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London Assurance Corporation—FIRE.
Lloyd's Plate Class Ins. Co. of New York.
Risks Accepted, at Current Rates.
EDWARD L. BOND, 30 St. Francois Xavier St.

British & Foreign Marine Ins. Co. } OF
Reliance Marine Ins. Co. } Liverpool.
Open Policies granted to Importers & Exporters.
EDWARD L. BOND, - General Agent for Canada.
MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 41. No. 14.
NEW SERIES.

MONTREAL, FRIDAY, NOVEMBER 1, 1895.

M. S. FOLEY,
EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

McINTYRE, SON & CO.,
MANUFACTURERS' AGENTS
—AND—
IMPORTERS

DRY * GOODS

SPECIALTIES:
LINENS, DRESS GOODS, KID
GLOVES AND SMALLWARES

**VICTORIA SQUARE,
MONTREAL.**

GRANITE * MILLS,

ST. HYACINTHE, P.Q.,

Manufacturers of

Flannels, Etoffes,
Tweeds & Dress Goods,
Hosiery & Underwear,
Lumbermen's
. . . Knitted Boots.

MONTREAL FELT HAT WORKS

1878—PARIS EXHIBITION—1878.

Prize Medal Awarded for our manuf-
acture of Felt Hats.

We are now producing every description of FUR
and WOOL SOFT FELT HATS, and can supply the
trade below current rates, as our addition to
machinery has enabled us to double our product.

FUR GOODS Of Our Own
Manufacture

PLUSH CLOTH AND SCOTCH CAPS,
GLOVES AND MITES of English
and Domestic Manufacture.

Moccasins, Snowshoes, Fancy
Sleigh Robes, Buffalo, &c.

To Manufacturers.—We have a large stock of
Seal Bersian Lamb and other-skins
Trimings &c., &c.

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

Leading Wholesale Houses.

John * Macdonald * & Co.
TO THE TRADE.
For Social Events.

A FULL ASSORTMENT IN

Full Dress Shirts, White Dress Bows,
White Kid Gloves, Silk Handkerchiefs,
Black Cashmere Half-Hose.

Filling Letter Orders a Specialty. Orders solicited.

MONTREAL OFFICE: - - 207 ST. JAMES ST.

H. PINET, Agent.

JOHN MACDONALD & CO.

Wellington and Front Streets East, TORONTO.

X The following Brands
Manufactured by . . . X

→ **THE AMERICAN TOBACCO Co.** ←
OF CANADA, Limited,

Are sold by all the

Leading Wholesale Houses.

PLUG SMOKING:

→ **DERBY** ←

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

Old Virginia Twist,

BRIGHT PLUG CHEWING: . . . 3's.

OLD CHUM, 8's.

X X

All kinds of - - -

**Commercial
Printing**

Executed with neatness and despatch at
. . . the Office of . . .

→ **THE** ←

Journal of Commerce,

171 & 173 ST. JAMES ST..

MONTREAL.

(Head of St. John Street.)

Leading Wholesale Houses.

S. GREENSHIELDS, SON & CO.
MONTREAL and VANCOUVER, B. C.

We are offering for SPRING DELIVERY
the following special lines:

CRUMS' PRINTS,
TOKIO PONGEES,
PRIESTLEY'S
Waterwitch Serges, Cravenettes,
Coutilles, Lustres and other
Mohair Effects.
HARRISON'S BRUSSEL'S
CARPETS.

Also a very large range of
Canadian Cotton Goods.

FALL GOODS.

Our Stock
of . . . **Fancy**
Goods, Dolls,
Toys, &c.

is now complete and is larger and more
complete than ever.

H. A. NELSON & SONS,
59 to 63 St. Peter St., MONTREAL.

TORONTO HOUSE:
56 & 58 Front St. West.

SPECIAL

Large Line of
Venetian
Worsted
in Stock Bought at Old Prices.

SAMPLES ON APPLICATION.

JOHN FISHER,
SON & CO'Y,

442 & 444 ST. JAMES STREET,

MONTREAL.

The Chartered Banks.

BANK OF MONTREAL.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

E. S. CLOUSTON,
General Manager.

Montreal, 22nd October, 1895.

THE BANK OF TORONTO CANADA.

INCORPORATED 1855.

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

DIRECTORS:

GEORGE GOODERHAM, Esq., President.
WM. H. BEATTY, Esq., Vice-President.
Henry Cavithra, Esq., W. G. Gooderham, Esq.,
Robt. Reford, Esq., Geo. J. Cook, Esq.,
Charles Stuart, Esq.

DUNCAN COULSON, - - - - - General Mgr.
HUGH LEACH, - - - - - Assistant General Mgr.
JOSEPH HENDERSON, - - - - - Inspector.

Toronto.....W. R. Wadsworth, Manager
".....King St. Branch
Montreal.....Thos. F. How, "
Barrle.....J. A. Strathly, "
Brockville.....T. A. Bird, "
Cobourg.....M. Atkinson, "
Collingwood.....W. A. Copeland, "
Gananoque.....C. V. Ketchum, "
London.....John Pringle, "
Peterboro'.....P. Campbell, "
Petrolia.....W. F. Cooper, "
Port Hope.....E. B. Andros, "
Point St. Charles (Montreal).....J. G. Bird, "
St. Catharines.....G. W. Hodgetts, "

Bankers:

London, Eng.....The City Bank, Limited
New York.....The National Bank of Commerce.

La Banque Ville Marie.

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

MONDAY, THE SECOND DAY OF DECEMBER, 1895.

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

By order of the Board,

W. WEIR,
President.

Montreal, 22nd October, 1895.

The Chartered Banks.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER.
Paid-up Capital, - - - - - £1,000,000 Stg.
Reserve Fund, - - - - - 275,000 "

London Office, 8 Clement's Lane, Lombard St., E.C.

COURT OF DIRECTORS:

J. H. Brodie, Ed. Arthur Hoare.
John James Cater, H. J. B. Kendall.
Gaspard Farrer, J. J. Kingsford.
Henry R. Farrer, Frederick Lubbock.
Richard H. Glyn, George D. Whatman,
Secretary, A. G. Wallis.

Head Office in Canada - - - - - St. James St. Montreal.
H. STIKEMAN, General Manager.

E. STANGER, Inspector.

Branches in Canada:

London Kingston Fredericton, N.B.
Brantford Ottawa Halifax, N. S.
Paris Montreal Victoria, B. C.
Hamilton Quebec Vancouver, B. C.
Toronto St. John, N.B. Winnipeg, Man.
Brandon, Man.

Agents in the United States:

New York, (52 Wall St.) W. Lawson and F. Brownfield.

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

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

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

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

THE MOLSONS BANK

Incorporated by Act of Parliament, 1855.

HEAD OFFICE: MONTREAL.

Paid-up Capital, - - - - - \$2,000,000
Res Fund, - - - - - 1,375,000

BOARD OF DIRECTORS:

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

W. M. Ramsay.

Henry Archbald, Sam'l Finley.
W. M. Macpherson, J. P. Cleghorn.

F. WOLFFERSTAN THOMAS, Gen. Manager.
A. D. DURNFORD, Inspector.

H. LOCKWOOD, Assistant Inspector.

BRANCHES:

Aylmer, Ont. Montreal, P.Q. St. Thomas, Ont.
St. Catherine St.
Branch.

Brockville, " Morrisburg, Ont. Toronto, " "
Calgary, " Norwich, " Toronto Jc. " "
Clinton, " Ottawa, " Trenton, " "
Exeter, " Owen Sound, " Waterloo, " "
Hamilton, " Ridgetown, " Winnipeg, Man.
London, " Smiths Falls, " Woodstock, Ont.
Newford, " Sorrel, P.Q.

AGENTS IN CANADA:

Quebec—Eastern Townships Bank.
Ontario—Dominion Bank, Imperial Bank of Canada, and Canadian Bank of Commerce.
New Brunswick—Bank of New Brunswick.
Nova Scotia—Halifax Banking Company.
Prince Edward Island—Merchants Bank of P.E.I.
Summerside Bank.
British Columbia—Bank of British Columbia.
Manitoba—Imperial Bank of Canada.
Newfoundland—Bank of Nova Scotia, St. John's.

IN EUROPE

London—Parva Banking Co. and The Alliance Bank, (limited); Messrs. Glyn, Mills, Currie & Co., Messrs. Morton, Ross & Co.
Liverpool—The Bank of Liverpool.
Cork—Munster and Leinster Bank, Ltd
Paris—Credit Lyonnais
Berlin—Deutsche Bank.
Antwerp, Belgium—La Banque d'Anvers.
Hamburg—Hessig, Newman & Co.

UNITED STATES:

New York—Mechanics' National Bank; National City Bank; Messrs. W. Watson, R. Y. Heiden, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston—The State National Bank. Portland—Casco National Bank. Chicago—First National Bank. Cleveland—Commercial National Bank. San Francisco—Bank of British Columbia. Detroit—Commercial National Bank. Buffalo—The City Bank. Milwaukee—Wisconsin National Bank. Toledo—Second National Bank. Butte, Montana—First National Bank. Great Falls, Montana—North-Western National Bank. Minneapolis—First National Bank.

