

THE CANADIAN

# TRADE REVIEW

## FINANCE AND INSURANCE RECORD

DEVOTED TO THE MANUFACTURING INTERESTS OF THE DOMINION.

Vol. XVIII.—No. 10.

MONTREAL, FRIDAY, JAN. 11, 1895.

HENRY HARVEY & CO.  
Publishers and Proprietors.

Leading Wholesale Houses.

**S. Greenshields, Son & Co.,**

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Our travellers are now shewing a full range of Imported and Domestic samples.

Ext a value in Dress Goods, Peau de Soie, Gloves, Hosiery and Linens.

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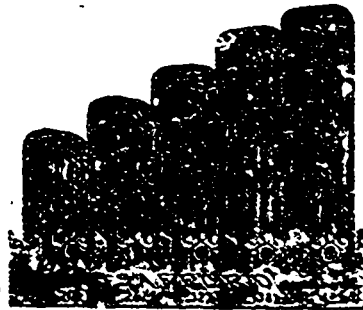
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No = =

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“Packing

“Leaky Joints



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INCORPORATED BY ACT OF PARLIAMENT.

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Reserve Fund..... 6,000,000

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Montreal, Jan. 2nd, 1894.

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Capital Paid up.....\$710,100
Reserve Fund..... 270,000

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Brussels, Belgium—Credit Lyonnais.
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Collections made throughout Canada at the best rates. Letters of credit issued available in all parts of the world. Interest deposits allowed in Savings Bank Department.

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Reserve Fund, - - - - \$3,000,000

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GEORGE HAGUE, General Manager.
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Ingersoll, Perth, Windsor.
Kincardine, Prescott, Yellowknife.

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A general banking business transacted.
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Reserve Fund..... 280,000

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Fresno, Ont.
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Merickville, Ont.
Montreal, Que.
Moosemoun, N. W. T.
Morden, Man.
Neepawa, Man.
Norwood Ont.
Ottawa, Ont.
Quebec, Que.
(S. Lewis St.)
Smith's Falls, Ont.
Souris, Man.
Toronto, Ont.
Virden, Man.
Winnipeg, Ont.
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MINNEAPOLIS, - - First National Bank.
ST. PAUL, - - First National Bank.
CHICAGO, - - National Bank.
BUFFALO, N. Y., - - Queen City Bank.
DETROIT, MICH., - - First National Bank.

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P. Lafrance, Cashier.

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Sherbrooke, W. Gaborry, Manager.
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Chicoutimi, J. E. A. Dubuc, Manager.
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United States, National Bank of the Republic, New York, National Revere Bank, Boston.
Particular attention given to collections and returns made with utmost promptness.
Correspondence respectfully solicited.

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Reserve..... 600,000

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Nova Scotia—Bank of Nova Scotia.
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New York—Hannover National Bank.
Boston—The National Revere Bank.

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Rue St. Jean, C. S. Powell, "
Drummondville, J. E. Girouard, Manager.
Beauport, J. Leclerc, "
Fresnoville—H. O. Leblanc, "
Laurentide—J. H. Ethier, "
Valleyfield—L. de Martigny, "
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Victoriaville—A. Marchand, "
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St. Anne de la Perle—J. S. Housseau.
Paspébiac P. Q.—H. Bouchard.
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St. Beaul, H. Dorion.
St. Candeide—A. N. Ducharme.
Rue Ontario—A. Boyer.

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Glyn, Mills, Currie & Co., Paris, France.
Credit Lyonnais, New York—National Bank of the Republic.
New York—Bank of Montreal.
Boston—The Merchants National Bank.
Chicago—Bank of Montreal.
Canada—The Merchants Bank of Canada, Bank of British North America.

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

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HEAD OFFICE, - TORONTO.

Capital Paid up.....\$1,500,000
Reserve Fund..... 315,000

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A. S. Irving, Esq.

C. HOLLAND, General Manager.
E. MORRIS, Inspector.

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Bowmanville, Monticm, Port Arthur.
Buckingham, Q. Mount Forest, Pickering.
Cornwall, Newmarket, Subury.
Kingston, Ottawa, Toronto.

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New York—Fourth National Bank of City.
New York, and the Agents Bank of Montreal.
Boston—Tremont National Bank.

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Incorporated by Act of Parliament, 1855.  
**HEAD OFFICE: MONTREAL.**  
 Paid-up Capital, \$2,000,000  
 Res. Fund, 1,300,000

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 Nova Scotia—Halifax Banking Company.  
 Prince Edward Island—Merchants Bank of P.E.I., Summerside Bank.  
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 Manitoba—Imperial Bank of Canada.  
 Newfoundland—Commercial Bank of Newfoundland, St. John's.

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 Berlin—Deutsche Bank  
 Antwerp—R. Iyfum—La Banque d'Anvers.  
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 Collections made in all parts of the Dominion and returns promptly remitted at lowest rates of exchange.  
 Commercial Letters of Credit and Travellers Circular letters issued available in all parts of the world.

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 Capital Paid up.....1,200,000.00  
 Reserve Fund.....324,007.57  
 Total Assets.....5,035,688.09

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

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 Capital Paid up.....\$1,954,525  
 Reserve Fund.....1,152,252

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 " " Yonge and Queen streets.  
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**MONTREAL.**

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 Of Canada.

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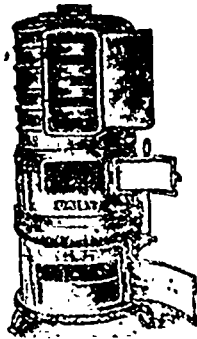
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IT WILL NOT SCALE OR BURN OFF  
P.S.—All orders to be addressed to

**John Clendinneng,**  
Care **CLENDINNENG'S FOUNDRY,**  
**MONTREAL.**

**SIMPSON, HALL, MILLER**

**& CO.**

Sole Manufacturers of the **CELEBRATED**

**WM. ROGERS' KNIVES, FORKS, SPOONS,**  
ETC., ETC.

Manufacturers of the  
**FINEST QUALITY**

**:- ELECTRO-PLATED :-  
WARE.**

A. J. WHIMBEY, - - Manager  
The Trade Solicited.

# MONARCH ECONOMIC BOILERS

Require no Brickwork and  
give the **HIGHEST POSSIBLE  
ECONOMY.**

SEND FOR ESTIMATES TO

**CANADA MACHINERY AGENCY**

(W. H. NOLAN, Manager.)

345 St. James Street, MONTREAL.

**STEAM BOILERS,** Heine Patent  
Safety.

**ELEVATORS,** Hydraulic, Elec-  
tric.

**HOISTS,** Power and Hand.

Railway Spike Machines.

Blake Stone Breakers.

Shingle and Bark Mills.

Patent Hoop Machines.

ADDRESS:—

**GEORGE BRUSH,**

*Eagle Foundry,*

**MONTREAL**

# IRON PIPE

And FITTINGS,

**S. FISHER,**

57 St. Sulpice Street, MONTREAL.

## DRUMMOND, McCALL PIPE FOUNDRY CO. LIMITED,

MANUFACTURERS

**CAST-IRON \* WATER \* AND \* GAS  
PIPES, &**

*New York Life Insurance Building,  
Montreal.*

**WORKS :-Lachine, Que.**

## Steam & Water Packings.

*Oils, Cotton Waste, Blocks, Canvas, Cotton, and Rubber Hose, Covering for Steam Pipes and Boilers Done by Contract, Magnesia Covering, Asbestos Covering in Removeable and Plastic, Cotton and Leather Belting, Mill, Steamboat, Railway and Engineers' Supplies.*

**WM. SGLATER & CO. Ltd.** ASBESTOS WAREHOUSE,  
42, 44, 46 FOUNDLING ST., MONTREAL.

## ROOFING!

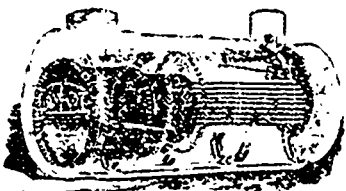
Sparham Fire-Proof Roofing Cement  
**COMPANY.**

The only roof that has stood the test of the Canadian climate for twelve years has given nothing but the most perfect satisfaction. All other cement roofs have been utter failures.

All roofs laid have the guarantee of the Sparham Company, which has \$50,000 capital paid up—a substantial guarantee—not on paper. Roofs laid in Montreal with our cement TEN YEARS ago are as good today as when laid and have had no repairs. For further information and testimonials apply at head office, 309 St. James Street, Montreal.

**C. L. MALTBY, Sec.-Treas.**

Agents appointed throughout the Dominion and the United States



## Monarch - Economic BOILERS

**NO BRICKWORK,  
SAVE FUEL,  
STEAM QUICKLY,  
DURABLE,  
EASILY REPA' RED.**

Inspected and insured by the Boiler Inspection and Insurance Co. of Canada, a policy for one year being given with each boiler.

**ROBB ENGINEERING CO. LTD.**  
AMHERST, N. S.

Agents—Canada Machinery Agency, W. H. NOLAN Mgr., 345 St. James St., Montreal

## FAIRBANK'S

BRASS and IRON GLOBE VALVES

*Valves, Fittings & Gauges*

For Ammonia Machinery.

**J. & H. TAYLOR**

751 CRAIG STREET,

Montreal, P.Q.

**FLAGS.**

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**FLAGS.**

FOR HOLIDAY DECORATIONS.

All sizes and kinds made to order

**BUNTING & STREAMERS.**

Decorating done for Balls, Meetings, Concerts in a most artistic manner.

CANVAS GOODS.

HORSE AND WAGGON COVERS.

**THOS. SONNE, jr. & CO., 24 Victoria Sq., Montreal.**

Telephone 727.

## A. HURTEAU & BRO.,

WHOLESALE DEALERS IN

**Lumber,**

Office: 92 SANGUINET STREET,

MONTREAL.

—THE—  
**DOMINION MATCH**

MANUFACTURED BY

**HARDY & DUBORD,**  
BEAUPORT, QUE.

275 ST. PAUL STREET, - - MONTREAL.

Price Lists Furnished on Application.

*Union Mutual Life*

INSURANCE COMPANY,

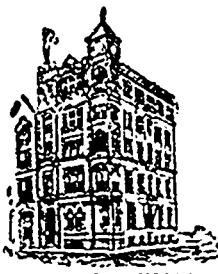
Portland, - Maine.

FRED. E. RICHARDS, President.  
ARTHUR L. BATES, Vice-President.  
J. FRANK LANG, Secretary.

The Union Mutual Life Insurance Company has had a business experience of forty-four years. Its policies are generally conceded to be of the most liberal character. It is the ONLY Company issuing policies under the Maine Non-Forfeiture Law. It has 30 millions of dollars of insurance in force upon its books. It has an Annual Income of One and a Quarter Million Dollars. It has already paid to its policy holders 27 millions of dollars.

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Manager, MONTREAL.

OFFICE--162 ST. JAMES STREET.



HEAD OFFICE BUILDING,  
MONTREAL.

—THE—  
**SUN LIFE ASSURANCE CO.,**  
OF CANADA,

Issues Policies on all Approved Forms.

UNCONDITIONAL POLICIES,  
LIBERAL PROFITS and  
PROMPT SETTLEMENT OF CLAIMS.

R. MACAULAY,  
PRESIDENT.

**STANDARD LIFE ASSURANCE**  
**COMPANY,**

ESTABLISHED 1825.

Invested Funds.....\$39,000,000  
Investments in Canada..... 11,000,000

**1895**  
**BONUS YEAR**

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

MONTREAL, Oc. 24, 1894.

ESTABLISHED 1720.

**THE LONDON ASSURANCE.**

Total Funds, upwards of \$18,000,000.

FIRE RISKS ACCEPTED AT CURRENT RATES.

E. A. LILLY, Manager Canada Branch,  
1762 Notre Dame Street. MONTREAL.

**THE IMPERIAL**  
**INSURANCE COMPANY, LIMITED.**

ESTABLISHED AT LONDON, 1803,

—FIRE—

SUBSCRIBED CAPITAL.....\$6,000,000.  
CASH ASSETS OVER.....\$8,000,000.

Insures against loss by fire only. Entire sum is available for fire losses.  
Canadian Branch Office in the Company's Building.

107 ST. JAMES STREET.

E. D. LACY, Resident Manager for Canada, Montreal.

**WESTERN**

ASSURANCE COMPANY,

FIRE AND MARINE.

INCORPORATED 1851.

Assets, over . . . . . \$2,400,000 00  
Income for year ending 31st Dec.,  
1893, over . . . . . 2,350,000 00

Head Office, Toronto, Ont.

J. J. KENNY, Managing Director.

A. M. SMITH, President. C. C. FOSTER, Secretary.

J. H. ROUTH & SON, Managers Montreal Branch,

190 ST. JAMES STREET.

**GUARDIAN**

Fire and Life Assurance Company  
LIMITED.

With which is amalgamated the  
Citizens Insurance Co. of Canada.

Branch Office in Canada

Guardian Assurance Building, - Montreal.

Capital Subscribed, - - \$10,000,000  
Funds in hand exceed - - \$22,500,000

TRUSTEES IN CANADA:

W. M. Ramsay, Esq., H. Montagu Allan, Esq., Hon. Alph. Desjardins,  
Andrew Allan, Esq., J. O. Gravel, Esq.

E. P. HEATON, Manager. G. A. ROBERTS, Sub. Manager.

FIRE INSURANCE.

**EASTERN Assurance Co.**  
of Canada.

Head Office, HALIFAX, N. S.

CAPITAL, - \$1,000,000.

PRESIDENT, JOHN DOULL, Esq., (President Bank of Nova Scotia.)  
VICE-PRESIDENTS, H. H. FULLER, Esq., (Wholesale Merchant) Halifax.  
SIMEON JONES, Esq., (Brewer), St. John, N. E.  
CHAS. D. CORY, Mang. Director.

Agencies at all the principal points in Canada.

D. C. EDWARDS, Resident Manager,

Room B, Temple Building, MONTREAL

## National Assurance Co

OF IRELAND.  
INCORPORATED 1822.

CAPITAL .....\$5,000,000.  
FIRE RESERVE ..... 1,500,000.  
FIRE INCOME..... 1,000,000.

Head Office for Canada: - - - -  
MATTHEW C. HINSHAW, Branch Manager.

## Atlas Assurance Co.

OF LONDON, ENG.  
FOUNDED 1888.

CAPITAL .....\$6,000,000.  
FIRE RESERVE ..... 1,500,000.  
FIRE INCOME..... 1,000,000.

1735 Notre Dame Street, MONTREAL.  
Active Agents Wanted.

## NEW YORK LIFE INSURANCE COMPANY.

JOHN A. McCALL, President.

Assets, over \$148,000,000  
Of which \$17,000,620 is surplus assets.  
Insurance in force, \$780,000,000  
**GOOD AGENTS WANTED.**

Apply to **DAVID BURKE,**  
GENERAL MANAGER MONTREAL.

## The Federal Life Assurance Company

Head Office, HAMILTON, ONT.

POLICIES WORLD WIDE After One Year From Issue.

Capital and Assets, - \$1,000,000  
Surplus to Policyholders, \$701,141.26

ACCUMULATION POLICIES.  
COMPOUND INVESTMENT POLICIES.  
GUARANTEED INSURANCE BONDS.

JAMES H. BEATTY, President.  
DAVID DEXTER, Managing Director.

## THE UNITED FIRE INSURANCE CO'Y Limited, of Manchester, England,

This Company, in addition to its own Funds, has the security of those of THE PALATINE INSURANCE COMPANY OF ENGLAND, the Combined Assets being as follows:—

Capital Subscribed ..... \$5,550,000  
Capital Paid Up in Cash ..... 1,250,000  
Funds in Hand Exceed ..... 2,750,000  
Deposit with Dominion Government for Protection of Canadian Policy-Holders ..... 204,100

Head Office for Canada, 1740 NOTRE DAME STREET, MONTREAL.

J. A. ROBERTSON, Supt. of Agencies.  
T. H. HUDSON, Resident Manager.

NOVA SCOTIA BRANCH—Head Office, Halifax, ALFRED SHORR, General Manager.

NEW BRUNSWICK BRANCH—Head Office, St. John, H. CHUBB & Co., General Agents.

MANITOBA BRANCH—Head Office, Winnipeg, G. W. GIRDLESTONE, General Agent.

The "United" having acquired by purchase the business and good will of the "City of London Insurance Company," and assumed all the liabilities of that Company, is a one entitled to the benefit of the connection thus formed, the cost in each of which it respectfully solicits.

## The Canada Accident Assurance Company,

HEAD OFFICE:

1740 NOTRE DAME STREET, MONTREAL,

Re-insurers of

THE MUTUAL ACCIDENT ASSOCIATION Ltd. (being the Accident Department of THE PALATINE INSURANCE CO, Limited, of Manchester, England).  
THE CITIZENS INSURANCE COMPANY OF CANADA, Accident Branch, and  
THE SUN LIFE ASSURANCE COMPANY, Accident Branch.

ACCIDENT, EMPLOYERS' LIABILITY, PLATE GLASS.

LYNN T. LEET, Manager for Canada.

1843.....1893

## JUBILEE YEAR

OF

## The Mutual Life Insurance Co.

Of NEW YORK.

Richard A. McCurdy, President.

Is commemorated by the issuance of two forms of "Semi-Centennial Policies"

The Five Per Cent. Debenture

—AND—

The Continuous Instalment.

AGENTS FIND THESE POLICIES EASY TO PLACE BECAUSE THEY AFFORD THE BEST INSURANCE EVER OFFERED BY ANY COMPANY. FOR DETAILS ADDRESS THE COMPANY AT ITS HEAD OFFICE, NASSAU, CEDAR AND LIBERTY STREETS, NEW YORK, OR THE NEAREST GENERAL AGENT.

FAYETTE BROWN,

General Manager,

IMPERIAL BUILDING ::: Montreal.

## ALLIANCE Assurance Company,

HEAD OFFICE:

BARTHOLOMEW LANE, LONDON, ENG.

CAPITAL AND FUNDS \$42,000,000

Canadian Branch:

157 St. James Street, MONTREAL.

G. H. McHENRY,

Manager.

## THE PHOENIX PRINTING INK CO.

Manufacturers of

Fine Printing and Lithographic

INKS,

FACTORY,—MILE END,  
OFFICE,—76 ST. LOUIS ST., MILE END,  
P.O. Box 353. TELEPHONE 7069.

MONTREAL

MERCHANTS TEL. NO 550. BOLL TELEPHONE 8025.

**THE EDWARD CAVANAGH CO.**

MANUFACTURERS AND IMPORTERS

**OILS. PAINTS. COALS.**

**HARDWARE, ETC.**  
(SHELF & HEAVY)

**MONTREAL.**

2547 to 2553 NOTRE DAME ST  
COR SEIGNEUR ST

**J. J. DUFFY & CO.**

Canada Coffee and Spice  
Steam Mills

(WHOLESALE ONLY)

624 & 626 Craig Street,  
MONTREAL,

MANUFACTURERS OF THE  
Cook's Favourite  
Baking Powder

**CAMPBELL'S  
QUININE WINE**

CURES—Dyspepsia,  
Low Spirits, Loss of  
Appetite, Painful Di-  
gestion, Malaria, and  
gives tone and vigour  
to the whole system.

All communications, advertisements, etc., intended for insertion in "The Trade Review" should reach this office by Wednesday morning.

**General Summary.**

Washington has an excellent street car service, electric, without overhead wires.

We notice with much pleasure the appointment of Mr. Wm. Smail, as Manager of the Canada Horse Nail Co., of Montreal, the right man in the right place.

Cote St. Antoine has had its name changed to "Westmount," a picturesque name, very appropriate too considering its topography, and the population being so largely British.

The city of Quebec sold its bonds for the new City hall construction to the extent of \$150,000 to the Caisse d'Economie. The bonds bear 4 1/2 per cent. interest, and were sold at par, interest to be paid in Quebec, and price of purchase paid by the bank here in currency.

No better barometer of the progress of Toronto could be cited than the traffic on its streets. Or this the best proof is the earnings of the street railway. For 1893 they totalled \$892,639, whereas they reached \$954,822. This is substantial progress, and shows that Toronto's march is ever onward.—"The Mail."

Governor Morton, of New York State, seems alarmed at the probable effect of the enlargement of Canadian canals. In his message to the Legislature he said: "The Dominion of Canada has expended and is still expending vast sums in Governmental aid to the canals of that country, and is also an active competitor against our canal service as well as against our railways. It is unnecessary to submit here the statistics which go to show the danger that threatens the commerce of our state."

The British Board of Agriculture has issued the first instalment of the Agricultural Produce Statistics for 1894, in the form of a table showing the estimated total production in Great Britain of wheat, barley and oats. The moist and somewhat sunless season of 1894, was in marked contrast to the hot, droughty season of 1893, and this will serve to account for the great difference shown in following table, which gives the area and produce of cereal crops in Great Britain for 1894.

	Area	Bushels	Area	Bushels
Wheat	1,227,562	59,172,801	3,439	825,091
Barley	2,917,711	72,235,705	29,674	12,779,689
Oats	3,233,401	153,192,801	81,615	22,379,262

The St. John Board of Trade reports a larger volume of wholesale trade than in 1893.

A writer in the "Western Rural" favors growing wheat and oats together for stock food. Wheat is said to be excellent for producing good pork.

A plan for extracting all the solid particles from smoke is in use at St. Louis. Exhaust steam is sent into the chimney which attracts the sooty matter, which is precipitated, and is available for making lamp black etc.

Mr. Cuthbert MacCallum is about to start for South Africa with a large consignment of Canadian goods for purposes of trade. Mr. MacCallum will represent Drummond, McCall & Co., Montreal, Kilgour Bros., Buntin, Ried & Co. A large and continuous business is anticipated. *The Witness.*

Since the adoption of the U. S. new tariff there has been a very large impetus to Canadian trade. This is shown by a comparative statement of the value of entries of goods at Buffalo, free of duty, for the four last months of 1894 as compared with 1893, the bulk of the goods being from Canada;

	1894.	1893.
September . . . . .	\$168,345	\$43,347
October . . . . .	138,304	33,688
November . . . . .	185,193	21,058
December . . . . .	160,000	25,000

The large imports of free lumber account for the bulk of these increases.

Mr. W. W. Ozilvie, president of the Montreal Board of Trade, and the great mixer of Canada, who has just returned from the West, speaks thus of his visit. As far as Winnipeg is concerned, I never saw the city look so prosperous. The farmers of Manitoba have stood the depression in wheat better than those of any wheat-growing country I know of. There is a much larger area ready for seeding than last year. Although the price was low, every bushel of wheat the farmers had this year was a good bushel merchantable wheat. They also appear to have more dressed hogs, poultry, and butter for sale than usual. As to the position of the crop of 1894, the quantity they have already marketed is fifteen millions of bushels. The price of wheat in Manitoba to the farmer has advanced about 10c per bushel during the past month. It is now higher than the export price, and it is now estimated that there is barely enough left for bread and seeding in the hands of the farmers. "Touching my own business, I may say that I have asked for tenders for again entering my Winnipeg mills, and also for six new elevators which I propose building next spring."

**CANOES, SKIFFS,  
OARS, SAILS.**

Acme Canvas Folding Boats,  
All Boating Requisites.

**THOMAS SONNE,**

(Established 1857)

Cor. St. Sulpice and Commissioners Sts.  
Write or call for Catalogue.

F. P. Buck. W. S. Dresser.  
President & Gen. Manager. Sec'y & Treas.  
Wm. Angus, Vice-Pres. & Agent

**ROYAL PULP & PAPER CO.**

(SUCCESSORS TO Wm. ANGUS & Co.)

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

Store, 15 Victoria Square.  
MONTREAL.

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

**Wm. Dow & Co.**

**BREWERS AND MALTSTERS,**  
Chaboillez Square, - Montreal,

India Pale, Pale, XXX and XX Ales, Crown  
Extra Double and Single Stout, 12  
Wood and Bottle.

**FAMILIES SUPPLIED**  
Bell Telephone 539.

The public are cautioned against dealers who re-use our labels on bottles filled with other Ales.  
The following City Bottlers are alone authorized to use our trade mark Labels, viz:—  
WM. BISHOP, 23 Dorchester street.  
FERGUSON & HUMPHREY, 24 Adeline St.  
THE T. J. HOWARD BOTTLING CO., 68 Dorchester street.  
THOMAS KINSELLA, 21 St. Antoine street,  
JAS. VIRTUE & SON, 19 Aylmer street.



**Lancashire Fire Insurance Co.** Of Manchester, England.  
Capital and Assets over - \$20,000,000  
**BAMFORD & CARSON, Agents,**  
51 St. Francois Xavier St., MONTREAL  
BELL TELEPHONE No. 183.

