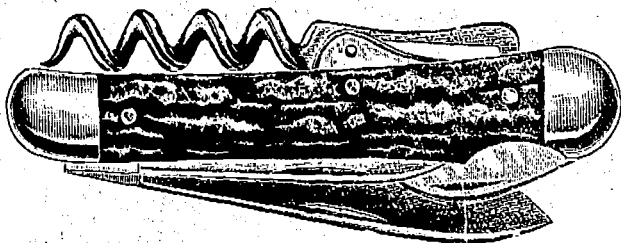
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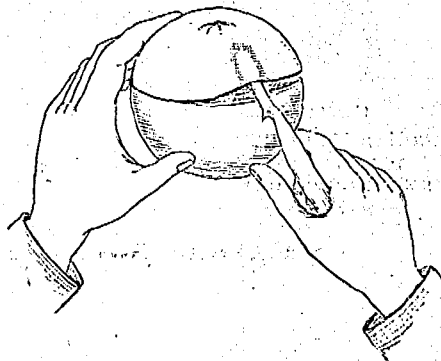
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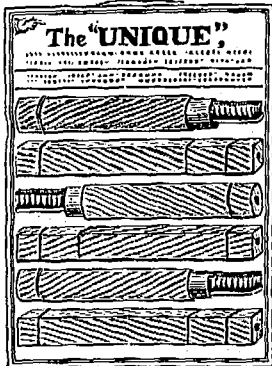
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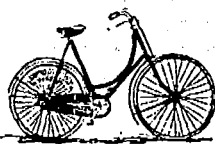
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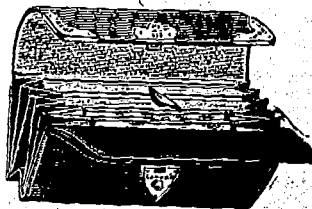
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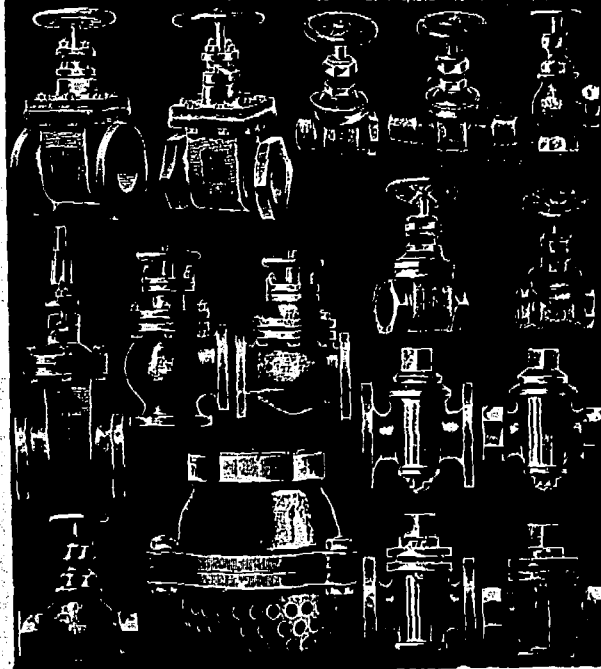


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British American Fire and Marine....	15,000	1 1/4-6mos.	150	150	123 1/2
Canada Life.....	2,500	5-6mos.	400	50	535
Confederation Life.....	10,000	7 1/2-6mos.	100	10	164
Western Assurance.....	25,000	5-6mos.	40	20
Guarantee Co. of North America.....	13,372	6	50	50