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

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

QUEBEC BANK.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

The Transfer Books will be closed from the 18th to the 30th November, both days inclusive.

By order of the Board,

THOMAS McDUGALL,
General Manager
Quebec, Oct. 22, 1895.

The Chartered Banks.

The Merchants Bank of Canada.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

G. HAGUE,
General Manager.

Montreal, October 22nd, 1895.

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

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

HEAD OFFICE, MONTREAL.

Board of Directors:

JACQUES GRENIER, Esq., President.
GEORGE BRUSH, Esq., Vice-President.
CHS. LACAILLE, Esq. Wm. FRANCOIS, Esq.
A. PREVOST, Esq. ALPH. LEGLAIRE, Esq.
T. PREFONTAINE, Esq.

J. S. BOUSQUET, Cashier
WM. RICHER, Assistant-Cashier
ARTHUR GAGNON, Inspector

Branches:

Notre Dame St. West—J. A. Bleau, Manager.
St. Catherine St. East—Albert Fournier, Manager.
Quebec, Basse-Ville, P. B. DuMoulin, Manager.
" St. Roch, Nap. Lavole.
Three Rivers, Que., P. E. Panneton, Manager. U
St. Jean, Que., H. St. Mars, Manager.
St. Rémi, Que., C. Bédard, "
St. Jérôme, Que., J. A. Thérberge, Manager.
St. Hyacinthe, Que., J. Laframboise, Manager. "

Agents in Canada:

Ontario—Molsons Bank and Branches.
New Brunswick—Bank of Montreal.
Nova Scotia—Bank of Nova Scotia.
Prince Edward Island—Merchants Bank of Halifax

Agents in United States:

Boston—The National Revere Bank.
New York—National Bank of the Republic.

Foreign Agents:

Hanover—National Bank.
England—The Alliance Bank, Limited, London.
France—Le Crédit Lyonnais, Paris.
Letters of Credit and Circular Notes for Travellers issued available in all parts of the world.

The Imperial Bank of Canada.

DIVIDEND No. 41.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

D. R. WILKIE, Cashier

Toronto, October 24th, 1895.

The Chartered Banks.

The Canadian Bank of Commerce.

DIVIDEND No. 57.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board.

B. E. WALKER, General Manager.

Toronto, October 22nd, 1895.

The Chartered Banks.

Bank of Hamilton.

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

DECEMBER 2ND.

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

By order of the Board,

J. TURNBULL, Cashier.

Hamilton, October 23rd, 1895.

THE DOMINION BANK.

Capital, \$1,500,000 | Reserve Fund, \$1,500,000

DIRECTORS:

JAS. AUSTIN, President.
 Sir. FRANK SMITH, Vice-President.
 Wm. Ince, Edward Leadley, E. B. Oler, James Scott, Wilnot D. Matthews.

HEAD OFFICE, TORONTO.

Agencies—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napanee, Oshawa, Orillia, Uxbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., No. 386; Sherbourne St., cor. Queen; Market St., cor. King and George Sts.

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

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

R. D. GAMBLE, Gen. Manager.

MERCHANTS' BANK OF HALIFAX.

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

BOARD OF DIRECTORS:

THOS. E. KENNY, M.P., President.
 THOMAS RITCHIE, Vice-President.
 M. Dwyer, Wiley Smith, Henry G. Bauld, Hon. H. H. Fuller, M.L.C.

HEAD OFFICE, Halifax, N.S.

D. H. Duncan, Cashier. W. B. Torrance, Asst. Cashier.

Agencies in Province of Quebec: Montreal, E. L. Pesse, Manager.

" West End, Notre Dame St. West.
 " Cote St. Antoine, Green Avenue.

In Maritime Provinces: Antigonish, N. S. Moncton, N. B. Bathurst, N. B. Newcastle, N. B. Bridgewater, N. S. Pictou, N. S. Charlottetown, P.E.I. Port Hawkesbury, C. B. Dorchester, N. B. Sackville, N. B. Fredericton, N. B. St. John's Nfld. Guysboro, N. S. Summerside, P.E.I. Kingston, N. B. Sydney, N. S. Londonderry, N. S. Truro, N. S. Lunenburg, N. S. Weymouth, N. S. Matland, N. S. Woodstock, N. B.

Correspondents:

Dominion of Canada, Merchants Bank of Canada, New York, Chase National Bank, Boston, the National Hide & Leather Bank, Bermuda, the Bank of Bermuda, Ltd. Chicago, American Exchange National Bank, London, England, Bank of Scotland, Paris, France, Credit Lyonnais.

Collections made at lowest rates and promptly remitted for.

Telegraphic transfers and drafts issued at current rates.

The Chartered Banks.

Union Bank of Canada.

DIVIDEND No. 58.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

E. E. WEBB, General Manager.

Quebec, October 25th, 1895.

The Standard Bank of Canada

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

HEAD OFFICE, TORONTO.

DIRECTORS.

W. F. COWAN, President.
 JOHN BURNS, Vice-President.
 W. F. Allan, Fred. Wylde, T. R. Wood, A. J. Somerville, Jas. Scott.

AGENCIES. Bowmanville, Cannington, Kingston, Brantford, Chatham, Markham, Bradford, Colborne, Newcastle, Brighton, Durham, Parkdale, Toronto, Brussels, Forest, Picton, Campbellford, Harleton, Stouffville.

BANKERS.

New York—Importers and Traders National Bank, Montreal—Can. Bank of Commerce, London, England—National Bank of Scotland.

All banking business promptly attended to. Correspondence solicited.

GEO. P. REID, General Manager.

The Ontario Bank.

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

MONDAY, THE SECOND DAY OF DECEMBER NEXT.

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

By order of the Board,

C. MCGILL, General Manager.

Toronto, Oct. 25th, 1895.

BANK OF OTTAWA.

HEAD OFFICE, OTTAWA.

Capital (fully paid up) \$1,500,000
 Res't, 925,000

DIRECTORS:

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

Branches—Araprior, Carleton Place, Hawkesbury, Keewatin, Kemptville, Mattawa, Pembroke, Parry Sound, Portage la Prairie, Rideau Street, Bank Street, Ottawa, Ont., Rat Portage, Winnipeg, Man.

GEO. BURN, General Manager
 D. M. FINNIE, Local Manager.

LA BANQUE NATIONALE.

HEAD OFFICE, QUEBEC.

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

DIRECTORS:

R. AUDETTE, Esq., President.
 A. B. DUPUIS, Esq., Vice-President.
 Hon. Judge Chanveau, V. Chateaufort, Esq., M.P.P.
 N. Rioux, Esq., V. Fortier, Esq.
 J. O. Villeneuve, Esq., M.P.P.

GEORGE CREBASSA, General Manager.
 P. LAFRANCE, Manager, Quebec Office.
 Inspector.

Branches:

P.Q.—Quebec, St. John's Suburb, St. Roch's, Montreal, Sherbrooke, St. Francois, N.E. Beauce, St. Marie, Beauce, Chicoutimi, Roberval, Ottawa, Ont., Winnipeg, Man.

Agents—England—The National Bank of Scotland, London. France—Credit Lyonnais, Paris, and Branches, Messrs. Grunbaum, Freres & Co., Paris. United States—The National Bank of the Republic, New York; National Revere Bank, Boston, Mass. Prompt attention given to collections. Correspondence respectfully solicited.

La Banque Jacques Cartier.

DIVIDEND No. 60.

Notice is hereby given that a Dividend of Three and a half [3 1/2] per cent. for the current half-year, upon the paid-up Capital Stock of this institution has been declared, and that the same will be payable at its Banking House, in this city, on and after

MONDAY, THE SECOND DAY OF DECEMBER, 1895.

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

By order of the Board,

A. DE MARTIGNY, Managing Director.

THE WESTERN BANK OF CANADA.

HEAD OFFICE, OSHAWA, Ont.

Capital Authorized \$1,000,000
 Capital Subscribed 500,000
 Capital Paid-Up 373,400
 Reserve 100,000

BOARD OF DIRECTORS:

JOHN COWAN, Esq., President.
 REUBEN S. HAMLIN, Esq., Vice-President.
 W. F. Cowan, Esq., W. F. Allan, Esq., Robert McIntosh, M.D., J. A. Gibson, Esq., Thomas Patterson, Esq., T. H. McMillan, Cashier.

Branches—Whitby, Midland, Tilsonburg, New Hamburg, Paisley, Penetanguishene, Port Perry.

Drafts on New York and Sterling Exchange bought and sold. Deposits received and interest allowed. Collections solicited and promptly made.

Correspondence at New York and in Canada—Merchants Bank of Canada, London, England—Royal Bank of Scotland.

The Chartered Banks.

ST. STEPHEN'S BANK.

Incorporated 1836.

St. Stephen, N. B.

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

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

AGENTS.