**SUN INSURANCE OFFICE,** Of London, England.  
(Fire only) Capital and Assets over \$20,000,000  
**BAMFORD & CARSON, Agents,**  
51 St. Francois Xavier Street, Montreal.  
BELL TEL. PHONE No. 183.

New York is to have an underground railway, years behind England, as usual.

The Equitable Savings, Loan and Building Association of Toronto has opened a branch at Portage la Prairie.

The people in the Fraser valley B. C., are appealing for help to provide feed for their cattle, their supplies having been lost by the floods.

A daily service from Southampton to New York is projected, and the proposal to have penny postage, with this country and the States is being urged.

The "Empire," reports that a large seizure of whiskey, shipped by Lang & Co of Toronto, has been made at Vancouver, B.C., owing to a two year old Government stamp been altered, which made the whiskey appear to be five and seven years old.

The total number of emigrants which went out to Canada in 1894 was only 23,731 against 50,381 in 1893. This is much the worst record of any emigrant receiving country. Emigration to the United States, however, during the same period declined twenty-five per cent. as compared with 1893. To Australia emigration has been about stationary.

For the Board of Trade Council the following nominations have been posted: Henry Hiles, nominated by Philip Holland, Wm. McNally, nominated by A. G. Thompson, W. C. McDonald, nominated by John McLea; John Gault (Merchants Bank), nominated by Edgar Judge, D. A. MacPherson, nominated by Ewan McLennan; J. Y. Gilmour, nominated by John Shearer; Abner Kugman, nominated by John Baird; John Baird, nominated by James Williamson and David McFarlane, nominated by Alex. McArthur.

Never have codfish been more plentiful than at this very hour, and he is a veteran in the trade who remembers their being cheaper. The point is that there are just as many fish now in the seas as ever have been caught out of it, and when there is a scarcity it is because the fish have migrated from their former haunts, and for a cause which no human being can tell. Before men talk about this subject so alarmingly, they had better remember John Billings' advice: "Young man, you better not know so much than to know so much that ain't so."—Fishing Gazette."

The Philadelphia "Press" says that cotton at 5 cents a pound is a profitable crop, as the "American Wool and Cotton Reporter" argues, because at this price cotton is grown only on part of the farm, and the rest is given to corn, pork and other food. "In other words, cheap cotton has forced the diversification of farming at the south, which never would have come with cotton at twice this price. An acre of cotton, even at 5 cents a pound, can be cultivated for the price of 140 pounds of lint, and in Texas 250 pounds are often grown, and with fertilizers 400 pounds. Where the entire farm is in cotton, and food has to be bought there is no money in this, but where food enough is grown on the farm to care for farmer, hands and stock the cotton becomes pure profit; and

the fact that at the cheapest price ever known for cotton the south is growing its largest crop of both corn and cotton gives color to this reasoning."

At the annual meeting of the Calgary Board of Trade, held recently, the attendance was good. The following officers were elected for 1895. President, Jas. Bauerman, vice-president, A. McBride; treasurer, A. Allan, secretary, I. S. G. Van Wart.

The Board of Arbitration is a very important body on the Board of Trade, though it seldom receives much attention from the electors. Twelve members represent the Board, and three have already been nominated. They are: E. B. Green-shields, V. W. Ogilvie and Robert Archer. All these gentlemen were nominated by Mr. Ewan McLennan.

The circular of Mallory and Co., regarding the supply of cattle in the principal States, shows that there is only 59 per cent. of old hogs on hand and 74 per cent. in Southern States, pigs 76 per cent., Southern States, 100 per cent., cattle, 78 per cent., Southern States, 82 per cent., corn, 59 per cent., Southern States, 100 per cent.; wheat 73, 33 per cent.; Southern States, 13 per cent. The number of old hogs is the number to be marketed during the first three months of 1895; the number of pigs indicates the number to be marketed in the spring and summer months, and the number of cattle the number to be marketed in the first half of 1895.

Indian exports of wheat last week were 192,000 bushels, making 10,396,000 bushels since April 1, 1894, against 18,268,000 bushels the preceding year. Decrease, 7,872,000 bushels.

Since our last report, dated London, we find that on arrival at Liverpool there has been about two thousand hogsheds of Strips changed hands, mostly Westerns, which consists mostly of Mediums and Filers Strips, while in one sense this large amount changing hands in so short a time argues well for the trade, evidencing at least a demand, but judging from valuations in going around the market, both in London and Liverpool, we would say that the prices will not be at all satisfactory to dealers when the sales reach them in America, and such prices will have a tendency to drive many Western Stemmers out of the market, and cause a very small make of Strips this next year. It certainly shows great shrewdness upon the part of the manufacturers to gather into their fold all they can get at such prices, for they may never have such golden opportunities again, for the prices being paid so low that Stemmers in the West will not buy Tobacco and put into Strips, hence if farmers can't market their stuff, it will necessarily cause a large reduction in the crop. It is certainly a golden harvest for the English manufacturers, for they are selling their manufactured stuff as high as they did a year ago and they are buying the raw material a half penny less, and even with a certainty of a very small make of Strips for next season as the Tobacco is not in the stemming districts to make them.—Ex.

More advertisements are printed to day than ever before in the world's history.

Not many years ago the "ad" copy was prepared in haste, the work being considered a disagreeable task, to be dispatched and over with as soon as possible. To-day the merchant who advertises—and nearly all do—seek to put up in form and matter an advertisement attractive in appearance and entertaining in contents, and to this end special writers are frequently employed.

The pains, the taste, the originality, the different designs, the interesting matter, and always and mainly the bargains and novelties given and described make the modern "ad" one of the most attractive, entertaining and valuable features of every well-regulated newspaper, and which in many instances becomes a thing of beauty and a joy for succeeding days. This is the age of the "ad," one of the most positive proofs that this is an age of progress.—"Kansas City World."

The past year witnessed the failure of 78 National, State and private banks in the United States with liabilities of \$15,482,000 and assets of \$12,316,000, figures of more than ordinary dimensions, although small in comparison with the returns of 1893, when no less than 598 banks, with liabilities of \$170,295,000 were compelled to close their doors. Within two years 174 national banks their doors, temporarily or otherwise, owing \$73,718,000, and having \$89,184,000 to pay it with, a large proportion of them resuming business. In the same two years 219 state banks shut down, permanently or otherwise, owing \$40,887,000 and having \$45,409,000 assets. Private banks present a total of 220 closed within two years, with liabilities of \$28,935,000 and assets of \$27,828,000. The fifty-six savings banks reported embarrassed by the panic year 1893 and during 1894 show total debts of 18,846,000 and assets of \$19,307,000. Loan and trust company embarrassed within two years number, as reported, seventeen, with \$23,400,000 liabilities and \$14,867,000 assets.—Ex.

The Commissioners in expropriation for the extension of Ontario Street, from Harbor Street to the eastern limits of the city, have deposited the assessment roll in the City Clerk's office. The total cost of the expropriation is \$54,979.85. Of this the city pays one-half and the interested proprietors the other. The list of awards is as follows: Henry Hogan, \$17,060; S. Valois estate, \$5,078; G. Prevost, \$4,100; Canadian Bridge and Iron Company, \$3,117; the heirs of A. W. Dehlsle, \$3,077; J. J. E. Guerin et al, \$3,698; J. Leveille, \$2,070; City Gas Company \$5,739; Canadian Pacific Railway \$1,652; Rolland estate, \$1,327; J. W. Hunt and J. U. Emard \$1,434; the Valois estate and the Rev. E. L. A. Valois \$3,077. A residue ceded to the city by Henry Hogan brought \$139.50.

The incidental expenses were: Commissioners' fees, \$864; printing and advertising, \$381; witness's fees, \$79; plans, \$167; office work and contingents, \$343; total, \$2,536.

# CONSUMERS CORDAGE COMPANY

LIMITED,

Manufacturers of

MANILLA, SISAL, JUTE & RUSSIAN  
CORDAGE.

BINDER TWINE,  
JUTE AND COTTON BAGS.

HEAD OFFICE: NEW YORK LIFE INSURANCE COMPANY'S BLDG.  
*MONTREAL*

## The Canada Sugar Refining Company, Limited

MONTREAL.

*Manufacturers of Refined Sugars of the well-known Brand*

*Redpath*

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

LUMP SUGAR, in 50 and 100 lb. boxes.

"CROWN" GRANULATED, Special Brand, the finest which can be made.

EXTRA GRANULATED, very Superior Quality.

"CREAM" SUGARS, (not dried.)

YELLOW SUGARS of all Grades and Standards.

SYRUPS of all Grades in Barrels and half Barrels.

SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.

**Bantin, Reid & Co.**

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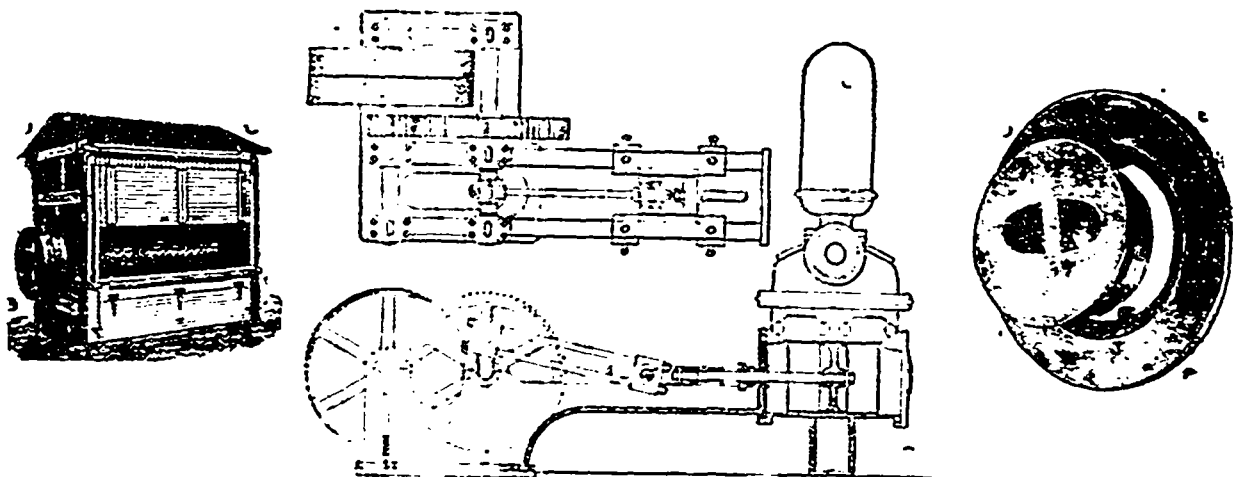
Quotations given and all correspondence  
cheerfully answered.**BUSINESS TROUBLES.**A demand of assignment has been served  
upon I. Davis & Son, manufacturers of furs,  
St. Paul st., Montreal.W. H. Mare, Sen & Co., brokers, St. John,  
Newfoundland, Arthur F. Rendell sole  
proprietor has suspended.Thos. Keogh, painter, Ottawa, is endeavoring  
to compromise at 20c on the dollar.  
Liabilities \$2,000, assets nominally \$800.H. Webb, confectioner, Stratford, has  
assigned to J. J. Bunting. Webb went to  
Stratford from London about a year ago,  
and opened up in a small way in above  
line.Charles A. Spritt, boots and shoes,  
Ottawa, whose failure we noted in previous  
issue is now endeavoring to compromise  
at 25c on the dollar, which offer is under  
consideration.H. J. Gilbert, boots and shoes, Hamilton,  
endeavored recently to compromise with  
his creditors at 50c on the dollar, but this  
was not accepted. It is understood Gilbert  
will increase his offer.Feetzel & Smith, merchant tailors, whose  
failure was recently noted in our columns,  
have now made an offer to creditors of 50c  
on the dollar of which 11c is cash and the  
balance spread over 12 months. This offer  
will likely be accepted.Daniel McGregor, general store, Mar-  
wood, Ont., is endeavoring to compromise  
with creditors at 50c on the dollar. Mc-  
Gregor was formerly a partner in the firm  
of J. A. McGregor & Co., but has been  
doing for himself since February '90, a  
hand to mouth business.T. C. Coderre, grocer, Montreal, has as-  
signed to C. Desmarais. He started this  
business in June last previous to which he  
was located in Providence, Rhode Island  
where he followed a similar business. He  
had only small means when he commenced  
and has been working along in Montreal  
in a very moderate way.Gustavo Joly, general merchant of St.  
David, Yamaska, has assigned to La-  
marche & Oliver, Montreal. Joly wasformerly in business at Farnetville, Que.,  
but he disposed of this to his brother and  
bought out E. Fouchette of St. David.  
He did moderately well for a time but his  
business dwindled away of late and crea-  
tors commenced to push him.Alfred Lussier, dry goods and men's  
furnishings, Montreal, has assigned to  
Kent & Turcotte, with liabilities of about  
\$5000. Lussier commenced in '93, previous-  
ly to which he clerked. He did fairly  
well the first year, but the past twelve  
months he has made no headway, and has  
been close run and difficult to collect from.J. B. Bernier, general store, Sherbrooke,  
Que., has assigned in the demand of C.  
Bernier, with liabilities of about \$6,000.  
Bernier commenced business in the  
summer of '91 at Sherbrooke before which  
he was located at St. Murray, Beauce  
County. In September last he assigned on  
demand of Girouard, Demault & Co., when  
he effected settlement at 25c on the  
dollar.James H. Cross, wholesale branches,  
Montreal, has assigned at the instance of  
Dame C. W. Sanderson, with liabilities of  
\$2000. Cross was for eight years in the  
employ of H. Sherey & Co. as traveller.  
He commenced business for himself in  
February '94, representing several firms of  
which Andy Patent Brush Co., of Berlin,  
Ont. was one. He had only small capital,  
and never made both ends meet.The Dominion Type Founding com-  
pany have made a demand of assignment  
on George S. Holt, printer, who has dis-  
appeared since the 25th of December.  
The petition has been granted and a meet-  
ing of creditors called for the 17th instant.  
In the meantime Mr. G. R. Sarke, the  
president of the Dominion Type Founding  
company, has been appointed provisional  
guardian.Wm. Gordis, grocer and provisions, St.  
Catharines, Ont., has assigned to William  
Thompson. Gordis was formerly a bar-  
tender. He started the grocery business  
in July '93 in partne ship with one Charles  
Ferguson. They continued together until  
about a year ago when Ferguson retired,  
Gordis continuing alone. His capital was  
limited and he has been working under a  
chattel mortgage of \$300.O. Dauphinais & Co., dry goods, Mont-  
real, has made an abandonment of his  
estate. The following is list of principal  
creditors:—F. & J. Leclaire, Montreal,  
\$7,000; Alfred Small, Montreal, \$813; Lid-  
dell & Lesperance, Montreal, \$1,337;  
Alphonse Racine & Cie., Montreal, \$1,053;  
George Bourgoin, Montreal, \$2,000;  
Dominion Oil Cloth Co., Montreal, \$22;  
Duchesneau & Duchesneau, Montreal,  
\$62; Dame Gelinas, (rent) Montreal,  
\$224.Simon Branchamp, cracker and tea  
merchants Montreal, has assigned on de-  
mand J. S. Cassidy & Co. He was former-  
ly engaged in the confectionery business.  
In June '89 he embarked in the tea busi-  
ness on Notre Dame st., and for a time did  
fairly well, but in January '92 he got  
behind in his payments and was obliged  
to effect settlement with creditors at 42c  
on the dollar, which he is understood to  
have paid. In June '93 he was obliged to  
remove out of his premises owing to street  
widening and located himself on St.  
Catherine st. He kept an attractive  
store, but worked under small capital.Andrew Rockel, furniture, Waterloo,  
Ont., has assigned. He was formerly a  
carpenter, starting in the furniture busi-  
ness in partnership with one John Hoff-  
man in the spring '74 under the style  
Rockel & Hoffman. They dissolved in '75  
when Rockel continued alone, and did so  
until the present. Fire destroyed his  
premises in January '88, doing \$3000  
damage, to cover which he had \$1000 in-  
surance on stock, and \$500 on building.  
He resumed in a moderate way.H. Bradford Clark, furniture covers and  
dry goods specialties, Toronto, held a meet-  
ing of creditors on January 8th last when  
he made an offer to compromise at 37½c on  
the dollar, of which 7½ was cash, and 30c  
in 2, 4 and 6 months secured. This offer  
was refused. Clark made a second offer of  
40c on the dollar, which was also declined.  
It is understood creditors are willing to  
accept 50c or possibly 45c on the dollar,  
and it is said if the bankrupt does not toe  
the line they will close down on him.Henri Pelletier, dry goods, Montreal,  
has assigned on the demand of A. Racine &  
Co. Pelletier was formerly clerking. He  
then became associated with one Chevallier  
under the style Pelletier & Chevallier.  
They dissolved some time afterwards when  
Pelletier conducted the business in his  
wife's name under the style H. Pelletier &  
Co. His wife died in March last, and he  
has since been doing business in his own  
name. Owing to keen competition and  
general dullness, his capital was not suffi-  
cient to carry him through.Jules Madon, boots and shoes, Montreal,  
has assigned with \$2500 liabilities. Madon  
started in business in July '88, having  
previously been clerking in the same line.  
For a time his brother was associated with  
him, but Jules has been on his own account  
since '91. Owing to street widening he  
was obliged to remove to premises at the  
corner of Feigneurs and Notre Dame some  
months ago. It is said that outside  
speculation which turned out unsuccessful  
has hampered him. He made an offer of  
40c on the dollar which was declined.Damo Exilda Bosquet, doing business as  
a public merchant at 251 Notre Dame  
street, under the firm name of O. Dau-  
phinais & Cie., has assigned at the demand  
of R. Laurendeau, advocate. The princi-  
pal creditors are F. & J. Leclaire, \$7,000;  
George Bourgoin, \$2,000; Liddell & Lesper-  
ance, \$1,347; Alphonse Racine & Cie.,  
\$1,053; Alfred Small, \$813; Duchesneau &  
Duchesneau, \$62; Dominion Oilcloth com-  
pany, \$22, and about twenty others in  
small amounts, bringing the liabilities up  
to about \$13,000.Arthur R. Thompson, clothing, Toronto,  
has assigned to Robert Tew of Toronto,  
with \$85,000 liabilities, and assets amount-  
ing to about \$30,000; stock about \$20,000  
and the balance in furniture, fixtures,  
equity and real estate. The assignor is a  
son of Thomas Thompson, and was former-  
ly of the firm Thos. Thompson & Son, dry  
goods merchants. The young man com-  
menced business on his own account in  
the summer of '92, previously to which  
time he was managing the Bell Clothing  
Store on Yonge st., Toronto, for his brother  
J. Boyce Thompson. When he started  
his present venture, he is understood to  
have been assisted by his father who gave

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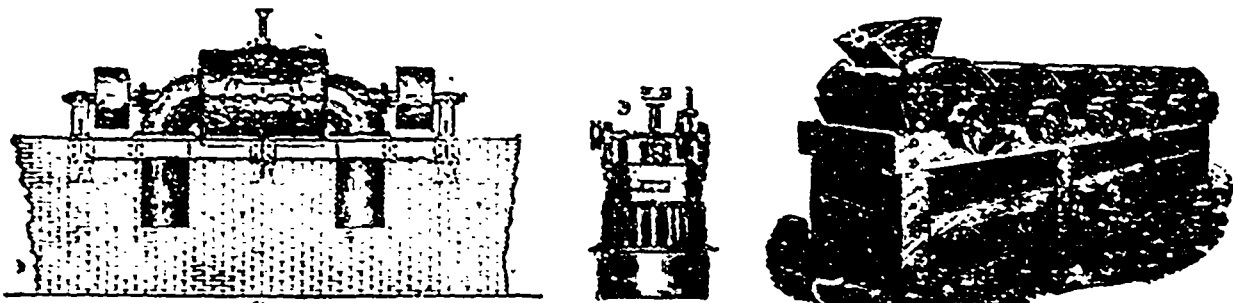
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HOLYOKE, - - - - - MASS.



him several thousand dollars to invest. For a time he did well but branched out latterly beyond his means, and overstocked himself imprudently.

J. G. Toffee, boots and shoes, Toronto, has assigned to E. R. C. Clarkson. Toffee did business under the style of the Toronto Shoe Co. He was before this in the employ of E. C. Gurney & Co., and having saved a little money he subsequently became a partner in the wholesale boot and shoe firm of John Turner & Co., who failed in '79 with heavy liabilities. The estate was purchased, and it is said Toffee was interested in the purchase. He did a fairly good business, but was never easy financially. Liabilities about \$20,000.

Many leading Toronto wholesale houses are, through Assignee Barber, seeking to set aside the transfers of goods and land which Geo. Adams, formerly of Queen St. west, clothier, is alleged to have fraudulently made over to relatives. The goods include the stock he recently kept. The property consists of the same store as well as real estate. Mr. Barber sues in four separate actions on behalf of the creditors, among whom are Suckling & Co., McMaster & Co., Wyll, Grassett & Darling, John Macdonald & Co., W. R. Johnston & Co., and Gillespie, Ansley & Dixon.

Pierre A. Vaillancourt, general store, St. Charles Bellechase, has assigned to O. Jubin, Quebec, with \$2,200 liabilities and assets nominally \$1,200. He was formerly located at St. Bernard, and for a time at Black Lake. He was burnt out at the latter place some 5 years ago, and was obliged to compromise in consequence at 60c on the dollar. After re-building he was burnt out a second time, and being unable to arrange a settlement with insurance people, he disposed of his property and removed subsequently to St. Charles.

L. G. Thoinin, wholesale and retail grocer and dealer in liquors, Montreal, has assigned on demand of Pierre Lacroix with the following list of creditors:—D. C. Brosseau & Cie., Montreal, \$239; Caverhill, Hughes & Co., Montreal, \$169; Ed. Caranagh, Montreal, \$222; Dame F. Choquette, Montreal, \$490; Jrs. Dupis, St. Philippe de L., \$375; S. H. & A. S. Ewing, Montreal, \$276; P. Grace & Co., Montreal, \$1,168; L. O. Groche, Montreal, \$361; Hudon & Oisali, Montreal, \$494; Hudon, Hebert & Cie., Montreal, \$513; C. Langlois & Cie., Montreal, \$653; Laporte, Martin & Co., Montreal, \$56; Banque Jacques Cartier, Montreal, \$3,151; La Cie. Imp. Alimentaires, Montreal, \$314; M. Leclerc & Cie., Montreal, \$254; Pierre Lacroix, Montreal, \$729; Mongenais Boivin & Cie., Montreal, \$1,598; D. Masson & Cie., Montreal, \$217; A. E. Malette, Montreal, \$1,019; N. Quintal & Fils, Montreal, \$1,594; Royal Distillery Co., Hamilton, \$3,040; A. Robitaille & Co., Montreal, \$252; Villeveuve & Cie., Montreal, \$250; Gm. Laconpte, (mortgage) Montreal, \$600; Dame Veuve Baquin, (mortgage) \$1,000; N. Morin, (mortgage) Montreal, \$500. Thoinin commenced business on his own account in April '96, succeeding Thoinin & Braudel of which firm he was a partner. He worked along in a moderate way, but extended himself too rapidly, branching out in the jobbing trade in liquors and groceries dealing chiefly with

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hotel keepers. This part of his business turned out disastrously, and he sustained a good many losses, resulting in impossibility to meet the demands of his creditors.

The Prince Albert Board of Trade has undertaken the work of collecting evidence to be submitted to the freight rates commission when it visits that town.

President Cleveland is said to have a scheme for "getting back" at Cuba for placing the States on the less favored nation list as to tariff changes. He proposes an extra 10 per cent duty on cigars from that island, the products of which are largely consumed in the States. Later news is that Spain has given the U.S. more favorable terms.

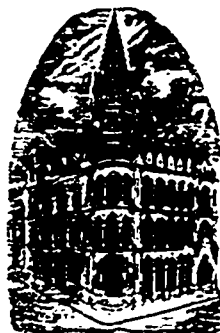
It is not an unusual thing in some of the old banks to have an account doubled many times over and over again. One day last week in the Worcester County Institution for Savings an account was reckoned at \$214.03, which originally was but \$10.65. Nothing had ever been added to or taken from the bank account, and it was left to accumulate. It took about fifty years for the original sum to gather all that moss. There was another recent instance in the same bank where thirty-one times the original sum was paid to a depositor. No one wonders that somebody discovered and said that money makes money.