BRITISH AND FOREIGN.—Quotations on the London Market. Oct 7, 1899, Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9 1/2	10 1/2
Atlas.....	24,000	2 1/4 p.s.	50	6	£28 1/2	£29 1/2
British and Foreign Marine.....	67,000	25	20	4	22 1/2	23 1/4
Caledonian.....	21,500	12s. p.s.	25	5	5	36 7-16
Commercial U. Fire, Life and Marine.....	50,000	4 1/2	50	5	42	43
Guardian Fire and Life.....	200,000	10	10	5	10 1/4	10 1/2
Imperial Fire.....	60,000	25	20	5	26	27
Lancashire Fire.....	186,493	5	20	2	32 1/2	4 1/2
Lion Fire.....	100,000	3	8 1/2	1 1/2	5 1/2	7 1/2
London and Lancashire Fire.....	85,100	22	25	2 1/2	16 1/4	16 3/4
London Assurance Corporation.....	35,882	20	25	12 1/4	55	16
London & Lancashire Life.....	10,000	10	10	2	7 1/2	8
Liv. & Lon. & Globe Fire and Life.....	391,752	90	St.	2	49	50
Northern Fire and Life.....	30,000	*22 1/2	100	10	77	79
North Brit. & Merc. Fire and Life.....	110,000	30s. p.s.	25	6 1/4	38 1/2	39 1/2
Norwich Union Fire.....	11,000	*23 1/2	100	12	121	124
Phoenix Fire.....	58,776	35	50	5	£40 1/2	£41 1/2
Royal Insurance Fire and Life.....	125,234	58 1/2	20	5	49 1/2	50 1/4
Sun Fire.....	240,000	8s 6d p. s.	10	10	10 1/2	11
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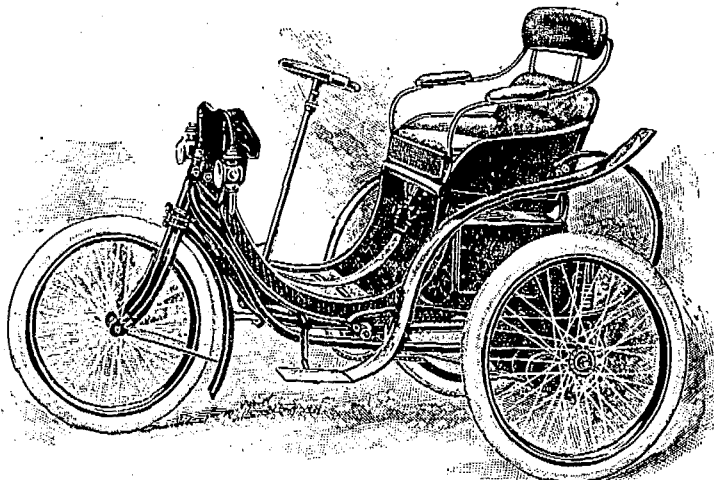
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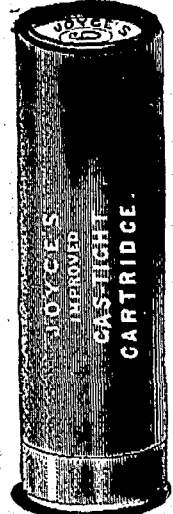
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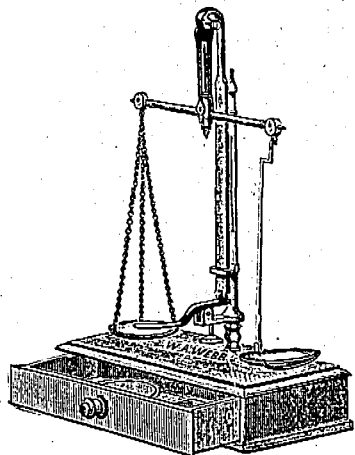
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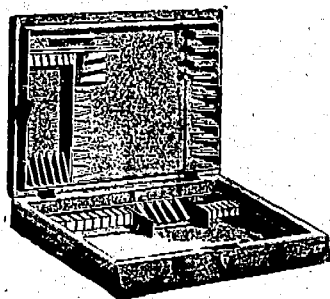
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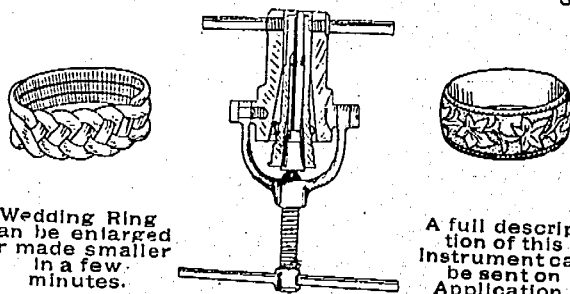
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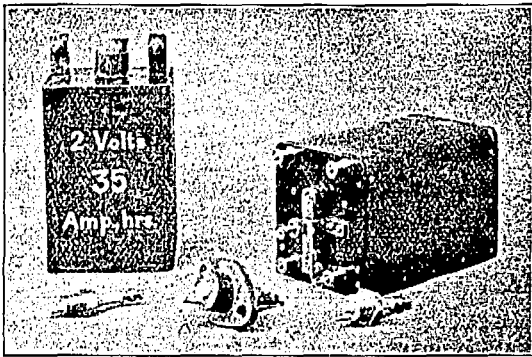