London—Messrs. Glynn, Mills, Currie & Co
New York—Bank of New York, N.B.A. Boston—
Globe National Bank, Montreal—Bank of Mont-
real, St. John, N.B.—Bank of Montreal.
Drafts issued on any Branch of the Bank of
Montreal.

Banque d'Hochelaga.

Notice is hereby given that a dividend of three and
one half per cent. (3 1/2) for the current half year, equal
to seven per cent. per annum, on the paid-up capital
stock of this institution, has been declared and that
the same will be payable at the Head Office or at its
branches, on and after

MONDAY, THE SECOND DAY OF
DECEMBER NEXT.

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

By order of the Board.

M. J. A. PRENDERGAST, General Manager.

Traders Bank of Canada

(Incorporated by Act of Parliament 1855).

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

Board of Directors:

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

Head Office,

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

BRANCHES:

Aylmer, Ont., Ingersoll, Hildesheim,
Drayton, Leamington, Sarnia,
Elmira, Norwich, Strathroy,
Glencoe, North Bay, St. Mary's,
Guelph, Orillia, Tilsonburg,
Hamilton, Port Hope, Windsor.

BANKERS:

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

HALIFAX BANKING CO.

Incorporated 1872.

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

HEAD OFFICE, .. HALIFAX, N.S.

DIRECTORS:

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

AGENCIES—Nova Scotia: Halifax, Amherst, Antigonish,
Barrington, Bridgewater, Canning, Lockport, Lunenburg,
New Glasgow, Parrsboro, Shelburne, Springhill, Truro,
Windsor. New Brunswick: Sackville, St. John.

CORRESPONDENTS—Ontario and Quebec—Molson's
Bank and Branches. New York—Fourth National
Bank. Boston—Suffolk National Bank. London,
England—Parrs' Banking Co. and the Alliance
Bank, Ltd.

Business Founded 1795.

American Bank Note Company,

78 to 86 TRINITY PLACE, NEW YORK,

ENGRAVERS AND PRINTERS OF

BANK NOTES, SHARE CERTIFICATES, BONDS
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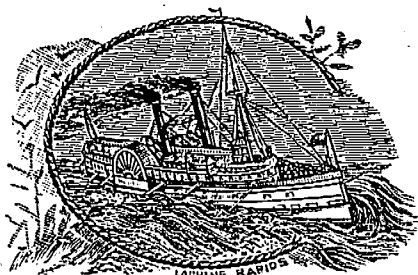
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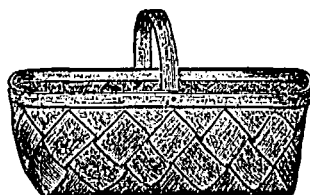
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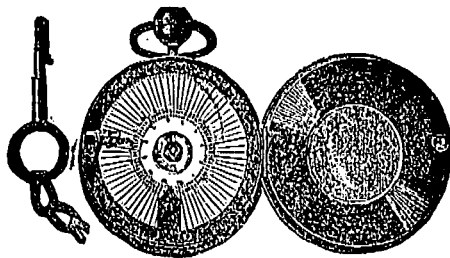
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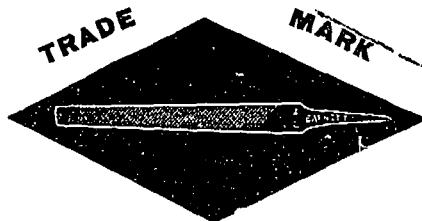
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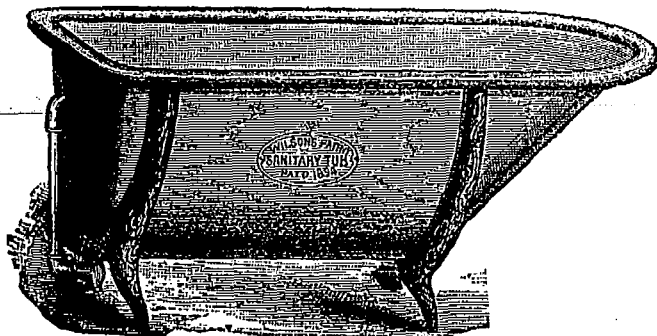
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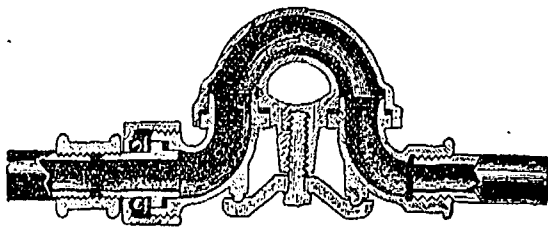
CANNED FRUIT.

There has been very little change worth noting during the past month. Shipments on domestic orders have been reasonably active, although there are still many early contracts, of which the greater portion are still unshipped, and there appears to be no change in the ideas of buyers, that the packer shall carry stocks until the retailers are actually ready to repurchase from the wholesalers or jobbers. Doubtless this is the safest, as it is certainly the most conservative way of treating the canned fruit product. It will certainly eliminate the element of speculation, which has entered too much into the calculations and operations both of packers and wholesalers for the past ten years, and if strictly followed will leave a legitimate profit to all concerned by limiting the output to something like the legitimate wants of the trade and consumers. Little has been doing in apricots. A slight improvement is noted in peaches from the positive reports of short pack at nearly every Eastern point. Pears are good property and very firm, with a slight advance for extras. Plums are doubtless in fair supply, and there has been little movement in them, although we learn of no concessions in price. There are few cherries carried over, of either white or black variety.

THE POSITION OF CURRANTS.

Buyers have been influenced in making purchases by reports of an advancing market in Greece and the possibility of an upward movement here in consequence. Letters from Patras dated October 11th stated that market was very firm, with a slowly advancing tendency. A good trade was being done with France, which on account of its small crop, promises to become an important buyer of currants this year. Russia had not on that date begun to buy, but it is evident that that country has since come into the market as cables just received state that France and Russia continue to buy. Later prices in Greece have undergone a sharp advance, some people here having received cables quoting as high as 9s for prompt shipment, although that seems to be an extreme price, the more general cable quotation being 8s 9d.

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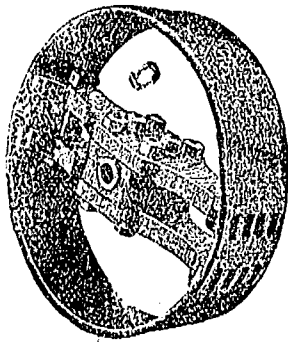
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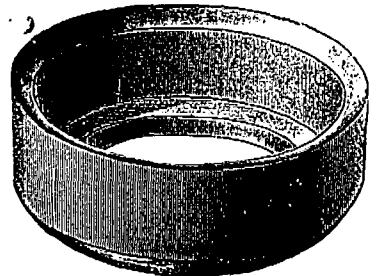
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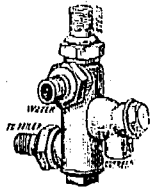
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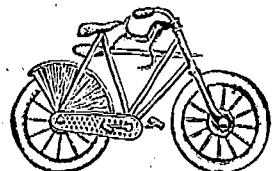
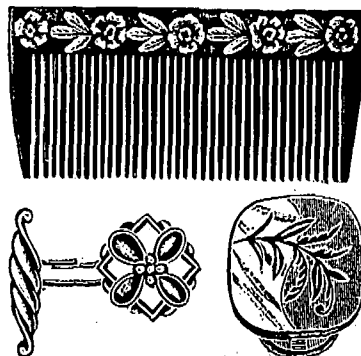
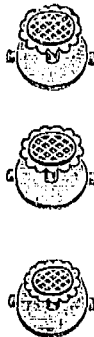
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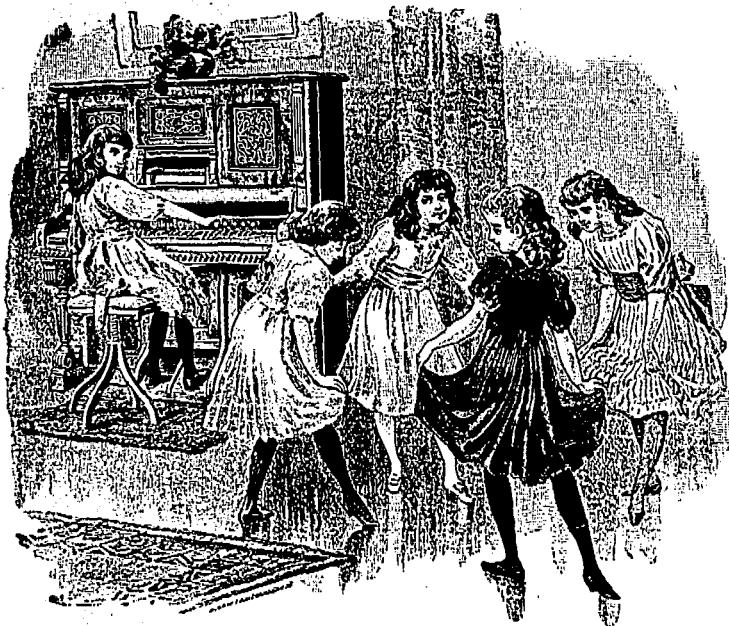


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REFERENCES:

LAURENT, LAFORCE & BOURDEAU, 1637 Notre Dame St., Montreal.
JAMES COOPER, 184 St. James St., Montreal. GEO. WOOLSON, 186 Queen St., Toronto.
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City Metal Works.