A Newfoundland agent of the Mutual Life Co., of New York, gives the following list of coins paid to him for a premium in that island:

	Value in American money.	Date of coin.
1 doubloon.....	\$15 50	1788
1 half doubloon.....	7 75	1780
3 quarter doubloons at \$3 50.....	11 40	1788
1 eighth doubloon.....	1 90	1841
2 ten marks at \$2 35.....	4 70	1872
1 American gold piece.....	2 50	1871
1 Newfoundland piece.....	2 00	1870
5 Spanish pieces at 20c.....	1 00	1778
1 Spanish piece.....	25	1811
2 Greek drachma at 17 1/2c.....	35 6	1822
1 franc, one Italian one French at 36c.....	72	1876
1 crown.....	27 8	1875
1 mark.....	25 8	1871
3 half francs at 5c.....	15	1887
1 Sh.....	16	1822
1 twenty centime.....	05	1867
1 ten centime.....	02	1868
4 two centimes.....	04	1878
8 halfpennies.....	01 5	1861

35 coins value..... \$49.10 7

Shopping and store-keeping must be lovely occupations in such a place. Germany



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used to wear the belt for variety of values in coins, but it was nowhere compared to above.

It is 35 years since an American steamer entered Hamburg, and only 2 U.S. sailing ships visited that port last year. Uncle Sam prefers to have no ocean shipping rather than employ seamen who are not American citizens.

At a meeting of the Verdun Council in the office of Mr. Rielle, the secretary-treasurer, in the New York Life building, the by-law providing for the building of a dyke along the whole river front of Verdun was read a second time and unanimously adopted. A committee consisting of the Mayor, Messrs. Bain and Crawford and Rielle was appointed to obtain tenders for the debentures of 25,000, which are to be issued by the municipality. Mr. James Adam was appointed engineer in charge and will submit a location plan for the Council's approval at the next meeting on the first of February next. Nearly all the proprietors interested are willing to sell their land at moderate figures, so it is intended to secure the property needed as soon as possible and begin work as early as practicable in the spring.

The U.S. Agricultural Department gives in advance the approximate figures of the different States in regard to tobacco crops.

The total acreage as compiled by the statistician is 524,000 acres and the aggregate production will foot up 410,000,000 pounds. The distribution by States showing approximate acreage and yield for the entire year is as follows:

States.	Acre.	Product.
Kentucky.....	257,900	151,000,000
North Carolina.....	61,000	42,000,000
Virginia.....	55,000	36,000,000
Tennessee.....	52,000	27,000,000
Ohio.....	37,000	37,000,000
Pennsylvania.....	21,000	26,000,000
Wisconsin.....	18,000	15,000,000
Missouri.....	12,000	8,200,000
Maryland.....	12,000	7,000,000
Massachusetts.....	2,000	3,450,000
Connecticut.....	7,000	10,000,000
New York.....	5,000	7,000,000
Illinois.....	3,000	1,700,000
Indiana.....	5,000	3,800,000
Arkansas.....	1,000	1,200,000

The difference between the totals of the above States and the aggregate production and acreage represents the small crops scattered through the States not enumerated.—Western Tobacco Journal.

— THE —

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The Standard Boot Co., a new enterprise, is to be established at Levis; capital, \$25,000.

Last year there were 1919 miles of railroad built in United States. In Canada the length built was 322 miles.

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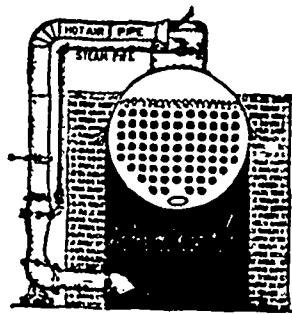
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**FINANCIAL.**

A serious financial question arises from the prospect of there being a considerable deficit in the Federal accounts for the current year. The revenue receipts up to and of November were, \$13,605,054, last year to same date they were, \$15,600,527, a shortage of, \$1,995,473. The expenditure on Consolidated Fund account was for some term, \$12,050,038, last year it was, \$11,636,820, and increase of, \$413,218, so the falling off in revenue, and increase in expenditure left the net revenue up to 30th Nov. last, \$2,408,691 below the figures of preceding year. The decreases were, \$1,461,888 in Customs; \$291,452 in Excise; \$161,391 in Public Works. How to bring about an equilibrium between receipts, and expenses will be a perplexing task for the Finance Minister. Further borrowing is much to be deprecated. The Verdun Council is to issue \$25,000 of debentures to provide for the cost of the dyke to be built along the river front. The town of Moncton has accepted an offer from the Bank of Montreal to buy its 4 per cent Water Works debentures, \$350,000 at 96. Attached to the debentures is an annual drawing scheme instead of a sinking fund, whereby the city, as against the latter plan, saves in twenty-five years about \$19,000 in interest. The debentures at 96 1/2 will net in Moncton about \$336,875, and

possibly allowing for the rate of sterling exchange, a few hundred more. This is only \$13,125 less than par, and when allowance is made for \$19,000 saved by the drawing plan in interest the city's advantage over par is about \$6,000. The stock of the Ontario Bank which the "bears" crushed down so much recently by mendacious reports, has rallied to 6 points above par with a tendency upward. Those who allowed themselves to be cozened out of their stock in spite of our caution, can now appreciate the fraud by which they were victimised. The markets for American securities in Europe is in a very uncertain condition, if a measure of currency reform in the sense of improvement, is passed, these securities will be strengthened, if however things are allowed to go on as they are, there will be trouble. Street Railway stock keeps up a practical monopoly of the local 'Change, outside of that, business is very light.

J. R. Meeker, stockbroker, reports the opening and closing prices on the New York Stock Exchange as follows:

Aitchison, Top. & Santa Fe Ry.....	41	41
Can. Pacific.....	137	137
Canada Southern.....	49 1/2	50 1/2
C. B. & Quincy.....	7 1/2	7 1/2
C. C. & St. L.....	57 1/2	58 1/2
Commercial Cable.....	129	128
Delaware & Hudson.....	129	128
*Delaware Lack. & West.....	.....	.....
Erie.....	.....	.....
Ill. Central.....	.....	.....
Lou. & Nash.....	53 1/2	54 1/2
Lake Shore.....	137	137
Manhattan Consolidated.....	105	104 1/2
Missouri Pacific.....	29 1/2	2 1/2
North American.....	.....	.....
North Pacific.....	.....	.....
Do. Pref.....	.....	.....
New Jersey Central.....	9 1/2	9 1/2
Northwest.....	16	16 1/2
N.Y. & N. Eng.....	32 1/2	32 1/2
N. Y. Central.....	88 1/2	90 1/2
Omaha Com.....	23 1/2	23 1/2
Pacific Mail.....	.....	.....
Reading, Philadelphia.....	.....	.....
Rch. Term.....	.....	.....
Rock Island, Chicago & Pac.....	6 1/2	6 1/2
St. Paul, Chic. & Minn.....	50 1/2	50 1/2
St. P., Minn. & Man.....	.....	.....
Tex. Pac.....	.....	.....
Union Pac.....	112	111
Wabash.....	.....	.....
Do. pref.....	13 1/2	13 1/2
Western Union.....	87 1/2	87 1/2
Sugar Refinery.....	94	94
Lead.....	57 1/2	58 1/2
Gen. Electric.....	56 1/2	57 1/2
Toledo, Ann Arbor & Nor. Mich.....	.....	.....
Tam.....	.....	.....
Rubber.....	.....	.....

**MONTREAL STOCK EXCHANGE.**

Messrs. Meredith and O'Brien, stock brokers, 16 St. Sacramento street, report the closing prices on the local stock exchange as follows:

Stock.	Sellers.	Buyers.
Can. Pacific Railway.....	57	56
Duluth Com.....	4	3 1/2
Duluth pfd.....	12	8 1/2
Grand Trunk 1st Pref.....	.....	.....
Wab. pfd.....	.....	.....
Commercial Cable.....	144	143 1/2
Montreal Telegraph Co.....	158	157 1/2
Bellevue & Ontario Co.....	94 1/2	93 1/2
Street Railway Co.....	174	173 1/2
" New Stock.....	172	171 1/2
City Gas Co.....	183 1/2	182 1/2
Bell Telephone.....	.....	.....
Bell Tel., new.....	.....	.....
Royal Electric Co.....	131	.....
Int. Coal.....	.....	.....
North West Land Co pref.....	.....	.....
Montreal Cotton Co.....	118	119 1/2
Dom. Cotton Co.....	93	91
Colored Cotton Co.....	55	49
Merch. Mfg. Co.....	.....	.....
Loan & Mortgage Co.....	.....	.....
Montreal 4 p. c. stock.....	.....	.....

**BANKS.**

Montreal.....	22 1/2	219
Ontario.....	106	95
Peoples.....	120	114
Molson.....	170	.....
Toronto.....	243 1/2	237
Jacques Cartier.....	17 1/2	.....
Merchants.....	157	152
Eastern Townships.....	.....	.....
Quebec.....	.....	.....
Union.....	.....	101
Commerce.....	137 1/2	137
Merchants of Halifax.....	.....	.....
Ville Marie.....	.....	70
Hoteliers.....	.....	.....
National.....	.....	.....

**BONDS.**

C. P. R. Land Grant 5s.....	.....	.....
Canada Central 6s.....	.....	.....
Champlain & St. Law. 6s.....	.....	.....
Dominion Cotton 6s.....	.....	.....
Canada Colored Cotton 6s.....	.....	.....
Re 1 Tel.....	.....	.....

\*Ex-div.

**MONTREAL CLEARING HOUSE.**

Total for week ending	Clearings.	Balances.
Jan. 10, 1895.....	\$11,566,817	\$2,077,679
Cor. week 1894.....	10,661,603	1,973,478
" 1893.....	13,414,187	1,936,096
" 1892.....	12,112,324	1,793,705

Another flowing well of petroleum was struck on Friday night last at Gaspé, in number thirteen well of the Petroleum Oil Trust, and about five hundred barrels were lost before the well was plugged. The oil flowed all night, a column of about thirty feet covering the derrick and all about with oil.

# GRAND TRUNK RAILWAY CO.

## CHANGE OF TIME.

Taking effect at 6 10 p.m., October 7, 1894.

**Trains leave Bonaventure Station.**  
(Note \* signifies runs daily, all other trains run daily except Sunday.)

9.00 a.m., 4.3 p.m.—For Ottawa and all points on the C.A. & O.A. & P. S. R's.

9.10 a.m., \*7.55 p.m., 10.25 p.m.—For Toronto, Niagara Falls, Detroit, Chicago, etc.

1.30 p.m. (Mixed).—For Brockville.

5.00 p.m.—For Cornwall.

7.00 a.m.—For Hemmingford, Valleyfield and Massena Springs.

4.20 p.m.—For Hemmingford, Valleyfield and Fort Covington.

8.15 a.m. (Mixed).—For Island Pond.

7.50 a.m.—For Sherbrooke, Island Pond, Portland, Quebec and the Maritime Provinces, (runs to Quebec daily).

10.10 p.m.—For Sherbrooke, Portland, Quebec and points on the I.C.R'y to Campbellton, N.B. Saturday night train remains at Island Pond over Sunday.

11.55 a.m.—For St. Johns, on Saturdays, this train leaves at 1.25 p.m.

4.00 p.m.—For Sherbrooke and Island Pond.

4.40 p.m.—For St. Johns, Rouses Point, also Waterloo via St. Lambert and M.P. & B. R'y.

5.30 p.m.—For St. Hyacinthe and points on the D.C.R'y, also St. Cesaire via St. Lambert.

5.08 p.m.—For Sorel via St. Lambert.

9.00 a.m., \*6.10 p.m., \*8.25 p.m.—For Boston and New York via C.V.R.

9.10 a.m., \*6.0 p.m.—For New York via D.H.

\*4.00 p.m.—For the Adirondacks and New York via Coteau Jet. and N.Y.C.

For suburban time tables, tickets and full information apply at City Ticket Office, 143 St. James Street, and at Bonaventure Station.

Mr. George Johnson, official statistician, has given some data in reference to the industrial census. He says.

Making 1871 the datum line, the manufacturing and mechanical industries of the four provinces of Ontario, Quebec, Nova Scotia and New Brunswick increased in the twenty years 1871-1891 as follows:

	Per cent.
Capital invested.....	323
Hands employed.....	81
Yearly wages.....	129
Value of raw material used in manufacturing.....	94
Value of products.....	102

Between 1871 and 1881 the capital invested in manufacturing and mechanical industries in the four provinces increased 103 per cent., leaving 230 per cent. as the increase in the next ten years, 1881-91.

Between 1871 and 1881 the number of hands employed increased 30 per cent., leaving 84 per cent. to represent the increase in the last ten years of the 20 year period.

Between 1871 and 1881 the yearly wages paid increased 39 per cent., leaving for the increase in this item 100 per cent. in the ten years 1881-91.

Between 1871 and 1881 the value of the additional raw material used consequent upon the development of manufacturing was increased by 40 per cent., leaving 54 per cent. to represent the increase which took place in the last half of the twenty-year period.

Between 1871 and 1881 the value of the products made in the mechanical and manufacturing establishments of the four provinces increased 35 per cent., leaving 67 per cent. to represent the increase of the last half of the 20 years.

Taken in the large these figures show that the manufacturing and mechanical industries of the four provinces did about double the business in the last half of the



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The Favourite Rail Route to

**MONTREAL, DETROIT CHICAGO**  
Boston, New York, Buffalo,  
Niagara Falls, Peterboro, Quebec,  
Portland, Halifax, Winnipeg,  
Kansas City, Omaha, St. Paul,  
St. Louis, Pt. Huron, London, Hamilton

And all principal points in

## CANADA AND UNITED STATES.

It is positively the ONLY LINE in Canada running the

Celebrated Pullman Palace Sleeping and Parlor Cars,

AND IN CONNECTION WITH THE

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Forms the SHORTEST, QUICKEST and MOST RELIABLE HIGHWAY

To Manitoba, British Columbia and the Pacific Coast.

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**N. J. POWER** L. I. SEARGEANT,  
Gen. Pass. Agent. Gen. Manager

twenty-year period that they did in the first half.

The following are the figures upon which these results are based:—

FOUR PROVINCES.	
Capital invested.....1871.....	\$ 77,964,020
" " ".....1881.....	158,447,681
" " ".....1891.....	329,906,977
Hands employed.....1871.....	187,942
" " ".....1881.....	244,262
" " ".....1891.....	345,357
Yearly wages.....1871.....	40,851,089
" " ".....1881.....	56,874,749
" " ".....1891.....	93,643,999
Value of raw material.....1871.....	124,907,846
" " ".....1881.....	174,821,595
" " ".....1891.....	242,373,549
Value of products.....1871.....	221,617,773
" " ".....1881.....	299,795,917
" " ".....1891.....	447,930,556

An order in council has been passed, on the recommendation of Hon. Mr. Angers, having in view the reopening of the cattle trade between Canada and Germany. Some days ago the Department of Agriculture ascertained from the High Commissioner in London that the term "America," in a decree of the German empire prohibiting the entry of live cattle and fresh beef from America, also included Canada. The cause assigned for such prohibition was the fact of Texas fever having been found in cattle imported into Germany from the United States. The Minister of Agriculture reports that Texas

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## CIVIL ENGINEER

—AND—

## INVESTMENT \* BROKER,

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# ROWE'S

## Ginger Ale, Soda Water and Cider,

639 LaGauchetiere Street,

MONTREAL.

Telephone 2367



SEALED TENDERS addressed to the undersigned, and endorsed "Tender for Masonry Burling on Bridge" will be received until Thursday, the 11th day of January, 1894, for the construction of the Pivot Pier and Abutments of a Swing Bridge over the Burlington Channel, near the City of Hamilton, Ontario according to plans and a specification to be seen at the Custom House, Hamilton, at the office of the Resident Engineer, 36 Toronto Street, Toronto, and at the Department of Public Works, Ottawa.

Tenders will not be considered unless made on the form supplied and signed with the actual signatures of tenderers.

An accepted bank cheque payable to the order of the Minister of Public Works, for the sum of two thousand dollars (\$2,000.00) must accompany each tender. This cheque will be forfeited if the party declines the contract, or fails to complete the work contracted for, and will be returned in case of non-acceptance of tender.

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

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

Department of Public Works, }  
Ottawa, 11th Nov., 1894. }

fever is unknown in Canada, although it is established that it exists in the southern parts of the continent, and that cattle affected with it have been shipped to Europe from Boston and New York. Hon. Mr. Angers points out that cattle from the United States are strictly prohibited from entering Canada at any point east of the boundary between Manitoba and Ontario, and are allowed to enter for stock purposes only west of that line, and then they are subject to a quarantine of 90 days. In the old provinces, there is an exception at Sarnia, in favor of pedigree stock only, such cattle being subject also to a quarantine of 90 days. It is impossible, therefore, that Texas fever can enter Canada, in the face of the general order of prohibition relative to the entry of United States cattle into Canada, with the limited exceptions stated. Under these circumstances the Government have asked that the Imperial authorities will make representations to the German Government to have the term "Canada," disassociated in the interpretation put on the term "America," as applicable to cattle from this continent entering Germany. This request is of such a reasonable character that it is thought it will be promptly acceded to, and the barrier to the resumption of the cattle trade between Germany and Canada will thereby be removed.



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Our Celebrated Brands:

"CABLE EXTRA," "MUNGO,"

"EL PADRE,"

— AND —

"MADRE E HIJO,"

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

**S. DAVIS & SONS,**

—THE LARGEST—

Cigar Manufacturers in the Dominion.

The B. C., "Commercial Journal," says: "Year by year, as before said, immense sums of money leave British Columbia to pay for meats, poultry, butter, cheese and eggs, which could be readily and profitably produced in the Province, if our own people only set to work to raise them—and still we complain of the scarcity of cash. Could it possibly be otherwise when such an immense drain is daily made upon us? We could readily admit, were the climatic conditions different, that there was reason for this state of things. But as it is, it is an almost inexplicable anomaly. As our own people do not seem ready to solve the problem we must, we fear, look to strangers to come in and deal with the subject."

The suit brought by W. Johnson & Sons, Ltd., against the Canada Paint Co., Ltd., has ended in a verdict for defendants. The plaintiffs sought to recover from defendants the sum of \$100,000, as damages suffered by reason of defendants having caused a writ of injunction to issue against them, whereby they were temporarily enjoined from carrying on business in their corporate name in the Dominion. The defendants denied they had acted maliciously, and pleaded there was reasonable and probable cause for the proceedings. The court held that the plaintiffs had failed to prove the material allegations of their declaration, and especially the allegation that defendants acted maliciously and without reasonable and probable cause in procuring the issue of the writ. It was further held that the defendants had proved the material allegations of their plea, and particularly that they acted with reasonable and probable cause. It was not proved plaintiffs had contradicted or rebutted, by affidavit or otherwise, the allegations of the petition and affidavit

upon which the writ was ordered to issue, or offered any explanation of the facts therein alleged, although they had an opportunity of doing so before the issue of the writ. The court was of opinion, therefore, that the action was unfounded, and it was dismissed with costs.

The following figures show the railway receivership and fore closure sales in the United States, during 1894, as furnished by the "Railway Age":—Number of roads placed in the hands of receivers, 38; mileage, 7,025; bonds involved, \$196,247,000; capital stocks, \$199,144,000; total bonds, and stock \$395,759,000. This shows a great decrease from the figures of 1893, when the receiverships represented 74 roads, aggregating 29,340 miles, with bonds and stocks amounting to \$1,781,046,000. The number of roads sold under foreclosure in 1894, was 42, aggregating 5,643 miles and representing \$161,216,000 of bonds and \$154,783,000 of stock or a total of \$318,999,000 of bonds and stock. In 1893 the number of sales was twenty-five, the mileage 1,613 miles, and the capitalization \$79,924,000.

The British Empire is a political creation unparalleled in the world's history, not only by its extent and population, in both which respects it is slightly surpassed by China, but because, with an area of more than 10,000,000 square miles and with 352,000,000 inhabitants, it is scattered over the whole globe. It embraces all zones, from the icy wilderness of Hudson Bay to the tropical jungles of India and the mahogany forests of Honduras, there is scarcely a product which a British province does not bring forth in excellent quality; and not less various are the degrees of civilization of its inhabitants, from the Kaffirs at the Cape to the highly cultured citizens of Canada or Sydney. We find, with Christians of all confessions

**BEDDING!!!**

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From a First-Class House.

ESTABLISHED 20 YEARS. \* \* \* ROCK BOTTOM PRICES.  
OLD BED FEATHERS and MATTRESSES PURIFIED and RE-MADE at the Shortest Notice.

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Telephone 1906.

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BELT****DRESSING**

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**CASSIDY, BONNER & CO.**

Leather Belting Manufacturers, MONTREAL.  
SOLE AGENTS FOR THE DOMINION.

200,000,000 Hindus, about 70,000,000 Mohammedans, and 8,000,000 Buddhists, and the Bible is printed in 130 languages and dialects represented in the empire, yet, notwithstanding such promiscuous elements, the government with rare exceptions, maintains order, and no sign of dissolution is visible.—"Forum."

Although New York is tormented with hundreds of men out of work, enough to clean the streets of snow could not be got recently although \$1.50 per day was offered. It seems that foreigners cannot be employed by the city, and the natives would rather beg or steal than do such menial work. If all the foreigners, and foreign capital were taken out of New York it would be swept out of existence as a city of any importance.

A decision has been made by the United States Board of General Appraisers, which is of utmost interest to the pulp and paper making industry of both the United States and Canada, but more particularly the latter. Collector of Customs Hopkins, at Detroit, September 11, seized a carload of pulp, entered by the Laurentide Pulp company, of Three Rivers, Que., for alleged under valuation, the company having entered it at \$13.44 per long ton of 2,240 lbs., while the collector held it at \$15, a short ton of 2,000 lbs. The company appealed to the Board of General Appraisers, in New York city. Not long after the Detroit collector seized another carload on the same grounds of under-valuation, having raised it 12½ per cent. The company appealed again to the general appraisers. Several hearings were given the matter and the board handed down a decision to the Treasury department ruling against the decision of the director and in favor of the Laurentide company, fixing the valuation of wood-pulp at sixty cents per 100 lbs. This is a victory for the Canadian company.

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AND WHOLESALE MANUFACTURERS OF

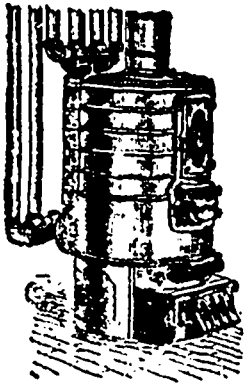
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Capacity 2,000 to 20,000 feet of 1 inch Pipe.

### OXFORD \* HOT \* WATER \* HEATERS,

Capacity 5,000 to 12,000 feet.

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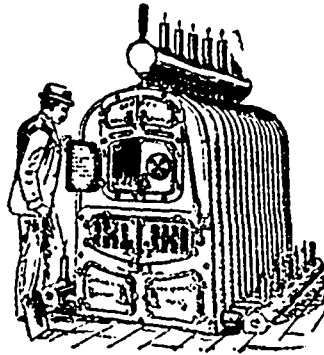


Oxford, Gurney, **RADIATORS** Quintet and Bundy.

WE INVITE INSPECTION of the above goods, comprising the largest and best variety made by any one Foundry in the world. These Heaters are guaranteed quicker circulation and more economical than any others made. NO REPAIRS NECESSARY Made any size to cover all requirements, and on the shortest notice.

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COOKING RANGES

For Hotels and Private Houses.



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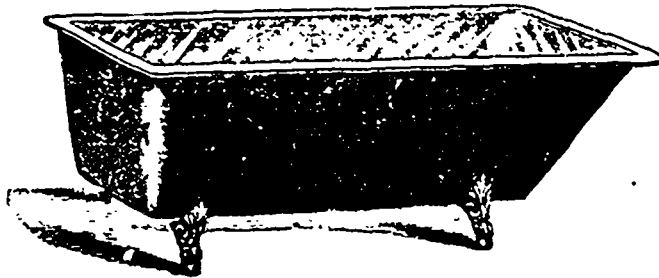
From 8,900 to 50,000 cubic feet capacity.

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# Cast Iron Baths.



French Pattern, 4 Ft. 6 In. Long. Canadian Pattern 5 Ft. 6 In. Long  
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## Chimney Caps, Sinks, Cast Iron Steamfittings

ARCHITECTURAL AND GENERAL IRON WORK.

IRON CASTINGS at shortest notice. Sound, strong and true to pattern.

WM. RODDEN & CO'Y, 110 to 120 Ann St.,  
MONTREAL.

TELEPHONE 123.