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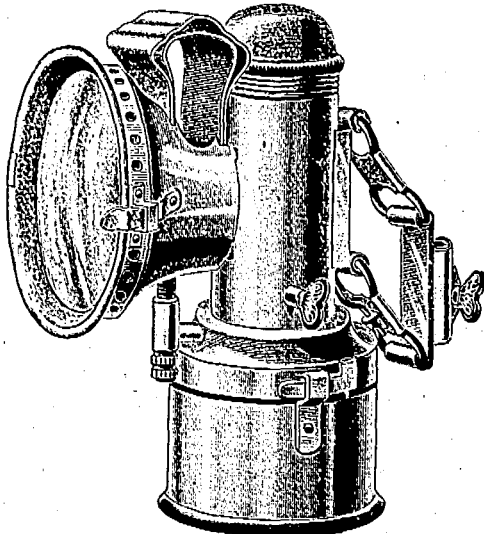
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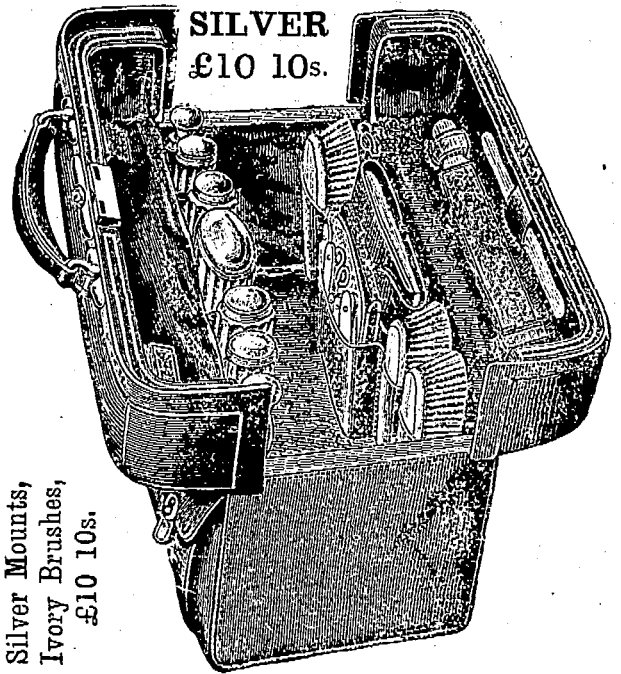
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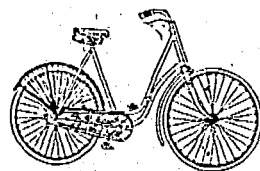
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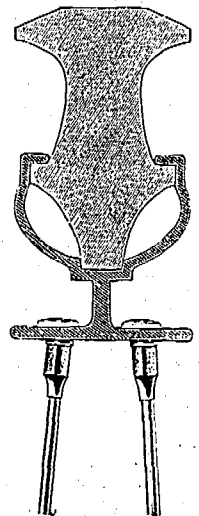
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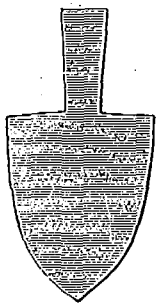
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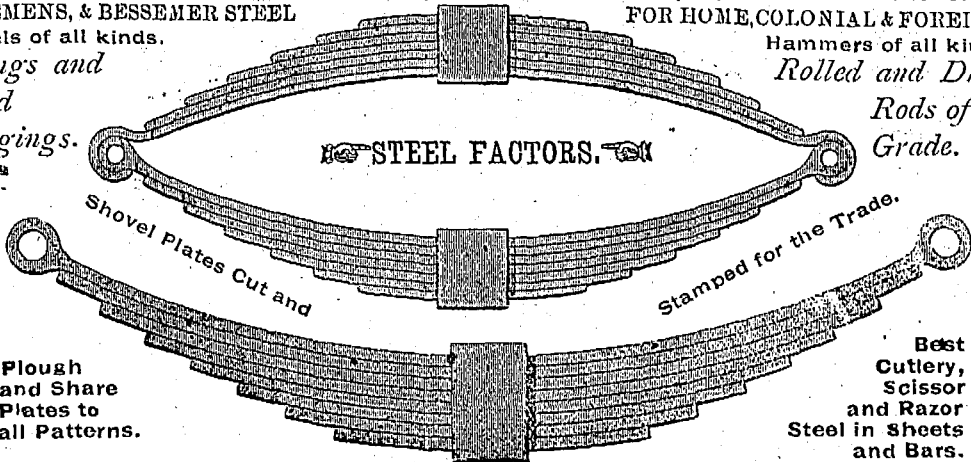
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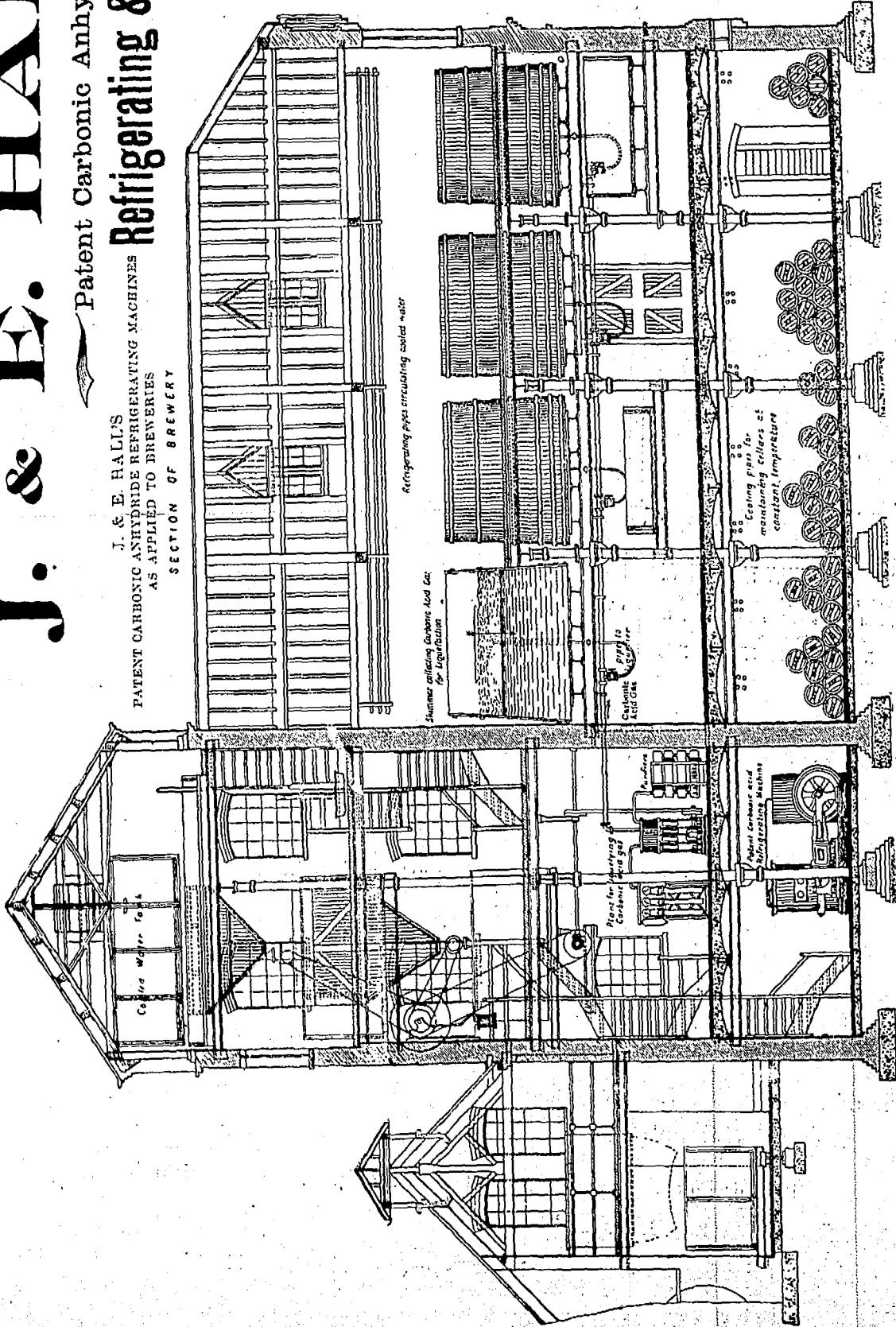
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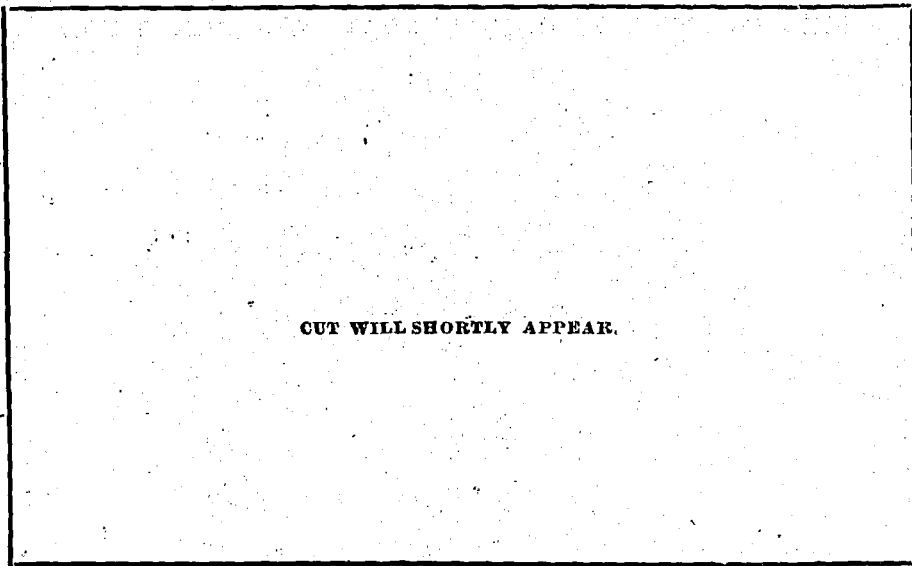