91 Crosby Street,
NEW YORK.

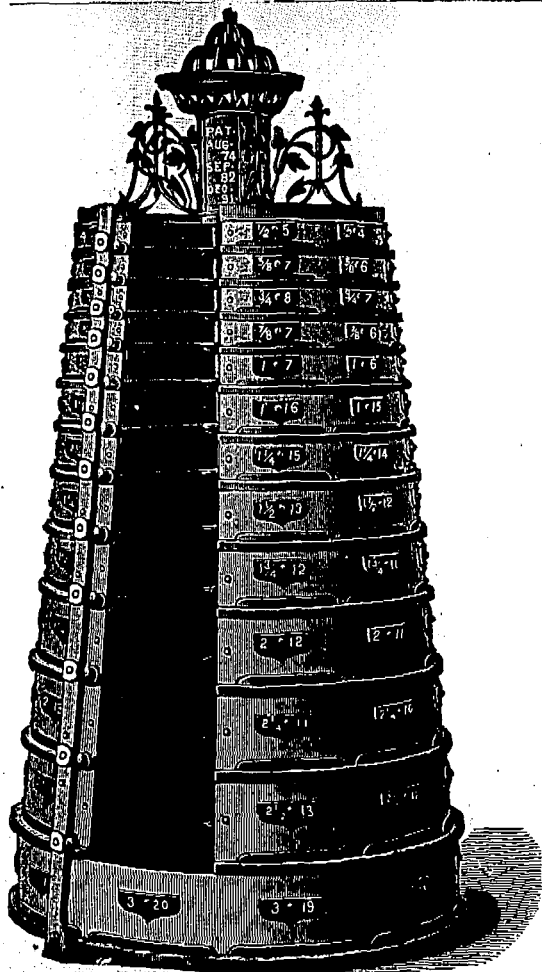
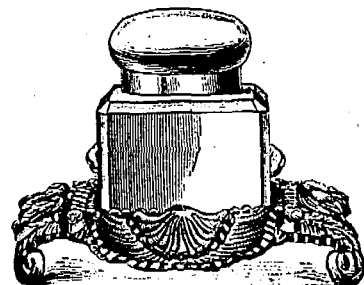
Leading Manufacturers of

→ **Metal Frames and Novelties.**



FRED. CRAGG, Agent,

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THE . . .
**BUTLER MFG
COMPANY,**

CHICAGO, Ill.,
U. S. A.

Send for our Catalogue or write to any Hardware Jobbing House in the world.

The Westphal
Revolving
Screw Cases,

BOLT & SHOT CASES

Stand alone as Elegant pieces of Hardware Store Furniture.

Write.

The Lovejoy Co.

444 & 446 Pearl Street,
NEW YORK, U. S. A.

**Electrotypers AND
Stereotypers.**

Manufacturers of
Electrotype Machinery.

Steel and Copperplate Engravings Duplicated.

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SOLICITORS—Specialty advertising solicitors, a great money-maker for the merchant, and the cheapest advertising on the market barring none; merchants order on sight Specialty Advertising Department, Stanley Bradley Company, 7 E. 16th St. New York City.

The Twisted Wire Box Strap Co.,

Manufacturers of

Twisted Wire
Box Straps,

Pat. Sept. 6, 1881.

Pat. Sept. 2, 1884.

451 Greenwich Street,
NEW YORK.

Corner of Desbrosses Street,

Leading Manufacturers &c.

D. MORRICE, SONS & CO.
MONTREAL and TORONTO.
Manufacturers' Agents
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The Dominion Cotton Mills Co., Montreal
MILLS AT
Hochelaga, Conticooke, Chambly, Brantford, Kingston, Halifax, Moncton, Windsor, N.S., Magog. (Print Works).
Grey Cottons, Bleached, Shirtings, Bleached and Grey Shirtings, Cotton Bags, Drills, Ducks, Yarns, Twines, Wicks, Prints, Legatus, Printed Ducks, Crestones, Sleeve Linings, Printed Flannelettes, Shoe Drills, etc.

The Canadian Colored Cotton Mills Co., Ltd., Montreal, Mills at
Milltown, Cornwall, Hamilton, Merritton, Dundas, also A. Gibson & Sons, Marysville, N.B., and Hamilton Cotton Co., Hamilton.

Shirtings, Gingham, Oxfords, Flannelettes, Tickings, Awnings, Sheetings, Yarns, Cottonades, etc., also

Tweeds—Fine, Medium and Coarse; Etoffes Blankets, Hoses Blankets, Saddle-felt, Glove Linings.

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

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

Cardigan Jackets—Mitts and Gloves.

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Carpet Rugs.

The Wholesale Trade Only Supplied

W. & F. P. CURRIE & CO.

100 Grey Nun St., MONTREAL,
MANUFACTURERS OF

Sofa, Chair and Bed Springs,
A Large Stock always on Hand.

Roman Cement, Portland Cement,
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Personal Attention. Prompt Returns

ROOM 10, BARRON BLOCK,

162 St. James Street, MONTREAL
Attention Given to Special Reporting.

Leading Manufacturers, &c.

Jas. A. Cantlie & Co.
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General Merchants & Manufacturers' Agents

Canadian Tweeds, Flannels.
Dress Goods,
Knitted Underwear
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**Paper
Pencil**

**Something New!
Something Good!**

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

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Blank Book Makers, Stationers and
Printers,
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WANTED a man of high attainments
good presence and energy to earn not
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Address giving particulars.—
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W. C. Johnson, M. Am. Soc. C. E.,
Civil and Hydraulic
Engineer,
NIAGARA FALLS, N. Y.

Water Power Development
a Specialty.

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Wholesale * Stationers,
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All kinds of Printing and Writing Papers and
Book-Binders' Supplies.
Get our Samples and Quotations.

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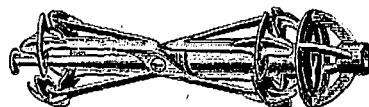
**Dominion Cotton Mills
Company.**

MAGOG PRINTS.

A Full Range of Pure INDIGO PRINTS is now
being shown to the trade.

Ask Wholesale Houses for Samples.
All goods GUARANTEED and stamped
"WARRANTED INDIGO BLUE."

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MONTREAL & TORONTO.
Selling Agents.



Above is a Cut of our

PATENT LEVER FLUE CLEANER,

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

Box 155. **Frontier Mfg. Co.,** BUFFALO,
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Hamilton Cotton Co'y
HAMILTON, ONT.

Manufacturers of

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

STEAM and POWER

FOR ALL DUTIES.



NORTHEY CO.

LIMITED.

TORONTO,

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Agents for the Province of Quebec,

THE LAURIE ENGINE CO.,

St. Catherine Street, MONTREAL.

The Canadian Colored Cotton Mills Co.

FALL 1895.

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

See Samples in Wholesale Houses.

D. MORRICE, SONS & CO.,
AGENTS,

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

McCASKILL, DOUGALL & CO.

(Successors to D. A. McCaskill & Co.)

Manufacturers of Fine

Varnishes, * Japans and Colors

MONTREAL.

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

Dominion Blanket & Fibre Co., Ltd.

MANUFACTURERS,

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

7 St. Helen St., - Montreal, Que.

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General Merchant and Ship Agent,

41 & 42 FRONT STREET,
HAMILTON, - BERMUDA.

Agent for Hickford & Black's "Canadian and West Indian" Steamship Lines, Henry Langridge & Co's "Direct" London & Bermuda Line.

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

ESTABLISHED 1857.

B. W. WALKER & CO.,

GOVERNMENT AUCTIONEERS,

Ship Agents, Commission and Produce Merchants.

—AND DEALERS IN—

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

25 Front Street, - Hamilton, Bermuda.

Consignments solicited. Orders for Bermuda Produce promptly attended to.

F. P. BUCK, President. R. H. POPE, Gen. Manager.
F. THOMPSON, Sec'y & Treas.

Royal Paper Mills Co.

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

STORE, 15 Victoria Square, MONTREAL

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

E. A. SMALL & CO.

MONTREAL.

↔ Manufacturers of Clothing ↔

SPRING TRADE 1896.

OUR TRAVELLERS ARE NOW ON THE ROAD.

↔ Samples FOR Spring ↔

Are now being shown by our travellers.

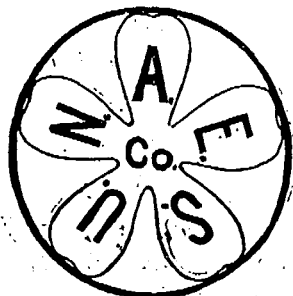
FOR STYLE, FIT and FINISH, we are fast getting to the ↔ front. ↔

We fit every man who wears Clothing and guarantee satisfaction.