# The Wm. Glendinneng & Son Co., Ltd.

TO OUR FRIENDS:—

Our new works at St. Henry are about finished, in fact we are working two-thirds of our men there now. We hope to have the works complete and in full working order this year, when we will have the finest Foundry and Pipe Works in the Dominion, and one that is excelled by but a few in the United States. Everything is new. We have the latest and most expensive machinery, a thorough practical superintendent, skilled foremen and capable workmen. We are now in a position to turn out any class of work in our line **SECOND TO NONE**, and our increased facilities will enable us to cut prices close.

VERY TRULY YOURS,

The Wm. Glendinneng & Son Co. Ltd.

MONTREAL & ST. HENRY, QUE.

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**CANADA ATLANTIC RAILWAY,**  
**Montreal & Ottawa.**

LUXURIOUS BUFFET DRAWING-ROOM  
CARS ON ALL TRAINS.

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**4.15** P.M., arriving at Ottawa at 7.51 p.m.

Connections at Ottawa with trains on Ottawa, Arnprior and Perry Sound R., for Arnprior, Renfrew, Eganville and points west.

For information and tickets at Windsor and Montreal H.O.'s, all first-class Ticket Offices, and at the Company's Office.

**ROOM 115, BOARD OF TRADE.**

C. J. SMITH, Gen. Pass. Agent, OTTAWA, ONT.  
R. A. CARTER, Agent, Board of Trade, MONTREAL.  
E. J. CHAMBERLIN, Gen. Fr. Manager, OTTAWA, ONT.

The increase in the Florida orange crop during the last ten years is something enormous, as can be seen from the following figures: In 1885 the number of boxes shipped was 900,000; 1886-7, 1,250,000; 1887-8, 1,450,000; 1888-9, 1,900,000; 1889-91, 2,150,000; 1890-91, 2,400,000; 1891-2, 3,761,843; 1892-3, 4,400,000; 1893-4, 5,020,000, and the crop for the season of 1894-5 is expected to reach 5,500,000 boxes. The growers are becoming more scientific in handling the fruit, and the extension of shipping facilities to all parts of the State has materially aided the increase in the crop.

Messrs. T. J. Galbraith, C. Stevens, J. F. Carmody, R. White, J. Steel, W. Stone, N. Hopkins, R. O. Smithers, F. Schofield and J. W. Holmes, of the village of Dunnville, have been incorporated under the name of 'The Central Natural Gas Company of

Dunnville, limited," with a total capital stock of \$3,000, for the purpose of constructing and operating natural gas for light, heat and power. "The Spanish River Tale and Nickel Mining Company of Alcona, limited," is the title incorporated, with a total capital stock of \$96,000, for mining, smelting, treating and otherwise disposing of tale, nickel and other associated minerals and ores.

As a picture of the financial working of protection the following has interest. In 1870 the outstanding principal of the public debt of the United States amounted to \$2,489,672,427.81, or \$61.33 per capita of our population. In 1892 it amounted to only \$1,628,840,151.63, or \$25.06 per capita on a basis of 65,000,000 population. We thus have the following facts

CUSTOMS DUTIES		
Year.	Total.	Per cap.
1870.....	\$191,513,974	\$4.26
1895.....	174,121,270	2.66
Decrease.....	\$17,389,705	\$2.20
VENUE DEBT.		
Year.	Total.	Per cap.
1870.....	\$2,489,672,428	\$64.33
1892.....	1,628,840,152	25.06
Decrease.....	\$851,832,276	\$39.27

During these twenty-two years of undisturbed protection the total annual amount of customs duties decreased by \$17,389,704, or \$2.20 per capita, even with an increase of 27,000,000 in our population. During the same period the outstanding principal of the public debt was decreased by \$851,832,276, or \$39.27 per capita, reducing it from \$64.33 in 1870 down to \$25.06 in 1892.

During the past few weeks a decided improvement has taken place in the sole leather trade. Enquiries from Great Britain and the Continent are numerous, and bids have been made at such figures as to give the shippers fair margins of profit on them. Turn over shipments have been going forward steadily and stocks have been largely reduced.

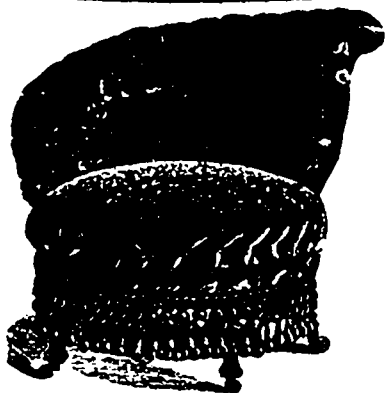
Some conception of the dependence placed on Canadian timber by United States lumbermen, and nearly all these in Michigan, may be gleaned from a summary of expected operations in Canada by American lumbermen. We do not give following data as covering the entire ground. On the contrary the transactions named fall short of that end, but of themselves they are of considerable magnitude. The Saginaw Lumber & Salt Co. will put in about 30,000,000 logs in Canada that will be rafted to Michigan. The Green, Ring & Co. mill will probably be stocked with Canadian logs. The Fisher & Turner mill, of Saginaw, have a stock of 50,000,000 feet for next season's cut from Canada. J. W. Howry & Sons are cutting about 15,000,000 feet at Little Current, Ont., to be towed across the lake to Michigan, and over 40,000,000 feet to be manufactured at their mill at Fenelon Falls. J. T. Hurst has let contracts to put in 80,000,000 feet of logs in Canada waters. Alger, Smith & Co., are putting into the same waters about 8,000,000 on his on account. Bliss & Van Auken will obtain a stock for their mill next season in Canada. C. K. Eddy & Sons are putting into Canadian waters about 20,000,000 feet to be forwarded to their mill at Saginaw. S. G. M. Gates will obtain a considerable portion of his stock 25,000,000 feet of logs from Canada.—"Canadian Lumberman."

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Room & Library Furniture.

Importers of

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Bedsteads.

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Manufacturers of

**Fine Boots AND Shoes.**

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**THOMAS :: LIGGET,**

A Very Choice Stock

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**ALL THE NEWEST EFFECTS**

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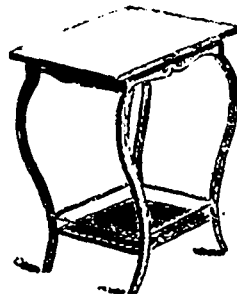
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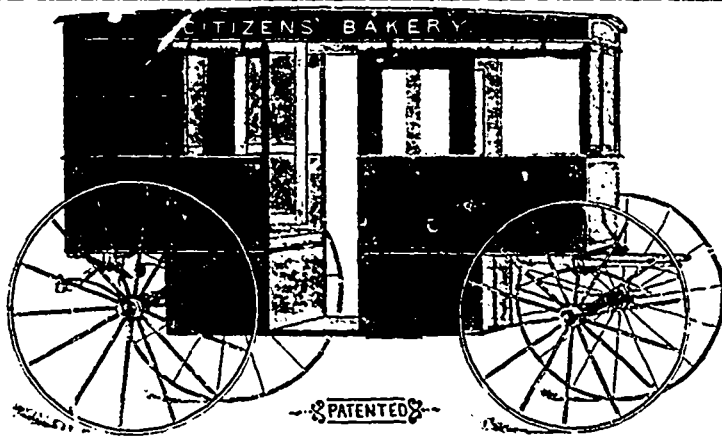
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LAUNDRY**

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We are prepared to take work from any part of the city and province, and return the same during the week. Special arrangements made for hotel linen.

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**Low Down Bread Wagons,**

Milk Wagons, Meat Wagons, and Grocery Wagons,

Are in keeping with the PROGRESSIVE SPIRIT of the AGE.

EASY TO LOAD. EASY TO GET IN AND OUT.  
CONVENIENT FOR CUSTOMERS.

All built in our Patent Short Turn Gear. Sell on sight. Special Prices to the Trade on Application.  
BUILT ONLY BY

**THE ASHLEY CARRIAGE WORKS, BELLEVILLE,  
ONT.**

**DOMINION TOBACCO**

**Cigarette and Snuff Works,**

*ESTABLISHED 1862.*

**OLD CHUM, Plug and cut**

**OLD VIRGINIA,  
DERBY**

Plug Smoking Tobaccos are sold by all the  
wholesale houses.

**D. RITCHIE & CO., . . . . . Montreal.**

The only Plug Tobacco in Canada made by Organized Labor.

**INSURANCE NOTES.**

The Montreal Association of Marine Underwriters has elected John Popham, president; Arch. Nicoll, vice-president, and E. L. Bond, treasurer. The executive committee consists of J. H. Routh, W. B. Evans and Wm. Cunningham.

Either the fire limits of this city are too limited, or, there is no restriction on mere wooden barns being built within them, or, the by-law relating to serious a matter is not observed. A structure near the Hotel Dieu is a serious menace to the houses adjacent.

The disastrous fire in Toronto will give the advocates of municipal insurance a lesson. Had Alderman Lamb's proposal been adopted the ratepayers would have had the benefit of starting the new scheme with a loss of about \$150,000, and practically no assets to meet the claims.

The Manitoba courts have decided that being frozen to death comes under the category of an accident. The case was brought by the Northwest Travelers Association against the London Guarantee and Accident, to recover under a policy of \$1000 on the life of C. D. Church, who was frozen to death in the winter of 1892. The company's contention that such a death did not come within the provisions of the policy was overruled. It is not likely a man would get frozen to death except by accident.

The Toronto scheme of municipal insurance is the negation of accumulated and dearly purchased experience. Herein, in our judgement, lies the great and inseparable obstacle. This objection is valid even against state insurance; it is insurmountable in the case of a single city. It is conceivable that the citizens of Toronto

might some day behold their beautiful city wrapped in a fiery shroud, which, passing away would leave them helpless and ruined, bankrupt alike in resources and in hope, through the utter malignancy of this scheme. For it is an absolute and incontrovertible truth that any project of this kind can, in the case of conflagration, only pay the smallest fraction of its crushing and overwhelming obligations.

Here, then, are a few plain simple facts for the consideration of the committee and the citizens at large. Toronto abounds in individual risks of magnitude far beyond the capacity of any single company to undertake. Such risks lie side by side or are clustered in confined areas. It is now proposed that all these and the whole of the rest of the city shall be placed under one policy; self insurance the most exact sense of the term. We declare with all possible deliberation and emphasis that such a scheme is unsound in principle, and may possibly be ruinous in action. It is not insurance, it is gambling.—"Insurance News."

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cut are spruce, pine, hemlock, birch, maple and birch and in all the 560,000 acres, it is said there is scarcely one that is unproductive. There are many rivers running through the land and freshets and droughts are things unknown. Along these rivers 340 miles of water front is secured. The title to the property in fee simple is by grant traceable to the Crown and is free from all incumbrance. Agencies will be continued by the Company in England, and new ones will be opened in the United States and in France and in South America. This is the largest move yet made under the free lumber tariff.

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### THE Canadian Trade Review

JOHN HAGUE, Editor.

MONTREAL, FRIDAY, JAN. 11, 1895.

#### AUSTRALIAN TRADE.

Australia is a very live question just now, "I am anxious to secure all the information I can regarding its affairs," said one of our leading bankers a few days ago. The interest taken in that country is related to us as being very much more lively in Ontario than here. Several manufacturing firms in the West have sent out agents to investigate the market possibilities of the Antipodean colonies, some of them carrying samples of Canadian goods. Messrs. Shorey, of this city, have taken the same step. The apathy of many firms in this matter will be a disadvantage to them, as most likely the pioneers will secure a foothold for making business connections.

Mr. Murdoch—who has travelled all over Canada as a colonial trade missionary

—informs us that goods can be laid down in Australia at freight rates not exceeding those paid for transporting goods from one point of Canada to others, and that the C.P.R. will arrange to give a rate per 100 pounds for goods, by which exporters can very easily ascertain the cost of placing their wares in those distant markets. A sample is before us of raw cotton from Fiji, of exceptionally fine quality, which can be landed here at a lower figure than cotton from the Southern States.

The banking arrangements first suggested some time ago in this paper as necessary, have been made, so shippers can now draw on bills of lading in the ordinary way. Instead of Canadian goods going through a New York house, which system plays directly into the hands of Americans, they are being sent direct from our factories, etc., to the Australian importers. All these show that highly important advances have been made in establishing intercolonial trade.

In his very valuable paper to which we drew attention in our last issue, Mr. Eddis points out that the two English banks, the Bank of New South Wales, the City Bank of Sydney and the Bank of New Zealand weathered the financial cyclone of 1893, several of the banks that were blown over have been re-established, so the banking of Australia is again on a satisfactory basis. He asks: "How did Australians meet their reverses? As British colonists have ever done—looking their troubles in the face bravely, every one from the Governments downwards, retrenching." He writes: "Knowing New South Wales as I do, and her immense natural resources in wool, live stock and grain, with rich silver, gold and coal mines, I believe she would prove a most valuable market for Canadian manufactures. The imports of the colony for 36 weeks last year from England exceeded \$60,000,000, for the whole year they will be over 80 millions. I trust the time is not far distant when we shall see the trains of the C.P.R. coming eastward laden with products that cannot be produced here, and returning with Canadian manufactured goods, to our mutual strength and advantage." As Mr. Eddis has been actively engaged in the business of Australia, as a bank official, he has a very intimate and exact knowledge of the trade of the colony, so that his forecast of the possibilities of Canada as a seller and buyer in those markets has the highest value.

But, the Australian is only one of the markets in that region which we may enter. New Zealand is a prosperous, progressive country, non-manufacturing. There are other places also, too small at present, may be, to be made much of in this connection, but promising to develop rapidly, and likely in the future to become highly valuable customers to Canada. The wise merchant does not wait until small possible buyers become large traders, but he seeks to get connections wherever

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he can do business safely and with profit; especially does he endeavor to get a good foothold in places that are promising future extension.

The indifference we hear of as being shown in some quarters, is not enterprise; but the urgent need of Canada is enterprise. Every dollar of business we fail to secure by apathy is more than a dollar lost to the country, it is like seed wasted instead of being sown.

We have the utmost confidence in Canada reaping a rich harvest from the field of intercolonial trade. It may be delayed, but the crop is sure to come, and we anticipate enjoying very high gratification from the TRADE REVIEW having been one of the first to point out and to urge the claims of Australasia to the attention of Canadian merchants and manufacturers.

## THE PROBLEMS AND PUZZLES OF THE FAILURES IN 1894.

The record of insolvencies for last year published by *Bradstreet's*, is as follows, those also of 1893 being given for comparison:

	NUMBER.		LIABILITIES.	
	1893.	1894.	1893.	1894.
			\$	\$
Ontario...	752	793	6,709,822	5,584,304
Quebec....	599	706	4,595,805	7,130,066
NewBrunswick.....	85	90	823,986	1,637,803
N. Scotia..	128	111	945,925	561,417
Manitoba	69	68	722,613	773,367
B. Columbia.....	62	83	687,650	920,005
P. E. Island. ...	22	7	126,300	42,250
N. W. Territories..	29	12	150,473	67,433

Totals...1,766,151 14,762,574 17,324,633

These figures are highly gratifying in some respects, in others most disappointing, and in others puzzling. It is pleasant to note the diminution in the total liabilities of Ontario insolvents, which fell last year \$125,518 below the figures of 1893. In the former year the number was less than 1894 by 42, so that, while the average amount of the liabilities last year was \$892; in 1894 it was only \$829. This increase in the number of insolvents and

decrease in their average liabilities last year seems to indicate that, in Ontario, trade failures were more numerous among a class doing a smaller business than they were in 1893. This is contrary to the record of the whole country, the average liability in 1893 being \$836, and in 1894, \$937.

It rises from the extraordinary figures given for this Province. In 1893 the total number was 599, and liabilities \$4,595,805, average \$766; in 1894 the number was 706, liabilities \$7,130,066, average \$1000. If then the inference we drew from the Ontario returns is correct, and the same is applied to those of Quebec, we must conclude that the past year was especially disastrous to a higher class of firms than was 1893, and this class suffered more than corresponding ones in Ontario. Why the past year should have discriminated so strongly against a smaller class of traders in Ontario in 1894 than 1893, while it worked in a directly opposite way in Quebec, where the average liability of insolvents was increased 30.50 per cent, is puzzling, but was doubtless caused by a much larger proportion of failures having accrued in this Province amongst large firms than was the case in Ontario.

But still the problem remains why in the western district the liabilities of insolvents were reduced \$125,518, while in the eastern one they were increased \$2,534,261, which is an increase over 1893 of 55 per cent, and in numbers only 17 per cent. Clearly the storm was harder on the big trees than on the humbler sized ones.

New Brunswick had a very unfortunate year in 1894, and here again we have the same phenomenon as in Quebec. The number of insolvents in that Province only increased by five, which is 5.88 per cent, while their liabilities increased from \$823,986 to \$1,637,893, which is 98 per cent, a very remarkable and most regrettable record. The average of New Brunswick liabilities in 1894 was \$1820, which is about double the average of Ontario and Quebec.

Nova Scotia, we are glad to note, was the banner Province in this respect last year, she had 13 per cent fewer failures than in 1893, and their liabilities were 40 per cent less than in the year before. The Manitoba record for 1894 differs only slightly from that 1893. British Columbia has 19 fewer failures, but the liabilities were greater by \$233,343, following the same line as Quebec. P. E. Island did exceedingly well, having reduced insolvencies by two-thirds, its dairy business having added to its prosperity. The Territories also show a large reduction in failures.

Why this Province should have had so very much more disastrous an experience last year than befell Ontario is a question to the solution of which our merchants might address themselves with profit.

## CANADIANS SHOULD SUPPORT NATIVE INDUSTRIES.

One of the serious drawbacks to the advancement of a young country is the indifference which prevails amongst the people in regard to the claims of native

industries. Nations like individuals are creatures of habit. If a custom has long prevailed of buying foreign made goods, the habit, the fashion of using them is very difficult to break down. Trade marks of foreign firms have become recognized as guarantees of quality, almost to the point of a superstitious idea of their having some excellence which no others can rival.

As an illustration take the case of "Roger's cutlery." Every person who has an expert knowledge of such goods knows that other manufacturers make knives fully equal to the "Roger's" brand. It is not many years since no carpenter believed a saw would cut, or stand steady usage, unless it bore a brand of one of the famous Sheffield makers, such as the Sorby's or the Spear & Jackson's. But, after a hard, long struggle the brands of makers on this side are now recognized as the assurance of a first-class article.

At one time pianos and organs made across the ocean had a monopoly of the market on this side. To-day, however, this continent has almost a monopoly of the home market. Only a few years ago all these instruments used in Canada were either English or American. The prejudice in favor of the British article was first dissipated by American makers. Then came work on the same lines by Canadians, who have had very gratifying success in the last fifteen years in convincing our people that a most excellent piano, rich in tone, quick in action, and durable, can be made in the Dominion.

So it has been with cottons, carpets and other textile goods. Canadians have fought hard to establish a reputation amongst our own people for such goods with excellent results. A number of other manufactures could be named which by dint of earnest, skillfully directed efforts, our native makers have established, and for which they have secured a firm foothold in our own markets. All these achievements have been won in spite of the obstinate prejudice in favor of foreign goods which habit had created. Canadians are not alone in cherishing such feelings. At this day there are thousands of boxes of goods being sent out of Lancashire, carrying the brand of French houses, which are known everywhere by French names, and bought as French goods, simply because of a very old idea that such goods can only be made of the best quality in French factories. Yet these very Lancashire fabrics are largely used in France, as they are superior to those made in that country. So much for the power of habit and prestige.

This prejudice some of our manufacturers find it difficult to overcome. If our people would only reflect a little they would see how unreasonable as well as how injurious to Canada is this preference of foreign goods, solely because they are foreign. Capital and skill have no country. Except in some few articles, there is no reason why this Dominion should not make goods equal to those made by foreign labor. Every effort to do this ought to excite the liveliest sympathy of our people; their self interest should move them to give such enterprises more active support; as

every dollar spent in the native factory, or mill, or workshop means the circulation of money amongst ourselves, every centre of industry being like a pulsing heart sending forth a financial stream that enriches and builds up the whole body.

Canada's development and its prosperity can only be secured by Canadians. Every native enterprise adds to native wealth, to native power, to native capacity, to the vigor of native life. In union is strength; let us stand together in one resolution to give every possible stimulus and support to the industries of our own country.

#### SHALL NEWFOUNDLAND BE ANNEXED?

The question of Newfoundland entering the Dominion is likely to become a live one ere long. The colony is in such a position as makes it improbable for its existing political position to remain. The London "Times" indeed declares it will have to return back to its condition as a Crown colony, governed directly from England, and shorn of representative and responsible government.

It seems certainly somewhat questionable whether it is desirable for an island having only a population equal to a moderate sized city—some 202,000—to have all the paraphernalia of self-government, such as a Legislative Council and House of Assembly, and all they involve. The political history of the colony for the past year has been a very grave scandal to representative government. In fact the whole proceedings have been more like those depicted in a comic opera than a scene on the stage of real life. Governments have gone in and out like characters chasing each other in a farce; governmental functions have been suspended; everything political has been in a topsy-turvy state, and we doubt if to-day there is any constitutional government in power.

But, if Newfoundland came into Confederation, this condition of affairs would be perpetuated, for it would have to be raised into a Province, with a Lt. Governor and House of Assembly, and the political turmoil would be increased by periodic elections of representatives for the Federal Parliament. Whether it is for the best interests of so small a population to have so elaborate a machinery of government is doubtful. Already the feeling is strong for amalgamating the Maritime Provinces, so as to form one large Province, under one Lt. Governor and one House of Assembly, with one staff of officials. The expenses of administration are felt to be unduly large for the population, New Brunswick being about 322,000, Nova Scotia 452,000, and P. E. Island 102,000. To have three Lt. Governors, three Parliaments, three staffs of officials to conduct the local government of some \$5,000,

people is very much overdoing this business.

If Newfoundland came in we should have four sets of officials and four Houses of Assembly, having only the local affairs of about one million people to look after. The situation would be grotesque. Canada would then present the unique spectacle of having 12 legislative bodies for a population of 5,000,000, besides its County Councils and minor municipal bodies! If local jealousies could be set aside, it would seem to be wise to consolidate the Maritime Provinces and include Newfoundland, if the Island comes into Confederation, as is probable. There is only 100 miles between the Island and Canada, a distance that can be traversed in less time than is required to reach the capitals of Quebec and Ontario from many places in these Provinces.

The great, the crying need of Newfoundland is an entire change in its trading and banking conditions, which England is not likely to effect. The resources of the Colony are being constantly depleted to enrich firms and capitalists established in England. The profits of its trade are remitted to England; the whole Island is only a branch office. Men go there as they do to India, to pick up all the money they can, and then clear out home, from whence to draw rents and interest from the colony, which keeps it poor, as Ireland is impoverished by absentee landlords. England has long ceased to take any further interest in Newfoundland than as a raising ground for sailors, and a place for branch stores owned by London merchants. What they care for the islanders has been shown by the Commercial Bank's mode of conducting business.

The French shore difficulty ought to have been adjusted long years ago by the British Government. It will have to be before we can accept Newfoundland as a new Province. To allow a foreign power to pass goods to a British colony regardless of the local tariff, as has been done, is a gross outrage from which the people ought to have been protected. The haphazardness of the Island's native fishermen by France giving bounties to her's who follow that industry off that coast, ought to have been prevented, or in some way neutralized by the British Government.

These are questions of grave magnitude which will have to be solved before Newfoundland can be an accepted addition to Canada. Upon their solution depends the future of the colony, whether it is to be one of progress and prosperity, or of stagnation and poverty. Canada is a rejected suitor of Newfoundland: she repulsed our offer before Confederation. Probably there were faults on both sides as is usually the case in such affairs. But two things are certain, this Dominion must not take into the firm a partner who has alliances or any circumstances that are liable to entangle this country with France; and the proposed new member of our firm must come in on such financial terms as will not impose the slightest additional burden or risk of additional burden on those who now constitute the people of Canada.

#### THE PROPOSED CONSERVATORY OF MUSIC.

It is a matter of surprise that Montreal has remained so long without a Conservatory of Music. There are professors in this city of much eminence, fully equal to the requirements of such an institution. There is a population here, in the suburbs and towns adjacent, large enough to supply pupils. At Toronto there is not only a Conservatory, over which Mr. Edwin Fisher presides, but a College of Music in charge of Mr. F. H. Torrington, both having a very able staff of colleagues. Both of them are largely attended, not only by residents of Toronto, but by students from the cities and towns in all parts of Ontario. The number of those who are temporarily resident in that city in order to attend the classes is large, numbers also come into the city from outlying places. Those institutions have given a prestige to Toronto which has done the city very material service. Before they were established it is known to us that pupils from Ontario went to Boston and other places in the States for instruction, which is not now done.