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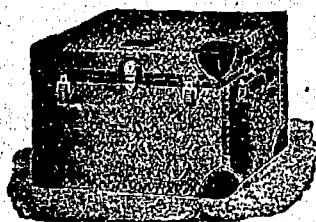


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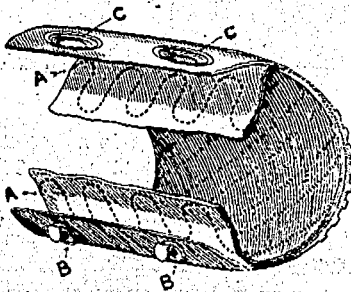
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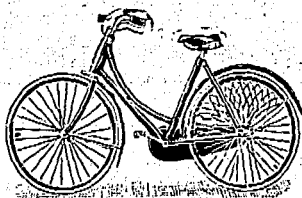
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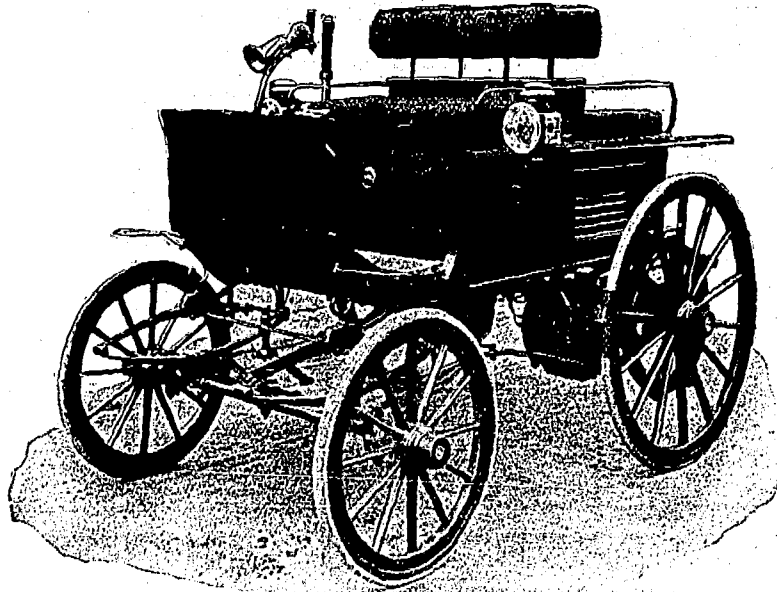
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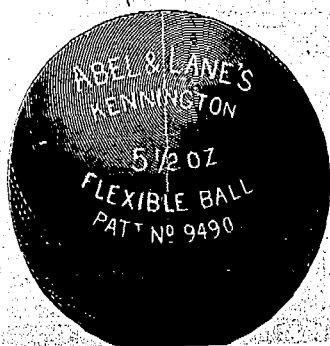
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3 per cent. loan, 1888-93		105	107
Debs. 1894, 2 1/2 per cent		83 1/2	84 1/2
2 1/2 p.c. loan, 1897		110	112
Manitoba, 1910, 5 p.c.			
388 Railway and other Stocks.		Oct. 5.	
Quebec Province, 5 p. c., 1874		135	110
1876, 5 p. c.		105	110
1880, 4 1/2 p. c.		104	106
1884, 5 p. c.		112	114
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100	1st M. Bds	122	126