McMARTIN, CAMPBELL & CO.,

WHOLESALE CLOTHIERS,

256 St. James Street, - - MONTREAL.



TRADE MARK.

North American Electric Seal Unhairing Co.

241 to 249 CENTRE STREET,
NEW YORK.

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

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

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

ALL ORDERS PROMPTLY ATTENDED TO.

J. J. MILLOY,

Merchant Tailor,

TEMPORARY QUARTERS,

Corner St. Catherine and Stanley Streets

MONTREAL.

Newest Styles for Gentlemen.

Ladies' Tailor-made Costumes: ●●

Commercial Summary.

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

—To the great majority of our subscribers all over the Dominion, especially those in Western Ontario and the Maritime Provinces who have responded to our notices of the last few weeks, as well as to the number of others long in arrears who have also responded—not a few making up for lost time,—our sincere thanks are due and hereby tendered. New improvements and changes are contemplated for the beginning of the approaching year in order to render the JOURNAL OF COMMERCE yet more worthy of their patronage.

—NOTICE is given of application to Parliament to incorporate the Yukon and British Columbia Trading and Development Company of Canada.

—HON. MR. HAGGART states that the report for the Intercolonial railway, which has just reached the department, shows that last year the railway was self-sustaining.

—NOTICE is given of application for letters patent to incorporate the Cottingham Varnish Company, of Montreal, with a capital of \$20,000; also the Walter H. Cottingham Co. with a capital of \$100,000.

—THE parcel post rates between Great Britain and Canada have again been reduced. For the future the charge will be 8d for the first pound, and 6d for every subsequent pound.

—THE price of hay has risen in St. John, N.B., to \$7 a ton, owing to the slack deliveries and increasing demand. The price has ranged from \$3 to \$4 a ton since last winter.

To the Trade ———— 0
Just Purchased.

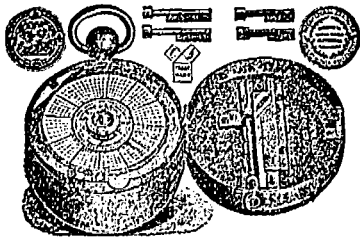
**60 Barrels
Cod Liver Oil,**

**10 Tons
* Glycerine ***

And can offer special quotations for present and forward delivery.

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

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



U. S. Patents: Nov. 30, 1876; Jan. 25, 1876; Dec. 6, 1876; June 26, 1877; Reissued Sept. 28, 1880; Trade Marks, Aug. 30, 1881; March 18, '82.

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

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

—MR. DAVID STEWART, Lord Provost of Aberdeen, and Mr. John Whyte, of Messrs. Davidson and Garden, have joined the Aberdeen board of the Northern Assurance Co.

—MR. D. MACMASTER, Q.C., has purchased the residence, number 305 Peel street, the property of Mr. E. B. Greenshields. The purchase price was \$19,000.

—THE mints of Germany have coined up to September 30th 2,957,856,085 marks gold in coin and 481,212,860 marks in silver coin.

—A SPARK from a steam thresher caused a fire that burned all the grain stacks and most of the hay on Little Pintis and Pound-maker's reserves near Battleford a few days ago. The cattle of these Indians will have to be wintered by the Stonies.

—THE exports of cinnamon oil in ounces from Ceylon during the period from Jan. 1 to Sept. 16, 1895, were as follows: To England, 2,053; to Germany, 10,644; to India, 6,528; to United States, nothing; scattering, 19,905; total 30,130 ounces.

—A WINNIPEG commission house has bought and shipped 180,000 pounds of cheese in the last ten days at prices ranging from 5½ to 7c per pound. The entire amount has been forwarded to this city for export.

—THE Manitoba government are asking for tenders for the construction of a Howe truss bridge across Badger Creek, north-east of Cartwright. The bridge must be completed and ready for traffic not later than Jan. 1st, 1896.

—IT is stated that the Salt Union, limited, have purchased a large tract of land adjoining their salt works at Weston Point, near Runcorn, England, and that they intend to establish an alkali and general chemical factory there.

—IT is estimated by good authority that 20 per cent. more ore will be shipped out of the Slocan country this winter than last. This is a good increase.

—A VERY rich ore has been found on the Gray Eagle, near New Denver, B.C. It runs from 500 to 600 ounces in silver. A force has been put to work on the mine, and the property will be opened up at once.

—APPLICATION has been made by the Winnipeg Great Northern Railway company; to extend the time for the completion to

ALWAYS THE BEST

Softer and Cleaner Batting.

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

A marked Improvement
in the quality of

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

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

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

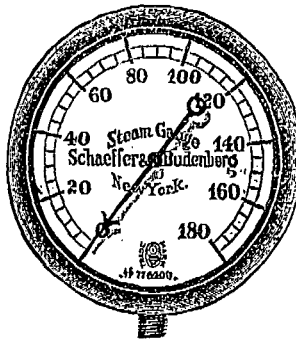
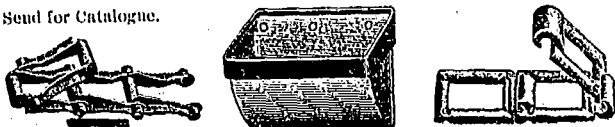
APPROVED APPLIANCES FOR

Elevating, Conveying and Transmission of Power.

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

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

Send for Catalogue.



Schaffer & Budenberg,

Manufacturers of

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

Works & General Offices:

BROOKLYN, N. Y.

Offices & Salesrooms:

No. 66 John St., No. 22 W. Lake St.,
NEW YORK. CHICAGO.

William A. Rosenbaum,

**ELECTRICAL EXPERT and
PATENT SOLICITOR,**

177 Times Building, - - - NEW YORK CITY.

the Saskatchewan river; also for power to construct a branch from Portage la Prairie to the main line.

—THE receipts of the six great French railway companies in the first nine months of the year show an increase of 16,139,638 francs on the three-quarters of last year, in which all the lines have a share, although there is a loss in the mileage of some of the companies.

—THE first shipment of Grenoble walnuts via Havre is expected in New York about November 20th and the shipment via Marseilles on about December 1st. On the first boat the quotation is 8½c and on the second 8¼c. The first of the new French walnuts will be due about the end of November.

—THE Western window glass syndicate which includes all the window glass houses west of St. Petersburg, announce that they will make another raise in the price of window glass, this time about 12½ per cent. The raise in price will either be effected on the 1st or 10th of the present month.

—THE world's record for railway speed over a great distance was broken by a special train on the Lake Shore and Michigan Southern railway, which ran from Chicago to Buffalo, a distance of 510 miles, in 481 minutes and seven seconds, an average speed of 63.00 miles an hour.

—THE amount of grain that has moved from along the line of the Manitoba and North Western railway this season is greatly below that of last year for a similar period. The farmers do not appear to be in a hurry either to thresh or sell their grain, and in consequence railway business is very light.

Ex. Steamer Escalona now in Port.

A FINE LOT OF **Valencia Raisins,** QUALITY Guaranteed.

We also expect in a few days a full assortment of dried fruits such as

**Valencia Raisins, Figs,
Dates, Almonds, etc.**

Of the very best quality.

We will give special quotations for delivery ex-wharf. Write for quotations.

LAPORTE, MARTIN & CIE,

72, 74, 76 & 78 St. Peter St., Wholesale Grocers, MONTREAL,
"Mention this paper."

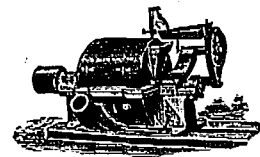
**Mohawk
Valley Cap
Factory,**

Manufacturers of

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

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

UTICA, N. Y., U.S.



THE
Woodburn
IMPROVED
Pulverizer.

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

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

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



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

—THE Havana Cigar Co. of this city, have compromised at 50 cents on the dollar, at 3, 6, 9 and 12 months, last two payments secured—J. D. Fournelle, general store, St. Jerome, Que., already noted, is offering 70 cents on the dollar, payable in 3, 6, 9 and 12 months, secured.

—How little the population of France moves about is shown by the last census. Out of the 38,000,000 inhabitants, 21,000,000 live in the town or village in which they were born, and 30,500,000 have not moved out of their native departments. Only 1,500,000 emigrated from France to colonies or elsewhere.

—THE position of the German iron trade is decidedly improving, and in special the export trade to Russia is growing. The receipts of a single concern are stated to be about two million marks more than in the same time last year. Some important iron and steel concerns in Westphalia also report a good increase of trade and some increase of receipts.

—THE returns of the first carload of vegetables shipped to the Northwest Territories by the Kelowna Shippers' Union from the Okanagan district, have proved very satisfactory, and further carloads are being shipped to the same markets as also to points along the line of the C.P.R. in the eastern part of this Province and to West Kootenay.

—THE scheme to build and operate a farmers' mill in the Okanagan district is meeting with much support. The capital stock is placed at \$45,000, to be paid up over three years. The mill itself will cost \$15,000 and there will, therefore, be ample working capital. The Municipality of Spallumchen has also voted \$20,000 towards the stock of the Company, the mill to be erected within the municipal boundaries at Armstrong, B.C.