In order to further the higher culture of music, the study of its scientific features, the Toronto institutions have been affiliated with the two Universities, the Provincial and Trinity, which grant the degrees of "Bachelor" and "Doctor of Music." Although great proficiency in execution may be attained without any knowledge of the higher range of musical knowledge, every true musician desires to push his or her studies far higher than those needed to perform compositions. From such studies comes the ability to discharge efficiently these functions which fall to choir-masters and orchestra conductors, they are absolutely necessary for original composition, for transposing, or arranging material for different instruments. Indeed a good knowledge of the scientific structure of music is a great aid in interpreting it, we find the greatest executants have had this culture.

A Conservatory by affording opportunities for such higher studies raises the local standard of musical accomplishments, both in teachers, amateurs, choirs and orchestras. Its most effective influence is, however, in very much enlarging the number of students of music, by providing instruction at rates well within the means of many who are now debarred from it. A Conservatory gives also a great stimulus to the ambition of pupils by the force of emulation, and by the desire to secure its diplomas. Viewed in whatever light it can be placed such an institution is eminently worthy of public encouragement. We trust Mr. Gould, who is the prospector of the Montreal Conservatory of Music, will find his very laudable efforts crowned with the greatest success.



A GREAT CANADIAN WINE FIRM.

Canada has made great strides in wine making since 1863. In that year a company of gentlemen from Kentucky, who had been engaged in wine growing in that state, learned of the mild and salubrious climate of Pelee island, in Canadian territory, and removed to that island where they established the first grape vineyard in Canada. Three years afterwards Captain Hamilton, of Brantford, took an interest in the company, and through his tact and push, combined with the high class of wines manufactured, made Pelee island wines a household word throughout Canada. They are to be found on the wine list of every first-class hotel from Halifax to Vancouver. In 1889 the Pelee Island Wine and Vineyards Co., limited was established, and Captain Hamilton was elected president. He still holds that position, practically controlling the stock, and the company's brands of dry and sweet Catawaba, St. Augustine, Isabella and claret, are creditable alike to the company and Canada. The company's special claret, now on the market is a wine of 1891 vintage, known as "Chateau Pelee Medoc," has a large sale, and can be obtained from leading wine merchants everywhere in Ontario at \$3.75 a case. In the Lower Provinces, where E. G. Sovil, of St. John, N. B., has the agency, \$1 a case is added, to pay freight charges. In 1891 a brandy distillery was established on the island, and is now being put on the market under the brand "J. S. Hamilton & Co." The purity and high quality of the brandy already commands an extensive sale, and commentators state that few French brandies equal it in quality.—"The Advocate."

AN ENGLISH LABOR LEADER IN THE UNITED STATES.

If seeing ourselves as others see us by their holding the mirror up to nature had the power the Scotch bard speaks of, America ought by this time to be free from blunders and foolish notions.

No people have been so blessed, or otherwise, with frank, outspoken criticism by foreign visitors. Mrs. Trollope was one of the earliest to photograph American life. Her camera, we admit, was not equal to those Notman uses, so the shadows were unduly emphasized. Dickens followed, who, despite some of his pungent comments and exaggerations, after a temporary clouding of his popularity, became, and yet remains, a great favorite with Americans. Since then a number of writers of less fame have satirized the people and the institutions of America, one of them, Mr. Rudyard Kipling, being now a resident of that country whose backward civilization in country districts he has described with merciless severity. The States have

now a critic of another class. Preceding ones were all literary persons, more or less wise, but all bent on making their descriptions graphic enough to ensure a large sale for their books, so the dishes they served up were, at times, more toothsome than wholesome, their works were more readable than true.

The latest critic is a very modern product, Mr. John Burns is an English working man, who is a member of the British Parliament, wherein he is the representative of what are called "labor interests," a term which, when correctly applied, includes the largest section of the people of the British Isles, for the interests of "labor" are the general interests of the community at large. Although this remarkable man has fired some very hot shots at some American social, political and municipal features, he was recently given a splendid reception at Boston. Probably this was none the less hearty for his slashing attack on Chicago, for, your American citizen enjoys nothing more than hearing some other city in the States run down.

Considering his opportunities Mr. Burns has an astonishing power of expression, a literary style indeed which many highly cultivated men never attain. But he is one of a class numbering more than any other country can boast of, men who have educated themselves by using diligently those opportunities for self culture which so abound in England, in its free libraries, night schools, workmen's colleges, technical schools, debating clubs, and the mental stimuli given by the constant discussion of great public questions which goes on in workshops, and places where artisans "most do congregate." Among other things Mr. Burns said in Boston:—

"Of all countries in the world one can generalize less about America than any other. The diversity of race, religious customs and habits renders generalization not only superficial, but absurd. America is an international mosaic on the floor of the universe. I like to compare like with like, and I find that in many respects American labor is not better off than that in Europe, and I'm sorry to say that their prospects are not improving. Your skilled artisan, especially where he is organized, is better off than in the old country in point of wages and and enjoys a better standard of comfort; but what he gains over the English at the spigot of high wages he often loses at the bung-hole of lack of employment. The American works harder while at it, and in many cases his hours are longer and his holidays fewer than those of the European workman. The thing I have noticed in America more than any other is the internationalization of wages, hours and industrial conditions. Capital, which knows no race, religion or patriotism, gets its labor at the lowest possible prices wherever it can. America, which capital could not overwhelm, has been able to give its workers in many sections good conditions. Now that capital has mastered America and monopoly dominated, labor with the aid of the general community will have to fight relatively harder than we in England to maintain and improve our present condition."

Manifestly America is not regarded as the Paradise of labor by this expert observer. Indeed the picture he draws of the condition of "labor interests" in the States has deeper shadows than would appear in one dealing with the same subject in Canada.

THE "GLOBE" FIRE.

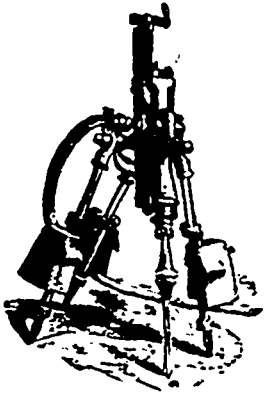
The terrible fire on Sunday morning in Toronto by which the commodious "Globe" premises, the splendid new building just erected by Mr. S. F. McKimmon and other structures were wrecked, with an enormous amount of machinery and stocks is the largest that ever devastated the Queen City. The following details are given by the "Empire":

	Loss.	Insurance.
Globe Printing Co.....	\$110,000	\$ 90,150
Toronto Lithographing Co.....	120,000	60,000
N. Rooney, dry goods..	90,000	55,000
S. F. McKimmon, millinery.....	220,000	160,000
Brough Printing Co.....	24,000	15,500
Harry Webb, restaurant.....	50,000	18,500
A. Manning, building..	15,000	20,000
Dr. Abbott, building....	2,500	2,000
Miller & Richard.....	1,000	30,000
Hawthorn Belting Co....	25,000	25,000
Michie & Co., grocers..	1,000	.....
Bnam Silver Co.....	700	.....
Smaller firms, say.....	5,000	.....

The losses will exceed the above figures probably \$100,000. The fire originated in the "Globe" engine room, a fact which the insurance companies can ponder over with advantage, as such a fire ought not to be possible from such a cause, and would not be if proper care in building such places were exercised. The fire suggests the extreme need of some mechanism to shut off hoists so as to prevent them being so ready a means of communicating fire throughout a building. Had an iron drop-door at the foot of the hoist been available at the "Globe" building, the fire would have been a trifling one. The point should be considered, as we are satisfied some effective precaution is quite feasible to reduce the danger from hoists. The prompt offer of the "Empire" to place its plant and premises at the service of its chief opponent was highly creditable. However much we may differ with the trade policy favored by the "Globe," we are proud of it as a Canadian enterprise, and trust it will soon find a home more worthy of its rank, and less risky than the one it has lost.

TOBACCO AS A GERM KILLER.

The "Western Tobacco Journal" republishes an article on the antiseptic properties of tobacco from a Spanish paper in which attention is especially called to the value of tobacco during cholera scares. Many people fairly frighten themselves into this epidemic, but it is stated that this would be of rare occurrence had they the "moral support" which the habit of smoking affords. As regards the power of tobacco to destroy cholera germs the experiments of Pecheber (vide "Annales des Institutes de Hygiene") in 1891 are cited. He undoubtedly proved that tobacco possesses anti-cholera properties. Per-



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*Hoisting Engines, Boilers, Etc.*

A COMPLETE PLANT OF MINING, TUNNELLING AND QUARRYING MACHINERY ALWAYS ON HAND.

**BELLEVILLE, ONT.**

haps the experiments of Wercke are the most convincing, of which the following is an example. He saturated a cigar with a liquid known to be full of cholera germs, and then found that in twenty-four hours every germ was destroyed.

In some other experiments bacilli were placed upon dry tobacco leaves, and were found to be rendered harmless in half an hour; some, however, required three hours' contact with the leaves. Damp tobacco took three days to destroy bacilli; but a 50 per cent. solution of tobacco killed every germ placed in it in less than twenty-four hours. It is in the form of smoke, however, that tobacco is most effective against cholera.

During the epidemic of 1889 in Italy, Vicalli has remarked the surprising immunity enjoyed by workers in tobacco factories from the disease. At one factory in a neighborhood where cholera was raging, not one of the 1,200 employes was attacked.

In Rome the cases were so rare that operatives were never stopped nor was any special precaution taken.

The "Bulletin" cites other instances that are quite authentic showing that tobacco is a prophylactic against pneumonia, bronchitis, catarrh, etc. People who are susceptible to lung troubles should always light up a cigar before going into the open air, or from a warm to a cold place.

The writer of the article concludes by claiming that tobacco, and especially tobacco smoke, seems a protection and an antidote against the germs of all infectious diseases; and lest he should be charged with "grinding an axe" for the monopoly in Spain, he is at pains to disclaim such intentions, nor, he says, does he wish to flatter the vanity or soothe the conscience of those who indulge in the weed. His only object, he asserts, is to point out that in tobacco we have a very valuable antiseptic.

### NOTES.

Three Toronto aldermen, four ex-aldermen, a city hall clerk, two officials of the Street Railway Company, are reported by Judge Macdougall to have been guilty of corrupt practices.

A weekly city paper announced in its last issue that "The United States Life Insurance Co. has withdrawn from Canada." Some particulars were given of this alleged withdrawal. There is not a word of truth in the statement nor in the details published. The United States Life is a thriving business in Canada, and has no intention of leaving the Dominion. To crowd three untruths into three lines is enterprise which "calls for no comment."

On the 5th inst. a sale was held in the Mechanics' Institute, of this city, of the magazines and newspapers taken for the reading room. The prices realized for the trade papers were in advance of previous year. The list is as follows.

1. The Shareholder.....	\$1.00
2. The Trade Review.....	75
3. The Monetary Times.....	50
4. The Journal of Commerce..	50
5. The Insurance and Financial Chronicle.....	35
6. The Trade Bulletin.....	25

It is stated that goods are being entered at our different ports at very different rates of duty. The complaint is a very old one, and not very easy to meet. A Dominion Board of Appraisers has been again and again suggested, but if we are correctly informed, such a body practically exists in connection with the Customs Department. As soon as any irregularity of the kind is known to exist, the Comptroller should be notified with details, and Mr. Wallace, with his characteristic energy and promptness, would do everything possible to put matter right.

Messrs. John McDougall, of the Colonial Iron Works, this city, have been appointed General Agent for the Dominion of Canada, of the eminent firm of Messrs. Henry R. Worthington, Brooklyn, N.Y., also sole agents of B. H. Buchanan & Co., Montreal, and Craig McArthur, & Co., Toronto. Mr. McDougall will carry a stock of the leading kinds and sizes of pumps, etc., for which the Worthington firm has a world-wide reputation. Mr. McDougall's firm stands at the head of this class of business in Canada. They have executed large contracts for the city of Montreal and other corporations, and given the most

complete satisfaction. The large Worthington pumps are made by Messrs. McDougall from the patentee's designs. A 5 million gallon pump is now being made here. In placing orders with Mr. McDougall thorough confidence may be felt in their being completed in every respect in the most excellent and substantial style, as to workmanship and efficiency.

Mr. Warring Kennedy has been again elected Mayor of Toronto. His majority compared with last year's is small. The reasons are no mystery. Mr. Kennedy had antagonized a very powerful voting power by his stand against brewers, and he disapproves of a scheme to sink millions in a big ditch between Toronto and Georgian Bay, which is popular with the masses who care not a snap how recklessly city money is squandered, so long as it is spent. Mr. Fleming promised to spend one million dollars amongst the electors if they made him Mayor. This large bribe was a bribe which thousands could not resist.

The "Star" asks these questions  
(1) Do the citizens profit by the bribe which the alderman pockets?

(2) Does the bribe-giving Company lose money on its "deal" with the city, counting in the loss of the bribery money as the part of the transaction?

(3) If not, who loses money—that is, who pays the bribe?

There is only one answer needed, the handle drawn by aldermen comes out of their neighbor's pockets, every cent and more. The contract price of everything secured by bribe is much higher than what is needed to pay the loaders and honest profits to contractors. Contractors are not such fools as to pay bribes and run the risk of exposure without being handsomely recompensed.

The December issue of the Canadian Bankers' Association Journal contains the first chapters of a history of banking in Canada, by Mr. R. M. Macdonald, a graduate of Cornell University. The contribution is a valuable one, for, though we have had quite a number of detached articles, essays, lectures, pamphlets, and other publications issued, dealing with particular sections of Canadian banking history, with

which financial students are familiar, the subject, as a whole, so far, has not been treated save in a condensed form. The editing committee of the Bankers' Association Journal are to be congratulated upon being the medium of placing this before the public.

**Montreal Wholesale Markets.**

THURSDAY, Jan. 10, 1895.

**SUGAR.**—In the sugar market it is a case of coming down a notch every week, the quotation for round lots of granulated being now 3½, jobbing quantities 3¼. Yellows are without change, and we quote same as last week, 2½ to 3¼ as to grade. The total stock of raws in all principle countries stands now at 1,741,069 tons against 1,468,580 tons same date last year. During the week centrifugals sold in New York at the extremely low price of 3c for West, but even at this price there was very little disposition to purchase any considerable amount, and the new year opens in a still uncertain state as to the future of prices. The Cuba crop opened with only small receipts, and grinding is again delayed by unfavorable circumstances, so that the crop will hardly be well under way for about three weeks later than usual. Planters are having a hard time to make the crop and ready cash advances would give buyers some very cheap purchases just now, but the whole sugar situation is so much demoralized and buyers still carry so much stock, that they are in no haste to enter into further engagements until the course of the refined market becomes better developed. The year opens for refined with virtually no business done and buyers are still disposed to reduce stocks to the lowest point before ordering afresh. In New York this causes new accumulations by refiners, and it is very probable that there are at least 50,000 tons more of invisible stock there than at this time last year, which it will take some time to absorb before the trade can improve. In the meantime the course of the foreign raw and refined markets is such as to favor lower prices for refined when any change is made. Our refined market this year must remain under the influence and control of the foreign refined markets to a large extent.

The tea market has improved a little during the second week of the year, travellers turning in a respectable number of orders from the country trade. There is

no change in values, however; we quote common low grade Japan 11 to 13c, good 14 to 15c, fine 15 to 17c, China blacks, common leaf, 12 to 14, fine to finest 17 to 20c, Indian and Ceylon first, in sympathy with higher conditions on the London market. Sonchong 19 to 20c, Pekoe 26 to 30c.

The dried fruit market is steady, with demand fully up to season's requirements. Valencias are quoted 4c to 5½c as to quality. Currants 3½ to 4c, barrels and cases. Sultana raisins are dearer in Smyrna, an advance being gained of some 12 per cent. There is every indication of a jump in the price of salt. The salt manufacturers of Ontario met in London recently. All the firms in the province were represented. "The price at which salt has wholesaled for a considerable time has been ruinous," said one of the delegates. Steps are being taken to form an association to look after the interest of salt manufacturers and to maintain better prices, and the C.P.R. will be asked to join. If this not come about there will on the other hand be severe competition and lower prices, but time will tell. The canned goods market does not offer any new feature.

**GRAIN.**—The grain market remains quiet. A little more activity rules in oats which have sold on track, Montreal, at 26½. In the west oats are fairly held at 28c. Peas are comparatively scarce, but the movement is small. Bids are offered of 5½c west on local account. Barley is quiet both here and in Toronto. The stocks of wheat in the principal ports of the United Kingdom are some fifteen million bushels less than at the corresponding date last year, and generally the statistical news of the day all over is more favorable for a material betterment of the wheat situation. A Chicago authority says: "we do not look for lower prices in the near future, and think purchases made on present decline will pay profits." Local quotations are:

No. 1 hard Manitoba.....	0.00	@	0.00
No. 2 hard Manitoba.....	0.00	@	0.00
No. 3 hard Manitoba.....	0.00	@	0.00
Peas, per 66 lbs.....	.57	@	.68
Oats, per 34 lb.....	.26	@	.26½
Corn, per bush, duty paid.....	.65	@	.67
Barley feed.....	.45	@	.46
Barley maling.....	.50	@	.52
Rye.....	.50	@	.51
Buckwheat, per 48 lbs.....	.46	@	.46½

**OATMEAL.**—Market still quiet, and very little disposition to trade evident. Values steady. We quote:

Granulated, bbls.....	3.95	@	4.00
do bag.....	1.85	@	1.90
Roll'd Oats, bbls.....	3.95	@	4.00
do bag.....	1.85	@	1.90
Standard, bbls.....	3.75	@	3.80

**FFED.**—Bran and shorts easier, and a fairly active business has been done at the decline. Quotation on track, bran \$11.00. Shorts have been handled at the same price, but this is not general. Mouille is inactive. We quote:

Bran.....	\$15.00	@	\$15.50
Shorts.....	16.00	@	16.50
Mouille.....	21.00	@	22.00

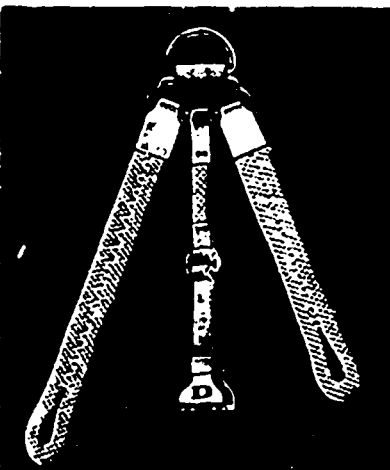
**FLOUR.** A fairly good demand set in this week, and we hear of a lot of 2000 sacks being sold for export. Prices are well maintained, and English advices represent the market as being in pretty good shape. There is barely any enquiry passing for straight rollers; these can be purchased at \$2.05 readily. We quote:

Winter wheat.....	\$1.50	@	\$1.75
Spring wheat patents.....	3.50	@	3.60
Manitoba patents, best brands.....	3.65	@	3.80
Straight roller.....	2.55	@	3.00
Extra.....	2.50	@	2.70
Superfine.....	2.35	@	2.40
Fine.....	2.20	@	2.25
Man. Strong Bakers.....	3.65	@	3.75
Man. Bakers, best brands.....	3.70	@	3.70

**PROVISIONS.**—An average jobbing movement rules for Canada short cut and lard fairly kept up. There is very little demand for anything else. Since writing the above an upward turn has struck pork which has advanced 50c a barrel. This is due to heavy purchases for lumbering camps, dealers jumped up prices when they discovered the movement, a case of making hay while the sun shines. The Chicago market is firm, pork having advanced 7½ to 10c, closing at \$11.65 January, \$11.25 May. The Liverpool provision market shows no change. Pork is quoted there at 60s, lard 55s 6d, bacon 52s. Quotations locally:

Canada sh's cut mess, heavy.....	16.00	@	16.50
Canada short cut, light.....	15.00	@	15.50
Beef, extra mess, per brl.....	00.00	@	11.00
Beef, plate, per tierce.....	00.00	@	16.00
Hams, city cured, per lb.....	0.09	@	0.10½
Bacon, per lb.....	0.10	@	0.12
Lard, pure Canadian, per lb.....	0.084	@	0.09
Lard com. refined, per lb.....	0.07	@	.008

**CHEESE.**—The market continues without improvement. There is little or no demand, and in the absence of business prices are merely nominal. Advices from the United Kingdom afford no comfort to holders and fail to bring along the semblance even of an order. Cable is unchanged. Hedgeson Bros' circular says of the market in Liverpool: "The market has continued steady with a moderate



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## Fire Insurance, Montreal.

consumptive demand; last week's quotations have been maintained. We quote: Finest September-October make, colored or white, 51s to 52s per cwt., and choice summers, 45s to 48s. Low to medium grades are in supply at 23s to 40s, according to quality." We quote local values within a range of 9½c to 10½c, according to grade.

Eggs.—Lined eggs are easy. Fresh arrivals sell at 16 to 18c. The depression in lined is caused through increased receipts of the Western article, and the large offerings of held fresh on spot. We quote Western lined nominally 11c, Montreal lined 13c.

BUTTER.—Business is confined to a small jobbing movement mainly in selections of creamery and Western rolls, the former bringing 20½c. Western rolls, 15 to 16c. Township dairy for nice lots fetch 19c, and in some cases a fraction more for extra superior quality.

Fine new creamery.....	20½c @	21½c
Creamery seconds.....	18½c @	19c
Fine new Townships.....	18c @	19c
Fine new Western.....	12c @	16c
Rolls Western.....	15c @	16c

LEATHER AND HIDES.—The green hide market is lifeless, supplies scarce, and business nil. Dry hides are inclined to be stronger, both here and in the U.S. Stocks are light and holders waiting sanguine of an advance. In the leather trade, the annual stock taking of the boot and shoe people going on, has resulted in practically nothing doing, but when this is through business is expected to resume lively for January and February demand, as it is reported manufacturers are not well stocked up. We quote:

No. 1 B. A. Solo.....	\$0.19 @	\$0.20
" 2 " ".....	0.17 @	0.18
" 3 Ordinary.....	0.10 @	0.17
" 2 " ".....	0.12 @	0.13
" 3 " ".....	0.12 @	0.13
" 1 Slaughter Sole.....	0.16 @	0.17
Harness.....	0.18 @	0.23
Upper Wax.....	0.25 @	0.26
Upper grained.....	0.23 @	0.26
French Calf.....	1.05 @	1.40
Split.....	0.12 @	0.16
" Small.....	0.11 @	0.14
Pebble.....	0.08 @	0.11
Glove Grain.....	0.09 @	0.11
Russets Heavy.....	0.26 @	0.30
" No. 2.....	0.20 @	0.26
" Saddlers.....	8.00 @	9.00

### TORONTO MARKETS. (Revised by Telegraph.)

Jan. 10, 1895.

Provisions.—Receipts of hogs on the street are light and prices firm at \$5.25 for farmers' loads. Packers quoted \$5.10 to \$5.15 for car lots of choice packing hogs delivered here. Provisions are steady and in moderate demand.

Quotations are as follows: Measpork, Cana-

dian, \$14.50; short cut, \$15; shoulder, mess, \$12; cle r mess, \$12.50; bacon, long clear, case lots, 7c; car lots, 6½c; lard, Canadian, tierces, 8c, tubs, 8½ to 8¾c; milt, 7½c, and compounds, in pails, 7½c, and tubs, 7½c; smoked hams, 10c for large, 10½c for medium and small; bellies, 10 to 10½c; backs 9½ to 10c; rolls, 8 to 8½c. Green meats, out of pickle, are quoted a cent under smoked meats.

GROCERIES.—Local jobbers quote best granulated at 3½ to 3¾ and yellows 3 to 3½. There has been a fair movement during the week. In teas a sorting up run of orders is the rule with wholesale houses. Dried fruits fairly active at unchanged quotations. Canned goods in moderate demand. Peas and tomatoes being most in favor a range of 90c to \$1.00. Lobsters are in good request at \$1.70 for tails; salmon dull.

BUTTER.—All grades are easy. Creamery pounds, and tubs are rather easier, owing to the preference giving to pounds when sold at the same price. Fall made creamery tubs are quoted at 17 to 18c, and summer makes sell at buyers' figures. Quotations are: Fresh made small dairy rolls, 17 to 17½c, fresh made tubs and cracks, 16½ to 17c; fancy held dairy tubs, 16c; choice to fancy held dairy tubs, 15½ to 16c; low grade and medium dairy, 8 to 12c; large dairy rolls, 14 to 15c; creamery tubs, new, 20 to 21c; cream pounds, 21 to 22c.

FLOUR.—Quiet and steady. One car of Ontario patent sold at \$2.90, Toronto freights. Straight roller is quoted at \$2.65 to \$2.75, Toronto freights.