10	Buffalo & Lake Huron £10 shr	18	18 1/2
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307	do 2nd mort	142	145
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	1st M.	102	104
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	redeem 1873	106	108
	redeem 1875	106	108
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	redeem 1878	117	119
100	City of Toronto, 4 p.c. 1889-93	100	104
	6 p.c. stg. con. deb. 1874	103	111
	5 p.c. gen. con. deb. 1879	110	112
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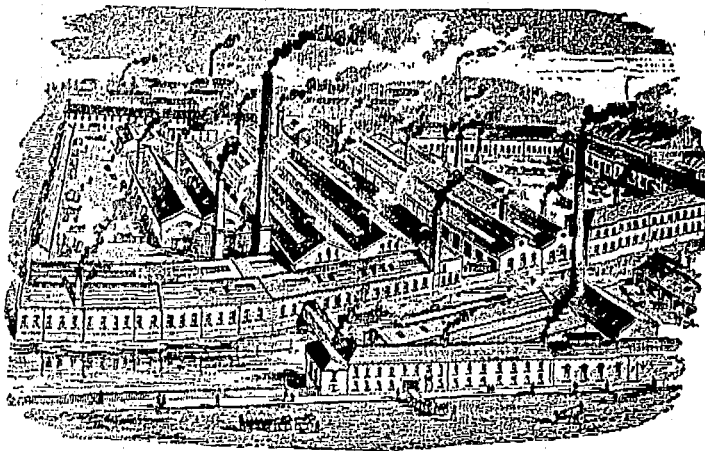
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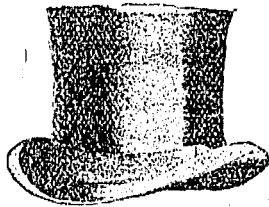


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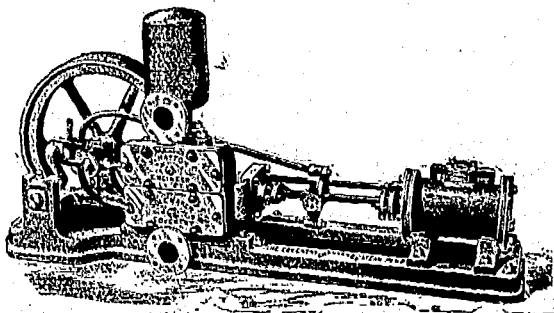
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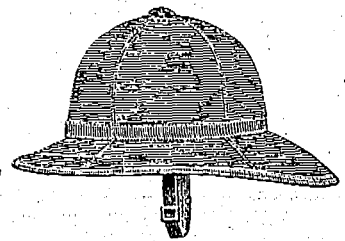