—IN the Berlin sugar trade a new movement for an increase of the export bounties is springing up. The pretext is that by another increase the sugar exports from Germany would obtain such advantages that they would be able to beat French and Austrian competition out of the field, and that afterwards France and Austria, particularly France, would be quite willing to accept a plan for the general abolition of export bounties.

—GERMAN producers of spirits are preparing a new convention for a rise of prices. If it succeeds, we must look for another "boom." The intention is apparently to raise the price from the present quotation of 33 marks to 34 marks up to 45

marks; the latter price to be maintained until the year 1901—that is to say, during the period for which the present legislation on the subject is valid.

—DURING September last 9,463,000 bushels wheat were received at Duluth, being the biggest September's business ever recorded, and the largest single month's receipts ever marketed on the Duluth Board of Trade with the exception of November, 1891, when 10,873,000 bushels were received. October receipts, although they will undoubtedly be large, are not expected to be as heavy as September.

—IT is not always recognised that the man who insures his life on a well-considered plan benefit three parties—himself, his dependent wife and children or others, and the great multitude of bereaved widows and children of other policy-holders who got a share of his premiums. In this common benefit everyone profits, no one loses. A surer, happier and more desirable way of doing good all around was never devised than life insurance.

—MANCHEE, Wilson & Adamson, Mnfrs. Toronto, already noted, are offering 20 cents on the dollar cash—W. A. Walker, grocer of Toronto, is offering to compromise. He was formerly of firm of Walker & Son, which firm dissolved several years ago, when he continued the business. He had but a limited capital, and strong opposition to contend against—E. O'Malley, shoes, of this city, already noted, is now offering 25 cents on the dollar cash.

—THE failures on this Continent for the first three weeks of October show liabilities of \$7,624,531, of which \$8,988,175 were of manufacturing and \$3,621,556 of trading concerns. Last year the aggregate was \$5,639,741, of which \$2,959,567 were of trading concerns. In 1893 failures the same week were \$15,072,020. Failures this week are 231 in the United States, and 38 in Canada against 52 last year.

—A process having been discovered whereby a waste product known as "Blue Billy," of which vast quantities accumulate at alkali works, can be converted into bricks, the directors of the United Alkali Company have decided to construct a new and extensive plant for that manufacture at Old Quay, Runcorn. There is a very big stock of the material on hand at this place, and it is expected that the new bricks will be in ready demand in the manufacture of iron and steel.

PURE OAK BELTING

The J. C. McLaren Belting Co.,
Montreal and Toronto

Tel. No. 363.

Tel. No. 47

ROBERT LINTON & CO.

IMPORTERS OF

British and Foreign Dry Goods

Woollens and Tailors' Trimmings a Specialty.

Canadian Woollens and Cottons
from all the different mills.

No. 2 St. Helen St., MONTREAL

FALL 1895.

SPECIALS

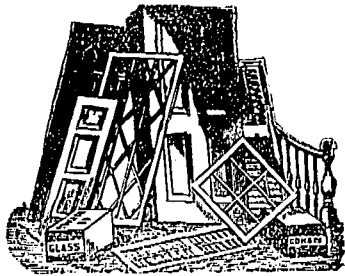
Dress Goods, Ribbons, Gloves, Hosiery, Linens, Cashmeres, Novelties, Smallwares.

Lonsdale, Reid & Co.,

DRY GOODS IMPORTERS,
MONTREAL.

Agents for Crompton's Corsets.

RHODES, CURRY & CO.



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

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

DRY AND GROUND IN OIL.

Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands. English 16, 21 and 28 oz. Sheet. Rolled Rough and Polished Plate Glass. Colored Plain and Stained Enamelled Sheet Glass. Painters' and Artists' Materials. Chemicals, Dye, &c., &c. Naval Stores, &c., &c., &c.

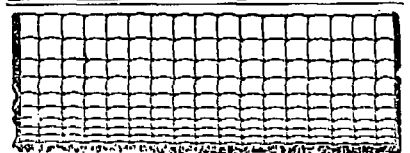
Offices and Warehouses:

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

Get your Printing done
at the
Journal of Commerce.

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

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



THAT FARM OF YOURS
needs a good fence and the neatest and best fence is the **PAGE**. Used by all the leading railroads and by farmers everywhere. Send for circulars and our illustrated monthly paper.
The Page Wire Fence Co. of Ontario Ltd.
WALKERVILLE, Ont.

—THE B. C. hop crop has been gathered in most cases in good order. One fact is worthy of notice and that is the superior yield of the hops raised from the Kentish variety while those from the kinds cultivated in Washington have not generally given satisfactory results. This shows the importance of the greatest care in the selection of the best variety and also in the manner in which the hops are dried and put upon the market. The reputation of British Columbia hops may otherwise be seriously injured at the outset.

—Our Arthur, Ont., correspondent writes: "John Black, Peagus, shipped lately three cars of lambs from here for England—Orrill & White shipped a carload of horses to Montreal—A. Ballentine & Sons have put a plate glass front in their store which adds greatly to its appearance—W. Scott & Co. are moving into the new building erected this summer by C. Galloway—There seems to be very little grain coming in as yet and mercantile business is quiet."

—TELEGRAPHIC advices from Johannesburg report the total output of gold from the Rand district during September at 194,764 ounces, or 8,809 ounces less than in the preceding month while, as compared with the corresponding month of last year, there is an increase of 18,057 ounces. The announcement of the September aggregate caused some disappointment, for, even allowing for the shortage of one day, as compared with August, the result is relatively smaller than in any month since May last.

—THE track of the western division of the Canadian Pacific main line is being steadily improved. Over 1,200 tons of new steel rails are being laid east of Rat Portage, half between Rat Portage in the Wabigoon district, and half between Ignace and Fort William on the Thunder Bay division. The old rails are

being taken up and sent into the West Kootenay country where they are needed for the new railway being built in that district. A new Y is being laid down on the Deloraine branch at Napinka to accommodate transfers of freight at that junction.

—THE wheat crop in the Neepawa district this year is estimated at 1,000,000 bushels, but so far only 40,000 bushels have been delivered at the elevators, owing to the slowness of the market. Threshing having been completed on the Portage Plains, six machines have gone from that district to Neepawa, and it is thought the entire crop will be threshed out in good time. Implement men and merchants are laying in heavier supplies of goods than usual, in anticipation of a brisk winter trade.

—THE extremely low rates of freight ruling at Chinese ports is indicated by the fact that two large British steamers have left that country with a general line of Chinese and Japanese productions for New York by the Suez Canal route, who took their cargoes at the extremely low rate of \$6 per ton of forty cubic feet. At this rate the products of Eastern Asia can be delivered in New York at less cost for transportation than is required for conveying freight across any one of the large States, and for about one-fourth of the price paid from New York or any Atlantic port to Asia.

—OUR Carleton Place correspondent reports the assignment within the last few days of Mr. Dennis Edwards of Franktown, who has been carrying on business as general merchant and dealer in hop poles, wood and ties. Want of first class aptitude for business and too many bad accounts are the cause of his troubles. He made an offer of 60 cents on the dollar some time ago which was accepted by the creditors, but his sureties backing out, the settlement fell through. Stock is now being taken.



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

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

LENOX SCOTCH CAP CO.,

MANUFACTURERS OF

FINE SCOTCH CAPS.

Scotch Yachting, and of the Celebrated Tam O'Shanter, Seamless Knit Caps and Toques
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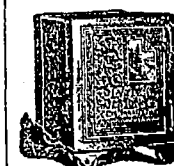
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The Improved Simplex Typewriter,



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

some hardwood case, 50cts extra. Address
SIMPLEX TYPEWRITER CO.,
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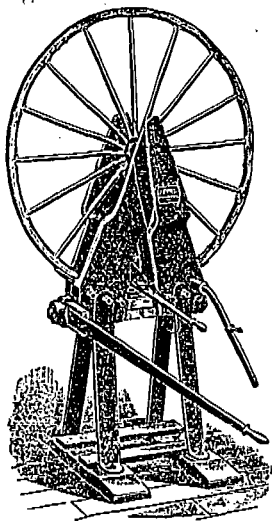
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Asbestos Lined Safes

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

Catalogues and all information furnished upon application.

West's Hand Tire Setter.



A truly wonderful and efficient machine for setting tires "cold BY HAND without taking out the bolts. Every blacksmith can now have one, and the saving in time, labor and fuel will more than pay for it every season.

Sets all light tires up to 1 1/4 x 3/8, wheels from 3 ft. to 4 ft. 4 in. diameter. Simple, strong and durable, easily operated by any intelligent person from the instructions accompanying each machine.

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

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

Mail address, 105 Meigs Street.

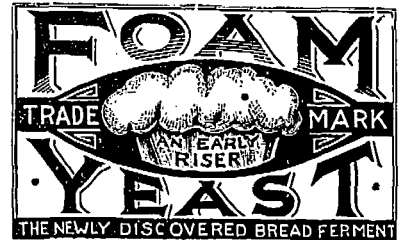
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THE BEST IN THE MARKET.