FEED.—In moderate demand at unchanged values. Bran is quoted middle freights west, at \$12, and shorts at \$14 to \$15, according to quality.

CHEESE.—Easy. Car lots of full makes offered, delivered here, at 10½c. Commission houses quote small lots: August and September makes, 10½ to 10¾c, and half sizes at 11 to 11½c. Small Sultons are quoted at 12 to 12½c. Last Liverpool quotations, 50s 6d.

GREEN FRUITS.—The leading feature of the fruit market is oranges. Prices, in view of the damage by frost in Florida, are very firm. Other varieties of oranges are also firm. Bananas are quiet and steady. Cranberries are firm, but less active. Quotations as follows: Oranges, Florida, 170's, per box, \$1.50-\$1.00; oranges, Florida, 200's, per box, \$3.50-\$1.00; oranges, Florida, 125's, per box, \$1.25-\$3.50; oranges, Messina, per case, \$1.75-\$5.00; lemons, Messina, 300's, per case, \$3.50-\$4.00; lemons, Messina, 300's, per case, \$1.25-\$1.75; grapes, Malagas, per keg, \$6.00-\$6.50; bananas, firsts, per bunch, \$1.50-\$1.75; bananas, seconds, per bunch, \$1.25-\$1.50; quinces, per basket, 35c-50c; pears, per basket, 30-50; chestnuts, per bush, \$1.00; spanish onions, per case, 80c-90c; Pecan nuts, per lb., 12½c-13c; cranberries, Jerseys, per bbl., \$13.50-\$14.00; cranberries, Jerseys, per box, \$1.75-\$5.00; cranberries, Canadian, per bbl., \$10.00-\$11.00; apples, per bbl., \$1.75-\$3.00, pineapples, extras, each, 20c-25c.

GRAIN.—Locally there is not much movement, and the only change is in Manitoba. Red and white, C.P.R. west and on the Midland, are in demand at 60c. Winter wheat, on the Northern, offers at 59c, with 58c bid. Same, high freights G. T.R. west, is quoted at 57c. On the Midland, spring is held at 65c. No. 1 Manitoba hard is now held west firmly at 79c. There was a sale, grinding in transit, via Sarnia, at 83c.

Peas.—Demand moderate and offerings fair. Car lots of No. 2 are in demand, north and west, at 53c, and middle freights west, at 54c.

OATS.—Car lots here are in good demand, owing to the light streets receipts and higher prices. White oats would be taken, on track, at 32c, and mixed at 31c. Car lots west, are steady at 28½c for white and 27½c for mixed.

Barley.—In good demand, especially the finer grades of malting barley. Bright 54 lb. barley would be taken outside at 45c. No. 2 is quoted at 46 to 41c, and feed at 38 to 38½c.

Rye.—firm. Car lots east were taken at 41½c.

Buckwheat.—Quiet and steady at 35c for car lots east. Purchases would be made at this figure.

Eggs.—Demand for fresh gathered and new laid eggs is active, but offerings are light. Lined and cold storage stock continue as before. We quote: Strictly fresh, 18c, held fresh 13 to 15c; cold storage, poor, 10c; choice, 15 to 16c; lined, 12 to 13½c; new laid, 23 to 25c.

GENERAL NOTES.—Potatoes.—Demand fair, at 46c for car lots on track. Dealers quote five and ten-bag lots out of store at 53 to 55c.

Poultry.—Demand is quiet, but offerings are light and prices maintained. Choice fresh killed turkeys sold at 9c and grease at 7c. Quotations are: Chickens, choice, 45c, and poor to medium, 25 to 30c; ducks, 45 to 70c; turkeys, 8 to 2c, and geese, 6½ to 7c.

BALED HAY.—Jobbing demand is fair and prices steady. Car lots of timothy on track here are quoted at \$8.50 to \$8.75. Straw is quiet at \$5.50 on track.

HONEY.—Slow and easy. Some round lots have been shipped out, but to induce business concessions had to be made. Offerings from country points are fair. Extracted is quoted at 7½c for 50 lb. tins, and 8 to 8½c for small tins; sections, 12½ to 14c, or \$1.50 to \$1.80 per doz for sections, according to size.

Onions.—Unchanged. Demand slow at 17c a lb, or from 80 to 75c a bag.

BEANS.—Jobbing prices here are: Prime white, per bush, \$1.25 to \$1.30, and choice, \$1.40; Lima, 4½c. Car lots of prime white outside are quoted at \$1.15, and medium hand-picked at \$1.20. Small lots of medium hand-picked outside are quoted at \$1.25 to \$1.27.

APPLES.—Quotations are: Round lots, outside, dried, 1½c, and evaporated, 6 to 6½c for prime to fancy. Dried job here at 5c, and evaporated at 6½ to 7c.

Hops.—Pacific coast hops are quoted at 16½ to 17c, freight and entry paid. No. 1 Ontario growths, have sold in small lots within the past day or two at 9c.

The Belgian Chambers recently voted almost unanimously to suppress the tax on Tobacco consumed by the Belgians, but it was agreed that the duty on imported Leaf be restored to the former figures.

The Greenville (N.C.) "Reflector" of the 26th Dec., says: "Reports from nearly all the tobacco sections of the South show the 1894 crop to be anything but a fine one. About 50 per cent of the Kentucky crop is nondescript and in those sections of Virginia and North Carolina where fine Wrappers and good Cutters were expected, wild honey nondescript stuff is showing up. So our Eastern farmers have good grounds to build their hopes upon if they grow a good crop in 1895."

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ST. ANTOINE WARD.

Notre Dame st., Leon Wilfrid Perrault et al sold to Frs. X. Craig, part of lot 487, measuring 28x51.10 ft. one side and 56.6 ft. the other, 1558 ft. in superficies, for \$2,850.

Peel st., Wm. Denoon sold to John Cassils, part of lot 1794-20, measuring 28x143.9 ft., with brick and stone house No. 325 Peel st., for \$16,500.

McKay st., the Sheriff of Montreal sold to Arch. McIntyre, part of lot 1693, measuring 25x108, 2790 ft., with stone and brick house No. 80 McKay st., for \$5,000.

Versailles st., Leon Wilfrid Perrault et al sold to Joseph Naverit, n.w. part of lot 194, measuring 40x75, 3040 ft., with houses Nos. 61 and 65 Versailles st., for \$3,610.

St. Martin st., Cleophas Charette sold to Joseph Marcotte, s.e. part of lot 373, measuring 78.1x108 ft., with houses Nos. 197 to 203 St. Martin st., for \$7,000.

Allan Arthur Phillips has sold to Wm. Guild Croukshank, sub-division 17 of lot No. 703 in St. Antoine ward, for the sum of \$5656.

Mr Chas. B. Falardeau has transferred to Dame Elizabeth Smart, widow of the James Hawley, part of the 'Souvenir' property in St. Antoine ward and partially in Ste. Cuneegonde, known as sub-divisions 197, 198, 199, and 200, forming part of lot No. 380, and also sub-divisions 38, 39 and 40 of lot No. 1639, for the sum of \$8000.

ST. ANN'S WARD.

Congregation st., the Sheriff of Montreal sold to Henri C St. Pierre, lot 220, measuring 45x94, 4050 ft., with houses Nos. 78 to 82 Congregation st., for \$4,400.

Messrs. George William Simpson and T. S. Garland, acting for the Montreal Saw Works, have sold part of lot 1061, St. Ann's Ward and another lot which is not known by any official number in the same ward and part of lot number, 1060 for the sum of \$18,957.50.

ST. JAMES WARD.

Roy st., John L. Morris sold to Clodius Lacroix, lot 1211-25A, measuring 23x82, 1886 ft., with house No. 18 Roy st., for \$700.

Craig st., Thomas Cathcart sold to Michael Guerin, lot 306, measuring 2650 ft. in superficies, with houses Nos. 223 to 231 Craig st., for 6200.

Perthus st., Eusebe Delongchamps sold to the City of Montreal, part of lots 162 and 165, measuring 1180 ft. in superficies, with houses Nos. 26 and 38 Perthus st., for \$65,000.

Perthus st., Charles H. Cutelli sold to the City of Montreal, parts of lots 182 and 184, measuring 1297 ft. and 2052 ft. in superficies, respectively, with houses Nos. 35, 61 and 63 Perthus st., and No. 5 St. Hubert st., for \$13,000.

Sherbrooke st., R. Desvignes sold to the Hon. S. Pagnuelo, lot 1200-1, measuring 35x149 ft. one side and 139.9 ft. the other, 3526 ft. in superficies, vacant, for \$6820, \$191 per ft.

ST. LOUIS WARD.

German st., Joseph Simard sold to Fred. Ducloux, lot 221, measuring 416x786 ft., with houses Nos. 90x92 German st., for \$6,500.

Drolet st., Amiot, Lecours & Lariviere sold to Alexandre Bimsy, part of lot 902-81, measuring 1790 ft. in superficies, with brick houses Nos. 58 to 62 Drolet st., for \$5233 27.

Patulou st., Edmond Parent sold to Ben Morris, lots 907-1c, 2c and 3c, measuring 73.6x46 ft. one side and 46.4 ft. the other, vacant, for \$2200.

ST. LAWRENCE WARD.

Hutchison st., Alex. Renault sold to the Rev. Henry Kittson, lot 44-182, measuring 23x85 ft., with stone and brick houses Nos. 40 to 46 Hutchison st., for \$7,500.

St. Famille st., Mde. Robert Lindsay sold to Charles F. Shea, lot 81-b, measuring 21x130 ft., with brick house No. 73A, St. Famille st., for \$4450.

ST. MARY'S WARD.

Morin st., R. Prefontaine sold to Adolphe Mathieu, lot 1542, measuring 326x50, 1630 ft., vacant, for \$820, 50c per ft.

St. Catherine st., Raymond Prefontaine has sold to Joseph N. Picoite, lot 444-8, measuring 21x109 7 ft. one side and 110 ft. the other, 2304 ft. in superficies, vacant, for \$813.20, 36 1/2c per ft.

Logan st., Hubert Poupart sold to Charles Lefebvre, lot 1363-7, measuring 30x70, 2100 ft., with wooden and brick houses Nos. 111 to 116 Logan st., for \$2000.

Burnett st., William Roberts sold to Napoleon Masson, lots 503-27 and 28, measuring 43 6x102.6 ft., vacant, for 1144.75.

EAST WARD.

St. Louis st., Isaac Desormeault sold to the City of Montreal, part of lot 179, measuring 294 ft., in superficies, with house No. 36 St. Louis st., for \$600.

St. Louis st., the executors of the late Louis Boyer sold to the City of Montreal, lot 183 and part of lot 181, measuring 4701 and 4785 ft. in superficies, respectively, with houses Nos. 14, 16, 22 and 24 St. Louis st., for \$31,000.

ST. JEAN BAPTISTE WARD.

St. Andre st., Joseph Galameau sold to Louis Harvey, wife of James C. Marquand, lot 10-63 and part of lot 62, measuring 26x94 ft., with houses Nos. 1120 to 1133 St. Andre st., for \$1,629.

Sydenham st., Mde. Hyacinthe Guilbault and George Guilbault sold to Narcisse Chas. Mathieu, lot 1230, measuring 25x103, 2375 ft., with wooden and brick houses Nos. 677 and 679 Sydenham st., for \$1,100.

St. Andre st., Mde. Louis Dupuis (widow) sold to Elise Dufault, widow of Maxime Leclair, lot 10-79, measuring 23x94, 2162 ft., vacant, for \$650.

Wilfred Brown has registered transfer of sub-division 15 of lot No. 276, in St. Jean Baptiste ward to Dame P. Hardwin, for the sum of \$2262.13.

ST. DENIS WARD.

St. Hubert st., Henry Y. Meredith sold to Joseph Perrault lot 7-756, measuring 25x109, 2725 ft., vacant, for \$149.88.

Amherst st. the Amherst Park Land Co. sold to Hugh Maquire, lots 5385 and 386, measuring 25x125, 3125 ft. each, vacant, for \$521.25.

HOCHELAGA WARD.

Frontenac st., Arthur Lacoste sold to Ugel Lafontaine, s. w. part of lot 166-4, measuring 25x75, 1875 ft., vacant, for \$750, 40c per ft.

MILE END.

Mount Royal avenue, Thoms Ryan sold to Narcisse Gagnon, lot 159-7, measuring, 20x80, 1600 ft., with house, etc., for \$1,800

MONTREAL ANNEX.

Mance st., the Consolidated Land and Investment Co. sold to Phillippe Phaneuf,

Drugs and Chemicals, Paints, Oils, Glass, &c.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>DRUGS &amp; CHEMICALS</b>							
Acid carbolic, med.	0 45 0 55	<b>PAINTS, Etc.</b>		Plagiol.	3 75 4 00	Dry bones per ton	10 00 18 00
Alum.	0 15 0 18	White lead, pure, 25 to 100 lbs.	0 00 0 00	Barrett, 1/2 pints, 4 doz.	4 25 4 50	Horse hair	0 20 0 25
Aloes, Cape.	1 3 1 10	White lead, kegs.	5 25 5 25	Spirits turpentine.	1 75 2 00	Cut hair	0 12 0 15
Ammonia.	0 10 0 11	No. 1.	4 75 4 75		2 50 3 00	Plastering hair	0 03 0 04
Bleaching powder.	2 25 2 50	No. 2.	4 50 4 50		0 50 0 51	Flax waste	7 01 7 02
Brom. potass.	0 50 0 55	No. 3.	0 00 0 20	<b>COAL OIL—</b>			
Camphor, Eng. ref.	0 70 0 75	dry.	5 00 5 00	Car lots in store.	0 11 0 11	<b>Cements, Fire Bricks, Etc</b>	
Castor oil.	0 04 0 04	Red lead.	0 01 0 01	Broken lots.	0 12 0 12	Quotations furnished by W. McNally & Co.	
Caulic soda.	2 50 0 00	Venetian red, English.	1 50 1 75	American in car lots.	0 00 0 16	<b>PORTLAND CEMENTS—</b>	
Citric acid.	0 75 0 80	Yellow ochre, French.	1 25 0 00	" 5 blbs.	0 00 0 17	Belgian Brands.	1 35 2 00
Copperas, per 100 lbs.	0 80 1 00	Whiting, London, wash'd	0 65 0 75	" 10 blbs.	0 00 0 17	English	2 05 2 25
Cressa tarin.	0 20 0 28	Paris.	1 15 1 15	" single bbl.	0 00 0 17	Newcastle	0 00 0 00
Epsom salts.	1 25 1 45	Portland cement, bri.	2 10 2 25	Prime white, car lots.	0 00 0 00	<b>FINE BRICKS</b>	
Ext. logwood, best.	2 00 2 25	Roman cement, bri.	1 95 2 05	" 5 to 10 bris.	0 00 0 00	Scotch Brands	18 00 20 00
ordinary.	1 25 1 45	Fire bricks, per M.	15 30 20 00	" 1 bri.	0 00 0 00	English	15 20 17 00
Glycerine.	0 45 1 25	<b>OILS.</b>		<b>GLASS.</b>			
Gum Arabic, per lb.	0 55 1 00	Cod oil, Newfoundland.	6 36 0 37	United inches, 00 to 25.	1 35 1 35	Galena'd Plaster.	0 45 0 50
Indigo, Madras.	0 60 0 80	Hullfax.	0 31 0 31	" 25 to 40.	1 45 1 45	Scotch Sewer Pipes 4.6 in.	1 30 1 30
Morphia.	1 05 1 75	Gaspé.	0 43 0 45	" 41 to 50.	3 25 3 25	" " 9.12	2 50
Madder, best.	0 12 0 13	S. R. pale seal.	0 60 1 70	" 51 to 60.	0 00 0 00	" " 15.18.	2 50
ordinary.	0 08 0 09	(distributing prices.)		" 00 to 10.	0 00 0 00	Discount 10 p.c. to 25 p.c.	0 00
Opium.	4 50 0 00	Cod oil, Newfoundl.	0 28 0 40	" 00 to 20.	0 00 0 00	Common Cement per cask.	25 00
Oxalic Acid.	0 10 0 12	Hullfax.	0 55 0 37	" 00 to 30.	0 00 0 00	Pressed Red Brick per m.	25 00
Phosphorus.	0 80 0 90	Gaspé.	0 37 0 40	" 00 to 40.	0 00 0 00	Vitrified Stable & Coach	35 00
Potash bichromate.	3 75 4 00	S. R. pale seal.	0 45 0 47	" 00 to 50.	0 00 0 00	House Bricks per m.	35 00
Potash iodide.	0 35 0 45	Cod liver oil.	0 00 0 00	" 00 to 60.	0 00 0 00	<b>COTTON WASTE</b>	
Soda ash.	1 60 2 00	Lard oil, extra.	1 43 1 50	" 00 to 70.	0 00 0 00	Furniture Polishing.	0 10
Soda bicarb.	0 20 2 50	No. 1.	0 40 0 45	Tarred felt, per 100 lbs.	1 75 2 00	White No. 1.	0 00
Salt soda.	1 04 1 04	bolled.	0 63 0 00	Do. sheathing.	1 75 1 79	" 2.	0 08
Strychnine.	1 10 1 10	Olive, pure.	1 10 1 15	Roof pitch, per bri.	2 60 2 75	" 3.	0 07
Tartaric acid.	0 45 0 50	machinery.	0 95 1 05	Coal tar, per bri.	2 80 3 25	Colored No. 1.	0 06
		extra, qt. per case.	3 00 3 25			" 2.	0 06
		" pts.	2 50 2 60			" 3.	0 00
		" pts.	2 75 3 10	Mixed country rags.	0 01 0 01	Car Box Waste.	0 44
		Lucca, hags.	6 50 7 00	Old rubber shoes.	0 11 0 02	Electric Longstock per lb.	0 08

lot 12-10 30, measuring 50x100, 5000 ft., vacant, for \$1300, 26c per ft.

Hutchison st., the Consolidated Land and Investment Co. sold to Frank Joyce, lot 32-2 11 measuring 50x100, 5000 ft., vacant, for \$850, 17c per ft.

Edward Charles st., Mde. William Antliff sold to Walter Paul, lot 32 1-41, measuring 24x69, 1656 ft., vacant, for \$550.

COTE ST. ANTOINE.

Windsor avenue, James W. Wood sold to Stewart A. A. Watt, lots 2-3 13 and 14, measuring 100x100, 10,000 ft., vacant, for \$2,400, 24c per ft.

Dolan st., Charles Garth sold to Wm. Galbraith, lot 220-92 and 93, measuring 100x120, 12,000 ft., with house, etc., for \$4650.

Quiblier st., William Robb sold to Henry Raith, lot 380-34 and part of lot 33, measuring 40x54.6 ft. one side and 52.1 ft. the other, vacant, for \$1,750.

Lansdowne avenue, A. W. Morris et al sold to Arthur E. Brock, lots 221-1 to 32, 38 to 68, 88 to 99, 104 to 132, vacant, for \$1,000 and other considerations.

Alfred G. Walford is transferred by deed of sale to William Brauder, sub-division 23 of lot No. 244, in the town of Cote St. Antoine, and buildings erected thereon, for the sum of \$5000.

ST. HENRI.

Delinelle st., the Sun Life Assurance Co. sold to Louis Chabot lot 170-5-81, measuring 23x75, 1725 ft., vacant, for \$210.

St. James st., Alphonsine Charbois, widow of Frs. Chevalier sold to the Town of St. Henri, part of lot 1878, measuring 23 ft. front, 55.1 ft. rear by 24.7 ft. one side and 21 ft. the other, for \$6,151.

C. H. VISITATION.

Paniveau avenue, George Lafrenchie and A. Blanchard sold to Desre Charbonneau, s. e. part of lot 153-151, measuring 28x117.6 ft., with wooden and brick house, for \$1425.

TURCOG VILLAGE.

St. Jean Bte. st., Felix Huot sold to Joseph Vincent, lot 186-23, measuring 22

ft. front, 43 ft. rear by 66 ft., 2145 ft. in superficies, with house, etc., for \$775.

SUBURBAN MUNICIPALITIES.

Mr. Richardson, of Sherbrooke, has effected the sale of the William Little Estate. The property comprises eleven thousand acres of valuable timber lands and is situated in the townships of New and Bing. Messrs. G. C. Tower, of Cambridge, Vt., and W. H. Salsby, of Newbury, Vt. were the buyers paying \$55,000 cash for the land.

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CONTRACTS OPEN.

This column is to furnish Advanced Reports of Building Projects, before the Closing of Contracts, for the special use of Material Men, Supply Men, Manufacturers, Builders, Architects, Roofers, Plumbers, Gas Fitters, Bridge Builders, Foundrymen, Hardware Men, etc.

It is likely that improvements will be made shortly to the post office, Winnipeg.

Messrs. Dupont & Wilson, Kingston, Ont., propose to enlarge their works in the spring.

Cor. Bay, Ont., ratepayers will shortly vote on the question of constructing a system of waterworks.

There is talk of the Capital Lacross Club, Ottawa, forming an athletic association and erecting a club house to cost from \$10,000 to \$20,000.

Until 1st February, Messrs. Troop & Co., managers of the Bay of Fundy S.S. Co., will receive tenders for the supply of 3000 tons of steam coal.

The directors of the Y.M.C.A., London, Ont., besides purchasing a site for their proposed new building, have raised a building fund of \$5,575. They are actively canvassing more money in order to commence the work at once.



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Ten Medals and Twelve Dip-  
tomas at the World's  
Great Exhibitions

GROCERIES—Wholesale Prices Current.

Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale	Name of Article	Wholesale
<b>TEAS—</b>	\$ c. \$ c.	<b>MOLASSES—</b>	\$ c. \$ c.	Pepper, black	0 01 0 07 1/2	<b>ROOT BEER EXTRACT</b>	\$ c. \$ c.
Yokohama & Hogo Jap	0 00 0 00	Sugar house...barrels	0 04 0 01 1/2	white	0 10 0 12 1/2	Adams' Root Beer Ex-	0 00 0 00
China to choicest...	0 30 0 35	Cuba...puns	0 27 0 27 1/2	Mustard... 4-lb. jars	0 75 0 90	tract 16 size, per doz.	0 00 0 00
Fine to best	0 20 0 22	Trinidad	0 27 0 29	" 1-lb.	0 23 0 25	Adams' Root Beer Ex-	0 00 0 00
Medium to good med.	0 20 0 22	Barbados	0 29 0 30	" D.S.F. 1-lb. tins	0 40 0 00	tract 16 size, per doz.	0 00 0 00
Common to good com.	0 11 0 12	Porto Rico	0 26 0 27	" 4-lb.	0 40 0 00	Adams' Root Beer Ex-	0 00 0 17 1/2
<b>NAGASAKI JAPANS—</b>				" 1-lb.	0 15 0 00	tract 2 1/2 size, per doz.	0 00 0 17 1/2
China Gunpowder Leaf	0 19 0 22	<b>SYRUPS per lb.—</b>		<b>RICE—Basmati &amp; Arcani</b>		Adams' Root Beer Ex-	0 00 0 20 00
Coarse do.	0 18 0 20	Extra bright	0 00 0 02	" Crystal" Rice per 25	1 35 1 35	tract 2 1/2 size, per gro.	0 00 0 20 00
Low grades	0 16 0 17	Bright	0 02 0 02 1/2	" Bl. sack		<b>MATCHES—</b>	
<b>Y. HWSY, Moyunc kinds</b>		Dark	0 00 0 01	" "Crystal" Rice per 50		Nelson's Matches—	
Gunee Leaf	0 00 0 00	<b>FRUITS—</b>		lb. bag	2 03 2 50	Steambont	3 50 0 00
Extra Brats	0 40 0 45	London	2 65 2 75	Patna	9 03 0 05	Railroad	3 70 0 00
First	0 35 0 40	Imperial Cabbets	0 00 2 90	Carolina	6 08 0 09	Eddy No. 1	4 20 0 00
Seconds	0 20 0 30	Black Baskets	3 00 3 50	Small Sago	" 0 01 0 05	Telephone	4 00 0 00
Cargo grades to third	0 13 0 18	Dehesas	6 00 0 00	Large	" 0 01 0 05	Parlor	1 75 0 00
<b>IMPERIALS &amp; GUNP. BERS</b>		Saltinas	0 06 0 10	Patko Tapioca	" 0 07 0 08	<b>SALT—</b>	
Per leaf	0 28 0 32 1/2	Elewa	10 00 0 00	Med Pearl	" 0 07 0 08	Liverp'l, per bag, eleven-	0 48 0 50
First	0 20 0 25	Valencia	0 02 0 06	Seed "	0 07 0 07	Canadian, in small bags	0 00 0 00
Seconds	0 20 0 25	Layers	0 04 0 06	European do. do.	" 0 07 0 07	Factory-blend, per bag	2 50 2 55
Lower grades	0 16 0 18	Currants	0 04 0 04	<b>VERMICELLI Domestic</b>	0 07 0 08	BAKING POWDER	1 20 1 25
<b>CONGOU TEAS, China—</b>		" Yostizins, case	0 05 0 07	Macaroni	0 05 0 05 1/2	" COOK'S FRIEND,"	
Choice to choicest	0 35 0 37	Prunes	0 11 0 11 1/2	" Tullian	0 13 0	(In Paper Packages.)	Per Doz
Fine to finest	0 30 0 35	" Bosnia	0 00 0 00	<b>CANNED GOODS—</b>		Size No. 1 in 2 1/2 doz box	2 40
Medium to good med	0 22 0 30	<b>DATES—New</b>	0 05 0 05 1/2	Tomatoes No. 3 tins	0 90 0 95	" 10 " 4 do boxes	2 10
Lower grades	0 16 0 18	Old	0 06 0 09	" 2	0 90 0 95	" 2 " 6 do	0 80
Ceylon and Assam	0 10 0 00	" Old	0 00 0 00	No. 2 1/2 Corn, Sterling	0 00 0 00	" 3 " 6 do	0 70
Choice Pekoe Indian	0 35 0 40	Almonds, Taragon	0 23 0 23	" 2 1/2 Yarnouth Corn	0 10 0 10	" 4 " 6 do	0 45
Pekoe Java	0 30 0 35	Walnuts, Bordeaux	0 00 0 00	Salmon, B.C.	1 25 1 27 1/2	<b>" COOK'S FAVORITE "</b>	
Broken Leaf	0 25 0 30	" Green ble	0 24 0 25	LOBSTERS	1 75 1 75 1/2	1 lb. (In 4 doz. cans)	0 95
<b>FANCY TEAS</b>		" Marlott	0 00 0 00	1 tin Sardines	0 09 0 11	" 3 "	1 40
Scented Orange Pekoe	0 35 0 50	<b>SPICE</b>		1 tin "	0 16 0 20	" 5 " round	2 30
Scented Capers	0 20 0 35	Cassia, in bates	0 07 0 10	Mackerel per case	4 00 4 25	" 1 " square	2 40
<b>COFFEE—</b>		Mace	1 00 1 10	<b>STARBUCK</b>		" 3 " round	7 00
Mocha	0 25 0 29	Cloves	0 15 0 17	Benson's No. 1 white	0 06 0 06 1/2	" 5 " "	11 10
O. G. Java	0 26 0 29	Nutmegs	0 50 1 00	" 2 "	0 00 0 01 1/2	" 10 " "	20 00
Java	0 23 0 29	Java. Ginger, bleached	0 26 0 24	" 1 Corn	0 10 0 07 1/2	30 lb. palls or boxes, 15c lb.	0 15
Maraulbo	0 20 0 22	unbleached	0 15 0 23	" 2 Corn	0 06 0 07	Imperial 10c cans	1 80
Jamaica	0 20 0 22	Cochin "	0 14 0 16	W. W. XX	0 06 0 07	" 4 oz. "	1 35
Santos	0 20 0 22	African "	0 07 0 09	W. W. XX	0 25 0 07	" 8 oz. "	1 45
Plantation Ceylon	0 00 0 00	Allspice	0 07 0 08	W. W. X	0 20 0 07	" 12 oz. "	3 70
Rio	0 20 0 22					" 16 oz. "	4 70
<b>SUGARS—Yell'w refin'd</b>						" 2 1/2 oz. "	11 30
Low grade	0 02 1 02 1/2					" 3 lb. "	13 00
Medium	0 02 1 15					" 4 lb. "	17 30
Bright	0 04 1 50					" 5 lb. "	21 50
Granulated	0 04 0 60					Empire	
Paris lump, barrel	0 00 0 60					3 doz. 8-oz. cans	1 25
Extra ground, boxes	0 00 0 40					2 and 3 " 16-oz. cans	2 40
						1 and 1 " 5-lb. cans	15 00

The Sheppard Publishing Co., Toronto, has been granted a permit for a six story building to be erected on Adelaide st., to cost \$15,000. E. B. Jarvis is the architect.

The Masonic temple scheme at Winnipeg shows signs of a return to life, and a meeting will shortly be held to reconsider the matter. Several offers of sites have been received.

The Canada & Michigan Tunnel Company will apply to the Dominion Parliament at its next session for power to construct a railway draw bridge over the Detroit river.

Wm Hearn, Quebec, Ont., will build four stores on Quebec st., in that town, work to be started March 1st. Tenders for excavating, and brick and stone work will be asked at once.

Messrs. Binning & Baxter, architects, Listowel, Ont., have prepared plans for a pressed brick residence for Mr. F. W. Hay of same place. The building to have stone trimmings, slate roof, gutters, grates, etc., and first class plumbing throughout. Total cost about \$2,700.

Application will be made at the next session of the Nova Scotia Parliament by the Coast Railway Company of Nova Scotia for an act empowering the building of a narrow gauge line from Lockport in the county of Shelburne to Halifax, and a branch line to Greenfield and Kempt.

The Canada Paper Co., Windsor Mills, Que., are seeking tenders for the construction of a new dam at their works, to give a motive power of from three to four thousand horse power. The company will use the tower for lighting the town by electricity. The outlay involved figures in the neighborhood of \$200,000.

The Ogilvie Milling Company, Winnipeg, are receiving tenders for the erection of six new grain elevators in different parts of the province and for the enlarging of their flour mill in the Prairie city. The tenders will be opened on the 15th inst.—The Northern Elevator Company are also said to contemplate erecting ten or twelve new elevators throughout the province and a large one in Winnipeg with a capacity of 200,000 bushels.

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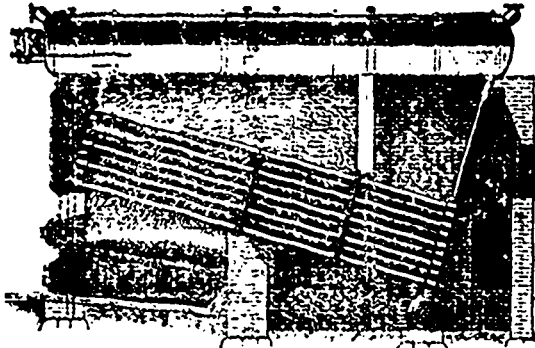
Altogether about 3,000 cattle have been imported into Belgium from Canada this year. They were purchased in the Dominion, largely in the neighborhood of Montreal and Toronto, by Mr. van Landeghem, representing a Belgian syndicate. Only two suspicious cases have been discovered, one of which came by the Hispania at the end of November, and the other by the Sicilia in the early days of December. The Belgian authorities have decided that the lungs of the two animals in question indicate pneumonia, and consequently, have prohibited further importations for the present. The matter is being investigated by the High Commissioner, and specimens of the lungs have been submitted to well-known experts both in the United Kingdom and on the continent. Pieces have also been sent to Canada with

the request that all the animals should be traced, in order that the fullest information may be placed at Sir Charles' disposal as to the sanitary condition of the districts from which they came. Information of this kind will necessarily have much influence with the Belgian authorities, and it may be found possible to remove the restrictions which have been imposed upon the trade. The position is of course rendered somewhat more difficult than it otherwise would be by the attitude of the British Government in the matter—"Gazette."

The "Sun" in a recent issue, publishes an interview with an old N.Y. druggist who is reported as saying: Only a few years ago a man would come in and give a series of winks, which the clerk at the fountain was supposed to interpret as meaning brandy; whiskey, or some other stimulant. Now the soda fountain that doesn't do any business. The winks have changed, that's all; it's the same old craving for alcohol that draws the men and women, but they like to fancy that no one knows the appetite they are catering to. Calisaya is sold in enormous quantities, and is a more deadly intoxicant and nerve wrecker than straight whiskey. The druggist knows and so does the customer, but it looks more respectable to get a drugist's re-juv than a saloon drink. Preparations of cocoa are other favorites, and some women literally fill themselves up on such beverages during a morning's shopping. Even the department stores have had to add soda fountains and all the accessories to their establishments in order to cater to the appetite for stimulants. Times have changed, and a soda fountain at the present time is as well stocked with liquors as a bar, and the clerk must be a good drunk mixer and attentively discreet.—"Wine and Spirit Gazette."

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BRANCH OFFICE, DESERONTO  
ONTARIO.

Changes, retirements, etc., have been so much heavier than the number of new enterprises started that the record for the year shows a net falling off of about 3000 firms, etc.—Ex.

Instead of the tendency of the times being toward the elimination of the middleman, it is in the direction of an increase of their number. And simply because of the increasing wants and more exacting service of consumers. The advertising agency and the writer of advertisements are comparatively new additions to the newspaper world. So are the solicitors for the many process engraving companies and the salesmen for paper mills. The art of illustration, once so costly, has been made so cheap that the demand has multiplied enormously and led to the development of a new industry. And this growth demands the services of the middlemen.

Every grocer of middle age will recall the simple stock required thirty odd years ago. The sugar mill was a necessity in every store. There was no demand for preserved catfish, fruits, fish, vegetables, meats, soups, mince meat plum puddings and a thousand other articles now kept in stock. Housekeepers mixed their cream of tartar and soda, and never dreamed of the perfect baking powder of to-day and the Fleischmann's yeast. The factory had not come to the relief of the housekeeper, and the service required of the grocer was light as compared with the exacting demands of to-day. Experience has demonstrated that middlemen perform a needed service at less expense than the same service can be performed by those who employ them. For instance, the product of a canning factory can be distributed better and far cheaper by a broker than by the packer and his agent coming in direct contact with the jobber. Methods of distribution have been divided into parts as effectively and effectually as the manufacture of boots and shoes, furniture, or any other article has been divided. Years ago one or two men made the entire boot; to-day the making of a boot requires the work of 120 or more men from the side of leather to its being cased for shipment. To ignore middlemen and attempt to bring the producer and manufacturer in direct contact with the consumer is to fight against the inevitable. It does not diminish, but increases the cost of distribution, because the skill and work of middlemen directed to one portion of a service enables them to do a given work better and cheaper than one attempting to do all parts of the work. The division of a store into departments, each with an executive head, is the working out of the same principle.—Baltimore Journal of Commerce.

## AN ENDOWMENT INVESTMENT CONTRACT.

Endowment Insurance is both safe and profitable, in that it gives a large return in case of early death, and a satisfactory investment if the holder lives to the end of the term.

Of course to be safe and profitable the insurance must be effected in a company possessing strength, competent management and an unexcelled record for surplus earnings.

A reference to the last official Government shows that the North American Life Assurance Company has a larger net surplus in proportion to its liabilities than that of any other company.

For full information respecting the excellent investment plans of the company, address the Head Office, 22 to 23 King St. West, Toronto.

The frankness of American writers is refreshing. One foreshadows the policy of the States as follows: "The United States cannot forever, as her weight augments and the world grows smaller, content herself with a foreign policy that means the Monroe doctrine, which is so vague that it is dangerous, and is supposed to signify that we will look exclusively after the American continent and must be excused from being interested in the affairs of Europe, Asia, Africa, Australia and the islands, large and small. If however, there is any continent we should let alone it is South America. The wars and rebellions are going on down there pretty well while we are well out of it. The insurgents were duly crushed in Brazil. Chill whipped Peru and then whipped herself. But if the French still want to construct the Nicaragua Canal, or the English care to possess, dig and operate a Nicaraguan Canal, by all means cheer them on to work. Never mind the Monroe doctrine, when it comes to the canal question. Let Europe or a capital construct those canals, and when we want them we will go and get them. We do want and must have the Hawaiian Islands. They will be gathered during the next Administration." So they are going to take a hand in Australia, New Zealand etc, and when England has built certain canals American "will go and get them."

A new system of lighting cars by an automatic electrical device has just been successfully introduced. The simplicity, certainty and cheapness of the system have been unreservedly commended by prominent railroad officials, and its prompt adoption by the leading and more progressive roads is assured. The system comprises a small dynamo and a storage battery, both attached to the car truck. A simple gearing communicates motion from the axle to the dynamo, and the current from the latter passes through the storage battery to the lamps in the car. This insures a brilliant and uniform illumination of the car, not only while in motion, but for at least four hours after it is cut out of the train, and it is the only independent system of electric car lighting

which will maintain its efficiency while the car is motionless and unconnected with any motive power. The company, which is a New York concern has secured full protection for its invention by patents in this and foreign countries, and expects to do a large business in replacing the unwholesome and dangerous gas and oil lamps with electricity. The new system is also applicable to the heating of parlor, boudoir and sleeping cars and day coaches, and be employed for cooking purposes in dining and buffet cars. It is further claimed that for any of the uses specified it is less expensive than the methods now in vogue, as well as infinitely safer.—Ex.

The total number of failures in the United States in 1894 where assets were smaller than liabilities is reported by "Bradstreet's" to be 12,721, as compared with 15,560 in the panic year of 1893. The number of business failures last year is 900 in excess of the annual average number for the three years preceding 1893, when the aggregate was, of course, far in excess of a normal.

As was explained in discussing the failure record a year ago, in times of panic or extreme convulsion in commercial and financial circles many business houses which, under ordinary circumstances, would be regarded as solvent, are, through business relationships or otherwise, dragged into insolvency, thus tending to greatly increase the ratio of totals of assets to liabilities. In the panic year 1893 total assets of failing traders amounted to 65 per cent. of their liabilities, whereas in what may be characterized as normal years the nominal ratio is about 50 or 51 per cent. From this a fair gauge may be obtained of the extent of the movement in the direction of improvement during the past twelve months, in that the ratio of assets to liabilities of those failing is down to 3 per cent.

A striking fact is shown in the net loss in the total number of individuals, firms and corporations in 1894 compared with 1893. While the actual business failures decreased 18 per cent., the number of



Boots and Shoes, Leather and Hides.

BOOTS AND SHOES.				Name of Article		Wolesale.	Name of Article.		Wolesale.
Mens.		Boys.	Youths.			\$ c.			\$ c.
Brogans.....	0.80 to 1.05	0.75 to 0.90	0.70 to 0.80	LEATHER (at 6 months)			Beal		\$ c.
Cobourg.....	0.95 1.20	0.85 0.90	0.80 0.80	No 1 B. A. sole.....	\$ c.	\$ c.	Brush (cow) kid.....		0 12 6
Split Balmorals.....	1.00 1.25	0.85 1.00	0.75 0.80	" 2.....	0 18 0 19	0 13 0 14	Buff.....		0 10 0 13
Kip.....	1.15 1.40	0.90 1.15	0.80 1.00	" ordinary sole.....	0 13 0 14	0 15 0 17	Russetts, light.....		0 35 0 40
Buff.....	1.25 1.50	1.20 1.50	0.90 1.15	" 2.....	0 11 0 15	0 09 0 00	" heavy.....		0 26 0 30
Buff Congress.....	2.00 3.00	0.00 0.00	0.00 0.20	Buffalo sole, No. 1.....	0 09 0 00	0 00 0 00	" No. 2.....		0 20 0 28
Buff.....	1.25 1.90	1.20 1.50	0.00 0.00	" 2.....	0 09 0 00	0 00 0 00	saddlers.....		8 00 0 20
Split Boots.....	2.00 2.10	1.20 1.60	0.95 1.15	China.....	0 00 0 00	0 18 0 19	Imitation French calf.....		0 65 0 00
Kip.....	1.80 2.90	1.40 1.80	1.10 1.40	Zanzibar, No. 1.....	0 16 0 17	0 16 0 17	HIDES AND SKINS		
Buff.....	2.75 3.90	0.00 0.00	0.00 0.00	" 2.....	0 16 0 17	0 01 0 00	Montreal Green Hides—		
Buff Boots, half fox.....	1.60 2.10	0.00 1.75	0.00 0.00	Slaughter, " 1.....	0 22 0 24	0 22 0 24	No. 1, per 100 lbs.....		0 00 0 04
" full.....	1.80 2.60	0.00 1.85	0.00 0.00	Harness.....	0 20 0 25	0 20 0 25	" 2.....		0 00 0 03
" Sox.....	0.35 0.75	0.00 0.60	0.00 0.00	Upper, heavy.....	0 22 0 24	0 25 0 25	" 3.....		0 00 0 02
PROGRS—	Women's	Misses	Childs	Upper, light.....	0 25 0 25	0 25 0 20	(Tanner paying 54 4) 33		
Split Hats.....	0.65 to .85	0.40 to 0.85	0.40 to 0.50	Scotch upper.....	0 25 0 20	0 25 0 20	for sorted cured & fwd		
Balmorals.....	0.80 0.90	0.75 0.90	0.50 0.60	Kip, skins, French.....	0 60 0 75	0 50 0 70	Hamilton, No. 1, Insp'd		0 00 0 00
Kip.....	1.00 1.10	0.85 1.00	0.50 0.60	Canada Kip.....	0 50 0 70	0 50 0 70	" 2.....		0 00 0 00
Buff.....	0.90 1.15	0.80 1.00	0.50 0.65	Hemlock calf.....	0 50 0 60	0 40 0 50	Toronto, " 1.....		0 00 0 00
Pebbled.....	0.90 1.15	0.80 1.00	0.50 0.65	" light.....	0 40 0 50	0 15 0 10	" 2.....		0 00 0 00
Buff Hats, brass nailed.....	1.10 1.25	0.90 1.00	0.70 0.85	French calf.....	0 15 0 10	0 17 0 18	Chicago buff.....		0 00 0 00
MACHINE SEWED—				Splits, light and medium	0 00 0 00	0 00 0 00	" steers.....		0 00 0 00
Pebbled Button.....	0.90 1.30	0.80 1.60	0.50 0.70	" heavy.....	0 00 0 00	0 11 0 11	" calfskins.....		0 00 0 00
Glazed Buff.....	0.90 1.30	0.50 1.00	0.50 0.70	Leather board, Canada	0 06 0 10	0 16 0 17	" bulls.....		0 00 0 00
Pebbled Button.....	1.00 1.50	0.80 1.10	0.00 0.60	Embossed cow, per foot	0 16 0 17	0 09 0 14	Dry North-west.....		0 00 0 00
Glazed.....	1.00 1.50	0.40 1.10	0.00 0.60	Pebble grain.....	0 09 0 14		Clips.....		0 00 0 01
Gout.....	1.75 2.50	1.20 1.50	0.80 1.35				" sheepskins.....		1 00 1 11
Polish Calf.....	1.50 2.00	1.20 1.75	0.80 1.35				" lambskins.....		0 53 0 60
French Kid.....	2.30 3.75	2.00 2.50	1.40 1.5				" calfskins, per lb.....		0 07 0 11
							Im. horse hides, each.....		0 00 0 00

Flour, Grain, Provisions, Fish and Dairy Produce.

Name of Article.	Wolesale.	Name of Article.	Wolesale.	Name of Article.	Wolesale.	Name of Article.	Wolesale.
FLOUR	\$ c.	LARD—	\$ c.	Mackerel, No. 3.....	\$ c.	Tubs, No. 1.....	Per 100
Patent Winter.....	0 00 0 00	Lard Canadian.....	0 05 0 09	Green cod, large.....	0 00 0 00	" No. 2.....	8 00
Patent Spring.....	3 00 3 50	Eggs.....	0 10 0 12	" No. 1.....	0 00 0 00	" No. 3.....	7 00
Straight Roller.....	2 00 3 00	Tallow, refined.....	0 15 0 15	Draff Fish.....	0 00 0 00	Washboards, Planet.....	1 75
Extra.....	2 50 2 75	" rough.....	0 00 0 00	Dry cod.....	4 70 4 75	Nelson's Favorite.....	1 20
Superfine.....	2 25 2 10	JOHNSTON'S FLUID BEER	Gross Doz	Salmon, No. 1, barrel.....	14 00 15 00	Washboards, Waverley.....	1 60
M in. strong bakera.....	3 70 3 75	No. 1, 2 oz. tins.....	0 00 0 20	" No. 2.....	0 00 0 00	" XX.....	1 50
City strong bakera, 140	3 25 3 30	No. 2, 4.....	0 00 0 20	" No. 3.....	21 00 21 00	Clothes Pins, full count	1 80
lb. sacks, per 100 lbs.....	1 50 1 40	No. 3, 8.....	0 00 0 20	" No. 1, tierces.....	20 00 20 50	Maps & handles, Comp's	0 75
Oatmeal, Standard, bag	1 80 2 00	No. 4, 1 lb tins.....	0 00 0 20	" No. 2.....	0 00 0 00	" Williams.....	2 00
" Granulated.....	1 80 2 00	No. 5, 2.....	0 00 0 20	" B. C. barrels	12 00 13 00	Butter Bowles.....	0 70 1 50
Rolled Meal.....	1 85 1 90	STAMINAL,	2 oz. Bottles Staminal.....	Half but.....	0 00 0 00	" Bowls.....	0 12 0 21
GRAIN—		3 oz. ".....	0 00 0 10	BUTTER—		Scrub Brushes, French W.	0 75 3 00
Canada winter wheat.....	0 00 0 00	4 oz. ".....	0 00 0 10	Creamery.....	0 10 0 20	Shove Brushes.....	1 50 5 00
" white winter.....	0 00 0 00	5 oz. ".....	0 00 0 10	good.....	0 10 0 00	Shoe.....	1 40 5 50
" spring No. 2.....	0 00 0 00	6 oz. ".....	0 00 0 10	Townships.....	0 10 0 17	BROOMS—	
Hard Manitoba, No. 1.....	0 00 0 00	FLUID BEER CORDIAL,	2 oz. Bottles.....	Brookville.....	0 12 0 11	Ex Carpet, 4 strings, fan-	4 45
" No. 2.....	0 00 0 00	MILK GRANULES.....	0 00 0 10	Morrisburg.....	0 00 0 00	cy handles.....	
Mat. Iowa No. 3.....	0 00 0 00	1 lb. cases, 4 dozen.....	0 00 5 10	Western dairy.....	0 00 0 10	Hard wood handles.....	
Northern No. 2.....	0 00 0 00	MILK GRANULES WITH	4 BREADS.....	CHEESE—Finest color'd	0 00 0 10	Ex Carpet, 4 strings.....	3 45
Oats.....	0 20 0 30	4 BREADS.....	In cas's, 4 dozen.....	Finest white.....	0 01 0 10	No. 7 Parlor, 3 strings.....	3 20
Barley.....	0 45 0 68	FISH—	Labad'r herrings No. 1	Medium grades.....	0 10 0 09	No. 1, 3 strings.....	3 20
Peas, per 66 lbs.....	0 67 0 68	Labrad'r herrings No. 2	0 00 0 00	WOODENWARE—	Per Doz.	extra 1 ply, 4 strings.....	3 10
Ly.....	0 52 0 53	Cape Breton herrings	2 10 2 15	Pails, 2 hoop, painted.....	1 50	No. 1 Gen'l, 4 strings.....	3 85
Corn.....	0 65 0 67	Hulva.....	2 50 3 40	" 2 " clear.....	1 60	No. 2 Gen'l, 3 strings.....	3 50
PROVISIONS—		Mackerel, No. 1.....	0 00 0 00	" 3 " painted.....	1 70	No. 3 Gem, 2 strings.....	2 60
Mess pork, short cut	15 50 16 00	" No. 2.....	0 00 0 00	Tubs, No. 0.....	9 00	No. 4 Gem, 2 strings.....	2 30
" Western.....	10 00 0 00						
Hams, city cured.....	9 10 0 12						