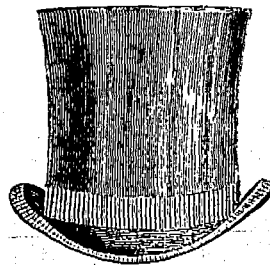
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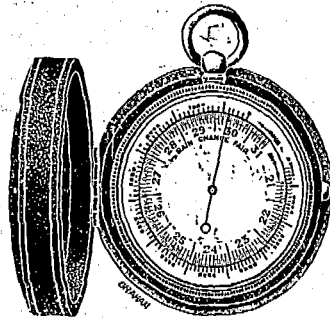
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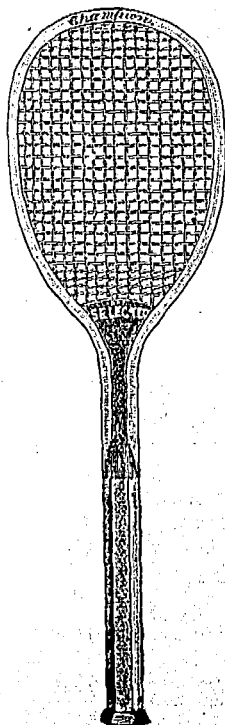


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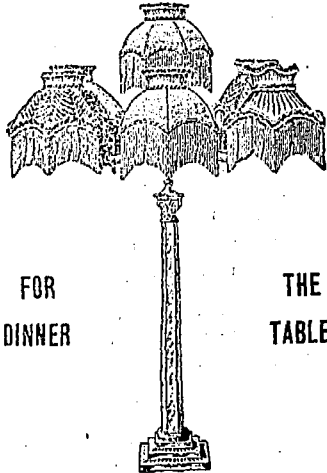
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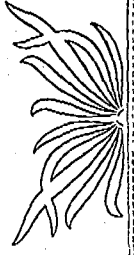
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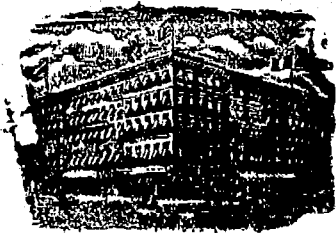
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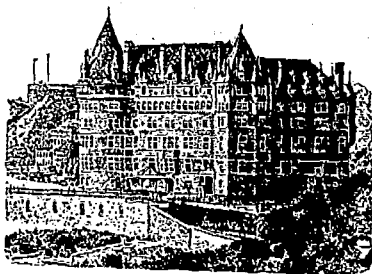


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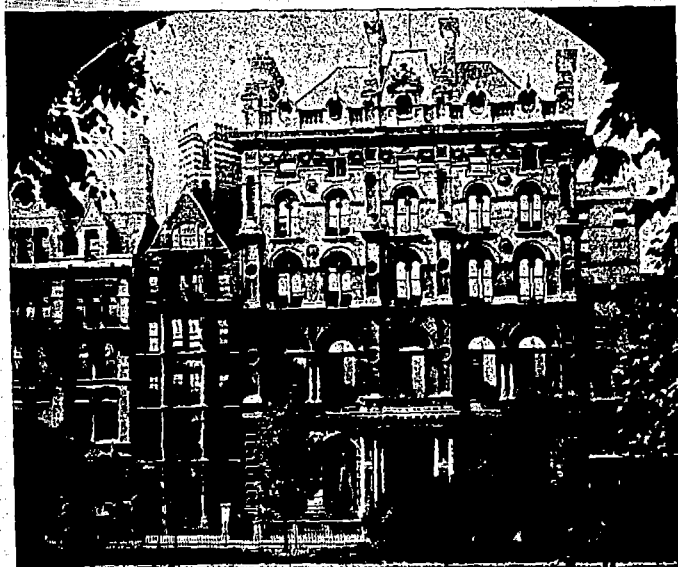
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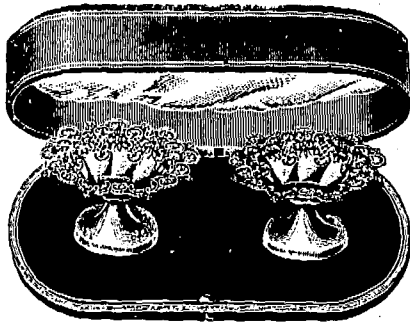