Ask your Wholesale Grocer
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The Foam Yeast Co., Ltd.,

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79 Esplanade.

—AN agreement has been reached between Mr. Samuel Barfoot, the suspended private banker of Chatham and his creditors. Under it he agrees to wind up the estate within five years, and to pay a fair interest during that period. He has associated with him as an advisory board Mr. M. Houston, Police Magistrate; Mr. R. J. Morrison, ex-warden; and Mr. R. S. White. The financial statement shows an ostensible balance of more than \$50,000.

—RETURNS from Buenos Ayres indicate a reduction of about 15 per cent, in the wheat acreage for next year, as compared with last years. This is partly due to the fact that the cultivation of corn interfered with the planting and partly from the ravages of locusts. The indications are that the amount of wheat for export next year will be moderate and not in excess of the exports for this year. The corn crop, which is now being shipped abroad, was large, but the quantity suitable for export was greatly below the quantity expected. It will be impossible to cure the large amount remaining, and it will be used in fattening cattle, which industry promises to increase.

—EFFORTS are being made by the Western Ontario Commercial Travellers' Association to secure better privileges for commercial travellers in the North-West than they at present enjoy. It appears that the regular rate varies according to the locality traversed. At present travellers receive a reduction of 25 per cent. and a baggage allowance of 300 pounds. The travelling men think that they should get a reduction of at least 33 1/3 per cent. and be allowed 400 pounds of baggage. A representative of the association has interviewed the railway officials in Winnipeg and has strong hopes of securing the concessions requested.

—THERE seems to be a better demand in California for the entire line of dried fruits, though there is no perceptible strengthening of prices, excepting apricots, several carloads of which have been shipped to France and Germany. Stocks are light and held at about 8 1/2c for choice Royals. Peaches are moving forward more freely at from 4 to 6 cents, according to quality. Shipments of prunes are very heavy. Market on large sizes is very weak on account of the preponderance of these sizes, and some sales of 40-50 have been made at 4 1/2 and 5c. The four sizes are firm at 3 1/4 to 4c. Raisin shipments have been enormous, the daily shipments from Fresno for the last ten days averaging about 50 carloads. Fruit is of fine quality and the weather extremely favorable for curing. Layers are firm at 95c, and in active demand. Loose muscatels are quotable at 2c, 2 1/2c and 3c for 2, 3 and 4-crown f.o.b. on the coast.

—THE last London quarterly ivory sales of this year commenced on the 23rd instant. They contained 28 tons from Zanzibar and Bombay, 13 from Egypt and Malfa and 54 from the west coast of Africa; total, 95 tons, against 102 tons same time in 1894. There is again no change of importance to be reported, as all kinds of tusks sold either at previous values or only £1 cheaper. Following is a list of prices paid: Zanzibar and Bombay—Sound good, soft—Average 60 to 100 lbs. £61 to £65; do. 50 to 60 lbs., £59 to £61; do. 40 to 60 lbs., £56 to £60. Egyptian and Malta—Cracked, good, soft—Average 60 lbs. and more, £45 to £47; do. 50 to 60 lbs. £43 to £45; do; 40 to 50 lbs. £40 to £43. West Coast—Sound, good, hard—Average 60 lbs. and more, £37 to £43; do. 50 to 70 lbs., £35 to £38; do. 40 to 50 lbs. £31 to £36. Ball Points—2 3/8 inches and more, £103; 2 1/4 to 2 3/8 inches, £87.

—TWENTY-THREE of the British Columbian sealing fleet have arrived home. Their catches may be considered a low average,

M. & L. Samuel, Benjamin & Co.

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

IMPORTERS AND DEALERS IN BRITISH, CONTINENTAL
AMERICAN AND CANADIAN

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Metals, Tinplate, Tinware,
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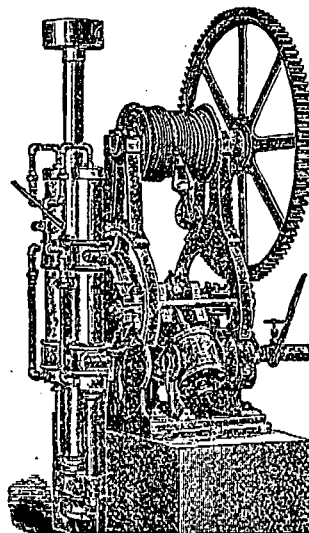


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Manufacture Superior

Church, Chime and Peal Bells.



Diamond Pointed Core Drills

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

A Large Stock Of Machines and Supplies
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LEWIS F. BOSTELMANN,
Room 44, 39 Cortlandt St.,
NEW YORK.

LYMAN'S FLUID COFFEE

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

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

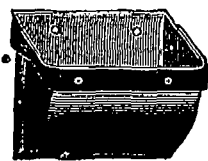
Buy a bottle from your druggist or grocer, and you will never want any other.

LYMAN SONS & CO., MONTREAL.

ESTABLISHED 1886.

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

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



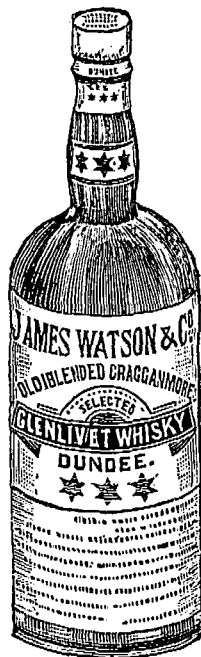
ELEVATOR BUCKETS OF ALL SIZES.

Manufactured by
John Radigan & Co., - 46 Kelley St.,
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Manufacturers
White and Orna-
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Corner
FULTON & GREEN STS.,
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Ornamental Mouldings a Specialty.
Phone Main 3723.



Chas. W.
Murphy & Co.,

(Successors to
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Commission
Merchants,
27 & 29
St. Sacrament Street,
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General Agents for
Canada of the Superior
and Popular Brand of

Scotch Whiskey

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

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

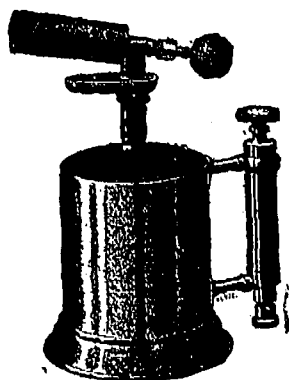
whilst there have been no exceptionally high catches reported similar to those in some former years. Several shipments of skins have already gone forward to London. Some sales have been made to local firms in Victoria, prices being between \$10 and \$11. The state of the market is decidedly firm and there is generally a better feeling among those engaged in this industry. The schooner owners are this year in a better condition also to face moderate prices for the skins on account of the lower prices paid to the hunters. The total catch will be very largely below that of last year as far as Canadian schooners are concerned. Last year's catch was 97,474 skins, while that of this year is not estimated as likely to exceed about 70,000, or a reduction of almost 25,000 from that of 1894.

—Of all the Western ideas adopted by Japan, none has made greater progress comparatively than the system of insurance in most of its branches, and the great strides made in this direction within the past year or two are a good example of how readily the Japanese take to customs most foreign to their natural instincts. Of course, in a country where wood and other inflammable materials are so largely used for building and other purposes, insurance against fire is an easy first in popular favor. During the year ended March 31st, 1894, the Meiji Insurance Company issued policies for \$11,448,720, and the premium income amounted to \$168,594, whereas in the preceding year only \$52,108 were received, insuring \$3,205, 119. But life insurance is also prospering, and this company has issued policies for eight

million dollars, while its two principal competitors, the Teikoku and the Nippon, have issued six and a half millions each.

—N. C. CORBETT, G. S. lumber, Nouvelle West, Que. has assigned. He was formerly of Parrsboro, N.S., and started business in fall of 1893, with but little means of his own. In fact he is understood to have started on borrowed capital and have attempted too much, and so got beyond his depth—J. F. Therien, general storekeeper, St. Gregoire, Que., already noted, has compromised at 70 cents on the dollar, at 3, 6, 9 and 12 months, secured—A. D. Longmore, printer, Cobourg, has assigned. He has been in business a couple of years, running a hand power press in a very small way—E. D. Edwards, general storekeeper, Franktown, Ont. has assigned. He had some small means, but only did a limited trade, and gradually ate up his capital—J. A. Robinson, blacksmith, Sackville, N.B., is an elderly man, who has been over 20 years in business. For a long time he did well but for the past two or three years trade was very dull with him, and he also lost money through endorsing. Finally he assigned last June but made some arrangement to go on again. This he was unable to carry out and so he has again assigned.

—In England deliveries of Ceylon teas are good and the excessive supplies of Indian now pressing on the market do not appear to have affected the demand. Competition for low price teas among the blending firms is keen, and the earlier movement in common Indians has not been reflected in Ceylon. Common leafy Pekoes were salable at 6½d and 7d to 8½d, and Pekoe



"Imperial" Hot Blast Blow Pipe

FOR GASOLINE.