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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
<b>TIMBER, LUMBER, &amp;c.</b>	\$ c. \$ c.	Pulled, C S. er.....	0 00 0 00	Claymore .....	9 50 0 00	<b>CLARET &amp; BURGUNDERS</b>	\$ c. \$ c.
Ash, 1 to 4 inch, M.....	13 00 18 00	Chillun mestino .....	0 00 0 00	Glenfalloch Hght'd gal.	3 40 3 15	J. Calvet & Co. Vintage	
Birch, 1 to 4 inch, M.....	15 00 25 00	..... mestinya .....	0 00 0 00	..... case	8 50 8 50	Wines.....	7 00 30 00
Basswood.....	12 00 25 00	Cape .....	0 14 0 16	<b>LONDON GIN—</b>		Nath. Johnsons & Sons.	7 00 25 00
Walnut, per M.....	20 00 30 00	Australian .....	0 00 0 10	Vaughan, Jones D. G. { pt	7 50 0 00	Barton & Gaestler.....	7 00 25 00
Butternut, per M.....	22 00 40 00	<b>WINES and LIQUORS.</b>		..... { qt	8 40 0 00	Spirits—Canadian,	
Cedar round, lineal ft.....	00 00 00 00	Alas—English { pts.	2 50 2 55	Nicholson's Old Tom { pts	8 25 0 00	Spirits, 50 o. p.....	3 50 0 00
Cherry per M.....	00 00 80 00	Bass—"Hull Dog" { pts.	1 61 1 67	..... { pts.	7 50 0 00	..... 25 o. p.....	1 00 0 10
Elm, soft, 1st.....	15 00 17 00	Prand.....	1 61 1 65	Str Robert Burnett { pts.	8 50 0 00	Rye Whiskey, 25 u. p.....	1 00 0 10
..... rock.....	25 00 30 00	Domestio .....	0 85 1 25	<b>HOLLAND GIN—</b>		Corby's L.X.C.....	8 25 0 00
Hemlock, M.....	9 00 17 00	..... pts.....	0 60 0 75	..... per gal	2 85 2 00	Corby's X.T.C.....	6 25 0 00
Tamarac.....	9 00 12 00	STOUT—Dublin { pts.	2 45 2 50	Jno. De Kuyper { case red	10 50 10 00	Club 1886 5 year old qts. es.	8 75 0 00
Maple, hard, M.....	20 00 21 00	Gulmness—"Pollean" { pts.	1 54 1 62	..... green	5 50 5 70	..... 1880 " " flasks	9 25 0 00
..... soft, M.....	16 00 18 00	Brand.....	2 40 2 44	A. C. A. Nolets, { per gal.	2 75 2 75	..... 1880 " " "	9 25 0 00
Oak M.....	10 00 10 00	Domestio { pts.	0 00 1 15	..... case red	5 50 9 00	Imperial 1881 Qts. case	7 25 0 00
..... 2nd quality, M.....	22 00 25 00	..... pts.....	0 70 0 10	..... " green	5 00 5 25	Imperial 1881 Flasks cases	7 75 0 00
Shipping culls.....	13 00 16 00	<b>BRANDY—Hen'sy { gal.</b>	6 50 7 00	<b>CHAMPAGNE—</b>		..... 1881 " "	8 25 0 00
Milo culls.....	8 00 10 00	Barnett & Fils, gall.	4 90 7 00	G. H. Mumm, E. Dry { qts	31 00 0 00	Club Rye 80 in bis, per gal.	3 31 0 00
Laly, M.....	1 50 1 90	..... cases.....	9 25 10 00	..... { pts	31 00 0 00	Imperial '80.....	7 25 0 00
Spruce, 1 to 2 inch, M	10 00 12 00	V. S. O.....	11 00 15 00	" D. Ver'ny qts & pts	28 00 30 00	Gooderham Rye '87 qts. es.	7 25 0 01
..... culls.....	4 50 6 00	V. S. O. P.....	15 00 18 00	Pommery, q's & pts	31 00 33 00	J. P. Wiser & Co. 65 o. p.	3 41 0 00
Singles, 1st quality.....	1 50 3 00	Bequet, Dubouché, gal.	4 00 4 25	Piper Heidsieck, qts & pts.	28 00 30 00	..... 50 o. p.	3 40 0 00
..... 2nd	2 25 1 50	Remault & Cie.....	3 95 4 15	Berrier-Jouet, " "	31 00 33 00	Benjamin, J. E. 60 o. p.	1 89 0 00
<b>RAW FURS—</b>		Quamin & Cie.....	3 95 4 5	Louis Boucher " "	23 00 31 00	Corby, Rye 25 u. p.	1 89 0 00
Beaver per lb.....	5 00 5 00	Doctors' Special Brandy	11 00 00 00	Louis Duvay E. D. pt & qt	13 50 14 50	Corby, 50 o. p.....	8 49 0 00
Bear per skin.....	12 00 18 00	<b>WHISKIES—</b>		Vin de Pincoas " "	21 00 25 00	Rye, 25 u. p.....	1 88 0 00
..... Medium.....	7 00 12 00	IRISH WHISKIES—		Vin d'Ete.....	18 00 19 00	<b>BITTERS</b>	
Bear cub, per skin.....	3 00 4 00	J. Jameson & Son, qts.	9 50 10 00	<b>SHERRY—</b>		Bernard's Orange.....	5 50 0 00
Fisher.....	3 00 4 50	..... "	10 25 10 50	Pedro Domecq, per gal..	1 90 7 00	Angostura, case 2 doz.....	14 00 15 00
Fox, red per skin.....	1 50 1 40	..... "	11 25 11 50	Robinson.....	2 10 5 75	<b>MINERAL WATER—</b>	
..... cross per as lb.....	1 50 3 00	McClenzie.....	9 25 10 00	Mackenzie.....	2 30 6 50	Natural Apollinaris, qts.	
Lynx per skin.....	2 00 3 50	Dunville & Co.....	9 50 10 25	<b>PORTS—</b>		50 bottles.....	7 50 0 00
Marten per skin.....	1 00 1 00	Bushmills.....	10 00 10 50	Mackenzie, Driscoll & Co		Natural Apollinaris, pts.	10 50 0 00
Mink per skin.....	1 50 2 00	Banagher.....	9 50 10 00	per gal.....	2 40 6 00	Hunyad János, qts 5 bot.	4 00 0 00
Muskat, winter.....	0 12 0 15	Kitty Scotch.....	9 75 0 00	Thos. G. Sandeman &		..... pts 50 " "	12 00 0 00
Otter per skin.....	8 00 12 50	Aberdeen.....	10 00 10 00	Sons, per gal.....	2 60 6 00	Friedrichshall, qts 25	8 00 0 00
Raccoon per skin.....	0 25 0 75	Scottish WHISKIES—		"to e & Baker.....	2 10 4 00	..... pts 50 " "	12 00 0 00
Stunk per skin.....	0 20 0 80	Hay, Fairman & Co., per		Graham's.....	2 30 6 00	<b>Manufactured—</b>	
<b>WOOL—</b>		gallon, 11 o. p.....	3 75 3 85	<b>TARRAGONA—</b>		Soda (Schweeps) pts. doz.	1 30 0 00
B. A. Soured.....	0 23 0 39	Hay, Fairman & Co case	7 25 8 25	zaguirre & Co. (Rens).	1 10 1 75	..... qts. doz.	1 85 0 00
Scotch Washed.....	0 00 0 00	Royal Eagle.....	9 00 0 00	Ordnos (Rous).....	1 13 1 60	Seltzer (English)	2 00 0 00
..... greasy.....	0 00 0 19	Sheriffs.....	3 90 0 00	<b>MADRAS—</b>		Card's Ginger Ale, doz	0 00 0 45
Northwest.....	0 12 0 14	..... case.....	9 75 10 00	Cowart, Gordon & Co's per		ed Soda, doz.	0 00 0 30
Pulled, B super.....	0 00 0 00	Mackie's R. O. Special.	10 00 10 50	gal.....	3 50 10 00	Card's Hop & Mail Nerve	
		..... Islay Brand.....	8 00 8 25			Tonic, pts.....	0 00 0 61

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IT PAYS TO USE THE BEST.

The Winnipeg "Tribune" has a report on the work of the freight rate commission, which is summoned as follows: "The statement shows that we in Manitoba pay vastly more for the same service than is paid elsewhere. It was not within the province of the board to show why we should pay, if anything, less, as that was beyond the scope of the inquiry. The Parliament of Canada, however, knows why this country should be dealt with considerably in the matter of freight rates. It has given our money, it has given our lands by the millions of acres, and it has taken from us the power of taxing the corporation that now has us so thoroughly at its mercy by virtue of these very gifts and concessions. We look to the Parliament of Canada to compel the octopus whose grip it has been the means of fastening upon us to relax it just sufficiently to permit of our breathing. The corporation's own vision is too much distorted by the determination to make 20 per cent. dividends on its invested capital, to be capable of perceiving the folly of killing the goose that lays the golden eggs."

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The insolvency record for Newfoundland is a most disastrous one, the whole commercial fabric of the island having apparently collapsed. Although the number of insolvencies is returned at only 22, or 7 more than in 1893, the liabilities rose from \$927,830 to \$6,260,650. In the United States, on the other hand, an improvement is exhibited, a result to be expected after the panic and unparalleled mercantile death rate in 1893. The failures in that country numbered 12,721, as against 15,560 in 1893, and the liabilities were \$149,595,400, as against \$102,427,800.

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**OILS.**  
**N. J. HOLDEN & CO.**  
Montreal.

SECURITIES.	LONDON	
British Columbia, 1865, 4 p. c. ....	114	115
1877, 3 p. c. ....	92 1/2	..
Canada, 4 p. c. loan, 1885 ....	110 1/2	111 1/2
3 p. c. loan, 1883 ....	98	99
Debs 1884, 3 p. c. ....	105	106

8118	Railway and other stocks.		
	New Brunswick 4 p. c. 1888-91 ....	107	109
	Quebec Province, 5 p. c. 1901.....	100	..
	do do 1906 5 p. c. ....	107	107
	do do 1919 4 p. c. ....	104	..
	do do 1912 4 p. c. ....	100	..
	Atlantic & North Western 5 p. c.	115	..
100	Guin. 1st M. Bds.....	12 1/2	..
10	Buffalo and Lake Huron 110 sh.	135	137
100	do 5 1/2 p. c. 1st Mort.....	104	106
300	do 2nd Mort.....	104	106
	Can. Central 5 p. c. 1st M. Bds.	67	67 1/2
	Int. guar. By Gov.....	..	..
	Canadian Pacific \$100.....	95	98
100	Grand Trunk, Georg Bay, &c	64	64
	1st M.....	119	121
100	Grand Trunk of Canada Ord stock	4 1/2	4 1/2
100	2nd. equlr. mtg. bds. 6 p. c.	26 1/2	26 1/2
100	1st. pref. stock .....	15	15
100	2nd. pref. stock .....	110	108
100	3rd. pref. stock .....	81	83
100	5 p. c. perp. d-b. stock.....	100	100
100	4 p. c. perp. d-b. stock.....	102	100
100	Great Western share 5 p. c.....	100	100
100	6 p. c. bds. 1 1/2 .....	100	100
100	Hamilton and N. W. p. c.....	100	100
100	M. of Canada Stg. 1st. ort. 5 p. c.	99	100
100	Montreal and Champ. 5 p. c.	35	29
100	1st mtg. bds.....	191	198
100	Montreal & Sorel, 1st mtg. 6 p. c.	191	198
100	N. of Canada, 1st mtg. 6 p. c.	20	23
100	Northern Extension, 6 p. c. pref.	98	100
100	Quebec Central, 5 p. c. 1st Inc. Bds.	100	102
100	P. G. & B. 4 p. c. bonds 1st Mort.	..	..
100	St. Law. and Ott. 6 p. c. Bds.....	..	..

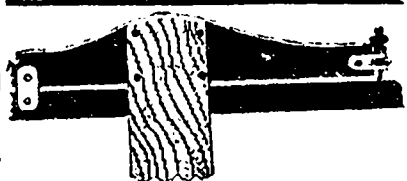
Municipal Loans.			
100	City of London (Ont) 1st pref 5 p. c.	99	101
100	City of Montreal stg. 4 p. c.....	100	102 1/2
100	City of Ottawa 6 p. c. stg.	102	104
	redeem 1893.....	106	106
	1904.....	114	110
	1886.....	103	105
100	City of Quebec, 6 p. c. con .....	113	115
	4 1/2 p. c. redeem 1893	100	102
	1878, redeem 1908	113	115
100	City of Toronto, 6 p. c. stg. 1897....	100	100
	6 p. c. stg. con. deb., 1898-20.....	114	117
	5 p. c. gen. con. deb., 1919 .....	112	114
	4 p. c. stg. bonds, 1921-23.....	101	..
100	City of Winnipeg, deb., 1914 5 p. c.	11	119
	deb. scrip, 1907 6 p. c.....	..	..

Miscellaneous Companies			
100	Canada Company .....	25	30
100	Samota North-West Land Co.....	3	5
100	Hudson Bay .....	1 1/2	1 1/2

\*Ex-div.

**H. K. PARSONS,**  
 Provision Merchant, Guelph, Ont.  
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 The great generosity of the Montreal and  
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 Cheques toward the carrying on of the  
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 will be gratefully acknowledged.  
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 will be found such on trial.  
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[Agate Measurement.]

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FINANCE AND INSURANCE RECORD,  
—DEVOTED TO—  
*Commerce, Finance, Insurance,*  
*Railway, Manufacturing, Mining, etc.*  
**Issued Every Friday.**

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**INSURANCE COMPANIES.**  
CANADIAN—MONTREAL QUOTATIONS.

NAMES OF COMPANY.	No. Shares.	Date of Dividends.	Share per value.	Amount paid per Share	Canada quotation per cent
British America Fire and Marine.....	10,000	Jan.....July	\$50	\$50	112 111
Canada Life.....	2,500	Feb.....Aug	400	50	610 700
Citizens' Fire, Life and Accident.....	11,880	10 Sept. bi-yrly	85	16	.....
Confederation Life.....	5,000	Jan.....July	100	10	270 275
Western Assurance.....	25,000	Jan.....July	40	20	110 115
Royal Canadian Insurance.....	20,000	24 Dec yearly	100	20	.....125
Accident Ins. Co of North America...	2,610	15 July 15 Jan	100	20 100	30
Guarantee Company of North America	15,372	15 July 15 Jan	50	10 50	100 110
Sun Life Assurance Company.....	5,000	Jan.....July	100	12 1/2	320 350
Federal Life Assurance Company.....	.....	.....	.....	.....	.....
Manufacturers' Life.....	.....	.....	.....	.....	.....
La Canadienne Life.....	.....	.....	.....	.....	.....

BRITISH AND FOREIGN—QUOTATIONS ON THE LONDON MARKET.

				Market value per paid-up share.
Allan Assurance Co.....	21,000	£50	6	.....£23 7/8 6d.
British and Foreign Marine.....	67,000	20	4	.....£21 1/2 2d.
Calcutta.....	.....	.....	.....	.....£2 2/3 6d.
Commercial Union Fire, Life & Marine.....	50,000	50	5	.....£23 1/2 2d.
Edinburgh Life.....	5,000	100	15	.....£1
Fire Insurance Association.....	100,000	£ 8	10 1/2	.....£1
Guardian Fire and Life.....	20,000	100	5 1/2	.....£3 1/2 1/2d.
Imperial Fire.....	60,000	20	5	.....£2 1/2 1/2d.
Lancashire Fire & Life.....	134,000	20	2	.....£4 1/2 1/2d.
Life Association of Scotland.....	10,000	40	8 1/2	.....£1 1/2 1/2d.
London Assurance Corporation.....	35,882	25	12 1/2	.....£18 1/2 1/2d.
London and Lancashire Fire.....	10,000	10	1 7/20	.....£13 1/2 1/2d.
Liverpool & London & Globe Fire & Life	245,610	10	2	.....£11 1/2 1/2d.
National Assurance Co. of Ireland.....	40,000	25	2 1/2	.....£10 1/2 1/2d.
Northern Fire and Life.....	50,000	100	10	.....£5 1/2 1/2d.
North British & Mercantile Fire & Life	110,000	25	0	.....£2 1/2 1/2d.
Phoenix Fire.....	6,782	10	1	.....£7 1/2 1/2d.
Queen Fire and Life.....	180,435	20	1	.....£4 1/2 1/2d.
Royal Insurance Fire and Life.....	95,415	10	3	.....£4 1/2 1/2d.
Scottish Imperial Fire and Life.....	50,000	10	1	.....£1 1/2 1/2d.
Scottish Provincial Fire and Life.....	20,000	50	3	.....£1 1/2 1/2d.
Standard Life.....	10,000	50	12	.....£4 1/2 1/2d.
Star Life.....	4,000	25	1 1/2	.....£3 1/2 1/2d.

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STOCK & BOND REPORT.

NAME.	Par Value	Capital Subscribed.	Capital Paid-up.	Ret.	Rate per cent of last dividend	Dates of Dividends.
<b>BANKS</b>						
Montreal.....	200	\$12,000,000	\$12,000,000	\$5,000,000	10	1 June Dec
Merchants Bank of Canada.....	100	6,000,000	6,000,000	3,100,000	7 1/2	2 June 1 Dec
Can. Bank of Commerce.....	50	6,000,000	6,000,000	1,900,000	7	June Dec
British North America.....	243 1/2	4,866,864	4,866,666	1,381,331	7 1/2	April Oct
Bank of British Columbia.....	100	2,000,000	2,000,000	1,238,231	0	.....
Quebec.....	100	2,500,000	2,500,000	750,000	7	June Dec
Moncton.....	50	2,000,000	2,000,000	1,941,000	5	1 April Oct
Toronto.....	100	2,000,000	2,000,000	1,400,000	10	2 June 1 Dec
Imperial.....	50	1,875,000	1,791,400	1,155,561	8	June Dec
Dominion.....	50	1,500,000	1,500,000	1,240,000	12	1 May 1 Nov
Eastern Townships.....	50	500,000	1,491,985	681,000	7	2 June 2 July
Ottawa.....	100	1,500,000	1,500,000	818,221	8	1 June 1 Dec
Ontario.....	100	1,500,000	1,500,000	31,400	7	1 June 1 Dec
Hamilton.....	100	1,200,000	1,200,000	675,000	8	1 June 1 Dec
Union Bank of Canada.....	50	1,200,000	1,200,000	299,000	6	2 June 2 July
Nationale.....	50	1,200,000	1,200,000	3,000	6	1 May Nov
Du Peuple.....	100	1,200,000	1,200,000	000,000	6	3 Mar 3 Sept
Merchants Bank of Halifax.....	100	1,000,000	1,000,000	600,000	8	1 Aug 1 Feb
Standard.....	100	1,000,000	1,000,000	270,000	8	Jan July
Hochelega.....	100	715,000	749,500	14,000	6	June Dec
Union Bank, Halifax.....	50	500,000	500,000	110,000	8	Jan July
People's Bank of N. B.....	20	180,000	180,000	110,000	6	Jan July
Jacques Cartier.....	25	500,000	500,000	225,000	7	2 June 2 Dec
New Brunswick.....	100	500,000	500,000	325,000	12	1 Jan 1 July
Western.....	100	500,000	370,441	92,500	7	1 April 1 Oct
St. Stephen's.....	100	200,000	200,000	45,000	6	April Oct
Commercial, Windsor, N. S.....	40	500,000	216,688	9,000	6	.....
Commercial, Newfoundland.....	200	300,000	300,500	165,000	9	.....
Ville Marie.....	100	500,000	479,500	.....	6	1 June 1 Dec
<b>LOAN COMPANIES</b>						
Agricultural Sav. & Loan Co.....	50	690,000	614,132	98,000	3 1/2	1 Jan 1 July
Brit. Can. Loan & Invest Co.....	100	1,620,000	322,412	60,000	3 1/2	1 Jan 1 July
British Mortgage Loan Co.....	100	450,000	189,056	50,000	3 1/2	2 July
Building & Loan Assn.....	25	250,000	70,000	100,000	3 1/2	2 Jan 2 July
Canada Landed Nat. Inv. Co.....	100	1,500,000	603,000	158,000	3 1/2	2 Jan 2 July
Can. Per. Loan & Sav. Co.....	100	5,000,000	2,000,000	1,562,352	5 1/2	1 Jan 1 July
Canadian Savg. & Loan Co.....	50	750,000	681,059	150,000	7	June Dec
Can. Can. Loan & Sav. Co.....	100	2,500,000	1,000,000	250,000	3	Jan. July
Dominion Sav. & Inv. Co.....	50	1,000,000	918,250	.....	3 1/2	15 Jan-Qtly
Farmers' Loan & Sav. Co.....	100	1,057,250	611,250	112,500	3	May Nov
Freehold Loan & Sav. Co.....	100	3,221,500	1,317,100	628,000	4	1 June 1 Dec
Hamilton Provident & Inv. Co.....	100	1,500,000	1,100,000	318,000	3 1/2	2 Jan 2 July
Home Savings & Loan Co.....	40	1,250,000	1,150,000	197,000	3 1/2	2 Jan 2 July
Huron & Lambton L. & S. Co.....	50	500,000	315,029	47,570	3 1/2	2 Jan 2 July
Imperial Loan & Inv. Co.....	100	625,000	625,000	100,000	3 1/2	8 Jan 8 July
Landed Banking & Loan Co.....	100	700,000	400,000	80,000	3	2 Jan 2 July
Lon. & Can. L. & Agency Co.....	50	5,000,000	700,000	260,000	4	15 Mar 15 Sept
London Loan Company.....	50	675,000	622,500	60,000	3 1/2	31 Dec 30 June
London & Ont. Invest. Co.....	100	2,450,000	550,000	115,000	3 1/2	2 Jan 2 July
Manitoba Invest. Assn.....	100	1,000,000	100,000	3,000	4	Jan July
Manitoba Loan Company.....	100	500,000	375,000	111,000	3 1/2	Jan July
Montreal Building Assn.....	100	1,000,000	500,000	.....	0	Mar and Qtl
Montreal Loan & Mort. Co.....	100	500,000	375,000	.....	3 1/2	15 Mar 15 Sept
Ont. Indus. Loan & Inv. Co.....	100	400,000	314,291	165,000	3 1/2	30 June 31 Dec
Ontario Loan & Invest. Co.....	50	2,000,000	1,200,000	415,000	3 1/2	1 Jan 1 July
People's Loan & Deposit Co.....	50	600,000	600,000	107,000	3 1/2	1 Jan 1 July
Real Estate Loan & Deb. Co.....	50	800,000	3,300	.....	3	Jan July
Royal Loan & Savings Co.....	50	500,000	470,000	57,000	4	Jan July
Union Loan & Savings Co.....	50	1,000,000	679,500	215,000	4	1 Jan 1 July
West. Can. Loan & Sav. Co.....	50	3,000,000	1,400,000	700,000	5	3 July
<b>MISCELLANEOUS.</b>						
Canada Colored Cotton Mills Co.....	50	1,000,000	1,000,000	.....	.....	.....
Dominion Telegraph Co.....	40	2,000,000	2,000,000	.....	4	30 July 31 Dec
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	4	2 Jan and Qtl
Montreal City Gas Company.....	50	1,800,000	1,900,000	.....	6	15 Apr 15 Oct
Montreal City Pass Ry. Co.....	50	1,800,000	1,900,000	.....	4	6 May 6 Nov
Montreal Cotton Company.....	100	800,000	800,000	.....	qt.	.....
Richelieu & Ont. Nav. Co.....	100	1,000,000	1,500,000	.....	3	9 Feb 15 Sept
Starr Mfg. Co., Halifax.....	100	300,000	200,000	.....	5	March
Toronto City Gas Company.....	50	1,500,000	1,500,000	.....	2 1/2	1 Feb and Qtl.

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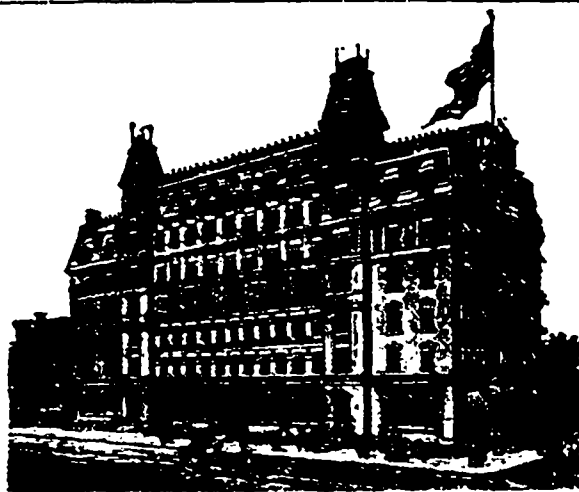
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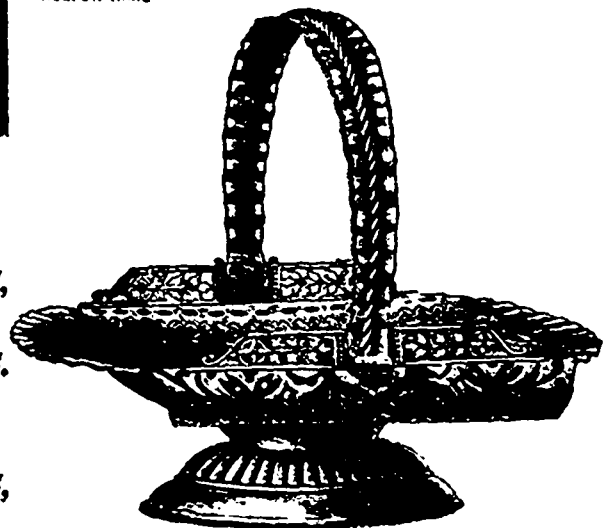
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