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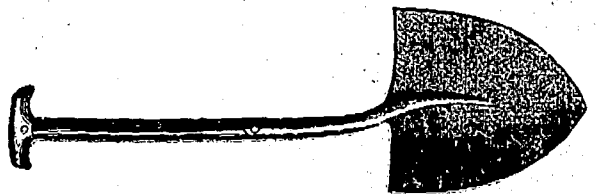
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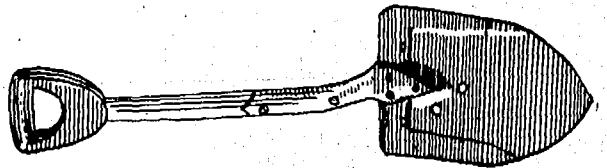
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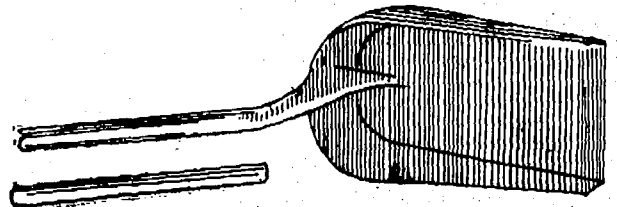
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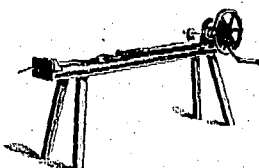
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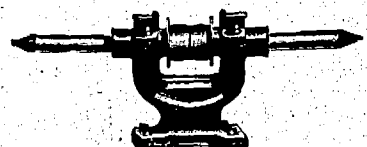


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Capital Subscribed & Paid-up, 1,250,000.00
Deposited with Receiver General in
Canada, 110,934
Annual Income, 7,000,000.00
Surplus beyond liabilities and
Capital Stock, 8,264,392.15

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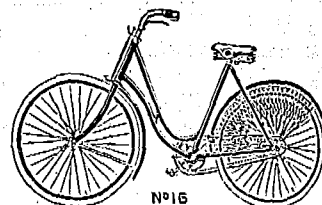


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