Superior to all others.

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

Everyone Warranted and Tested to
30 pounds pressure.

Packed one dozen in a case.

PRICE, \$5.00 each.

LATEST! CHEAPEST! BEST!

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

Mahogany Veneers

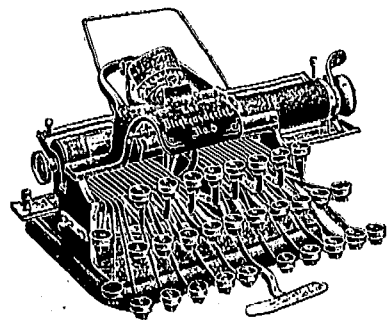
Figured and Plain.

Correspondence invited.

WM. E. UPTEGROVE & BRO.

465-475 East 10th St.,

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— No. 5 —

Wonderful Typewriter.

34 Letters and Characters. Weight, Six Pounds.

PRICE, \$75.00. FULL KEYBOARD.

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

O'REELMAN BROS., Agents,
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Leather Belting, Fire Engine
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Neckwear and Ties, Silk, Linen and Cotton Handkerchiefs, Shirts, Collars and Cuffs, Negliges and Working Shirts, Underwear and Half Hose Sweaters and Sporting Goods, Tennis Costumes and White Vests, Rubber Coats and Umbrellas, Braces and Belts, White and Colored Kid Gloves.

Representatives in all Provinces.

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Established in 1877.

\$5,000 WANTED,

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

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Curtain Stretchers!!

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Sanitary Soap Vase



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

Affords . . . each user fresh, dry pure soap.

The only Clean, Sanitary, and Safe way to use soap.

Agents Wanted.

SANITARY SOAP VASE CO.,

Aqueduct Bldg., ROCHESTER, N.Y.

To Architects, Builders and Owners.

Attention is called to Fire-Proof and Vermin-Proof

Mineral Wool,

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

Sample & Circulars Free.

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STORAGE

(FREE OR IN BOND)

FINLAYSON & GRANT,
CUSTOMS BROKERS,

413 to 417 St. Paul Street, Montreal.

Bell Telephone 2057.

P. O. Box 614.

Souchongs at 5 d to 7 1/2 d. Souchongs were sold at 6d to 7 1/2 d, broken and mixed at 5d to 8 1/2 d, fannings at 5 1/2 d to 9 1/2 d and dusts at 5 1/2 d to 8 1/2 d. Owing to the smaller supply there were lower fine and choice grades, but the proportion of flavor is still fair. Finest broken Pekoes made 1s 3 1/2 d to 1s 1 1/2 d; broken Orange Pekoes, 1s 6 1/2 d to 1s 8 1/2 d; Orange Pekoes, 1s 3d to 1s 5 1/2 d; Pekoes, 1s to 1s 2 1/2 d; and Pekoe Souchongs, 9d to 11 1/2 d. Medium and good medium realize extreme rates, and the demand for these kinds is still strong.

—VERY abundant supplies of Indian teas have been offered in London, the bulk of which has consisted not so much of the common qualities as of teas of a thin liquoring character, with a better-looking leaf and more show of tippiness than is warranted by their appearance in cup. For such sorts as these the demand has been anything but brisk, and to assist the biddings holders have here and there acceded to a reduction of 1/4 d to 1/2 d per lb, especially on those grades coming between 8d to 11d. Being still more or less encumbered with some old season's teas unsold, but which were bought at higher prices than those now ruling, several of the dealers are a little hampered in their operations. The demand for the really good, hard, stand-out kinds of tea has been uninterruptedly active, particularly as their supply does not augment, and wherever they can be picked up or searched out they are readily taken at stiff, if not slightly advanced, rates.

—A DECREE has been issued by the French Government to regulate concessions for the working of the phosphate beds in Algeria. A tax of 50 centimes per ton will be levied on the phosphate exported. The decree makes no mention of the concessions previously granted, and it may be supposed that those held by English companies, the revocation of which had been demanded, will not be interfered with.

TWO OLD OCEAN GREYHOUNDS.

Shipping men will be interested in learning that the once famous ocean greyhounds Arizona and Alaska will be put up for sale at auction at the Brokers' Salesroom, Liverpool, on November 16th, by C. W. Kellock & Co. These vessels were pioneers of their class and held the record for several years, the Alaska being the first vessel to cross the Atlantic in less than 7 days. Both were constructed of iron for the Atlantic service by the well-known firm of John Elder & Co., Glasgow, and both are fitted with every appliance for the comfort and safety of first

second and steerage class passengers. The Arizona was built in 1879, is of 5,164 tons gross, 2,657 tons net, and 1,127 horse-power, capable of steaming 15 knots laden on the Atlantic. The Alaska is of 6,932 tons gross, 3,554 net, was built in 1881, is of 1,781 horse-power and can steam 16 1/2 knots. Both vessels have been carefully maintained, and are in excellent condition ready for service. The Alaska and Arizona gave the old Guion Line much of its prestige, and were practically American vessels as far as ownership was concerned. It would be interesting indeed if American buyers should again become owners of these ships.

THE U. S. CROPS.

The drouth in the United States continues unbroken, and the week now ended has brought no betterment in the situation of the wheat crop in the regions where there has been prolonged lack of moisture. These conditions naturally awaken distrust as to the outlook of the crop, and may with propriety be recognized as elements of an unfavorable nature in more or less degree, but there is liability of more serious misgivings than the possibilities of the situation really justify. While the new plant is making slow top growth it will be found that the root is driving downward for moisture, and securing a better basis for the future. And with reference to the situation of seeded wheat that has not yet germinated, it has been shown that this grain may long lie dormant and eventually produce good results. The weather has continued to favor the handling of corn, and husking and cribbing operations have been actively prosecuted. So far as indications in regard to yield are concerned there is nothing new of moment. The general average of results in the harvesting work confirms previous expectations. The low prices prevailing in the surplus States are restricting the shipping movement of both corn and oats—a condition which is not surprising. In fact the situation seems to justify a holding policy beyond what is urgently needful to satisfy immediate necessities.

GRAND TRUNK RAILWAY COMPANY.

Return of traffic week ending Oct. 26, 1895:

	1895.	1894.
Passenger Train Earnings.....	116,716	118,721
Freight do. do.	284,999	287,948
Total do. do.	\$401,715	\$406,669

Decrease 1895, \$4,954.

China Cuspidors, Tea Sets,
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Metal, Bronze, Piano and Table
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Head Office: 20 ST. ALEXIS ST., MONTREAL.

... REINSURERS OF ...

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

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

ACCIDENT. - EMPLOYERS' LIABILITY. - PLATE GLASS

Good Agents
and get good contracts.

LYNN T. LEET
Manager for Canada

It Leads all Home Companies

IT LEADS

In Age
In Size
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In Actual Results

CANADA LIFE ASSURANCE CO.

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OF EDINBURGH.

HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, - - - - - \$30,500,000
Investments in Canada, - - - - - 11,300,000

1895 Bonus Year.

[WORLD WIDE POLICIES.]

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

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

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Established A. D. 1714.

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

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Canada Branch—The Bank of Toronto Chambers, Montreal.

Agents throughout the Dominion. T. L. MORRISSEY, Resident Manager.



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Should send for an Estimate for their

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ESTABLISHED 1865.

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FIRE INSURANCE CO'Y.

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Established in 1782. Canadian Branch
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Agents for the Dominion,

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FOR SALE in FLORIDA.

A FERTILE TRACT OF LAND of 20 to 25 acres between and partly covering the margins of Lakes Florida and Kildeer, lying within 1½ miles of Interlachen on the Florida Southern Railroad, and about 17 miles due west of Palatka. Oranges, peaches, sweet potatoes, cotton and all sub-tropical fruits and plants are grown in the vicinity. An orange garden, neglected latterly owing to distance from owner, is on the place. Returns from a grove of 3 acres at Green Cove Springs, some 22 miles north east, show an aggregate of \$3,000 to \$5,000 a year. The lakes abound with fish. Climate remarkably healthy. Interlachen is a winter resort for many Northerners troubled with lung affections. Several Montreal people permanently reside there.

Apply to M. S. FOLEY,

"Journal of Commerce," Montreal.

Municipal Debentures Government & Railway Bonds, Investment Securities, BOUGHT and SOLD.

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

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British Empire Building, MONTREAL.

ASSESSMENT SYSTEM.

THE COLONIAL

Mutual Life Association.

HEAD OFFICE: Savings Bank Chambers,
180 St. James Street, - - - MONTREAL.

Incorporated by Special Act of the Dominion Parliament.
Under the supervision of the Dominion Government.

Authorized Guarantee Fund, - \$100,000.

LT. COL. CHARLES KING, President. F. P. BUCK, Esq., 1st Vice President.
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THOMAS T. TURNBULL, Comptroller. J. F. MATHIESON, General Manager.
E. A. BAYNES, B.C.L., Secretary. I. H. STEARNS, Treasurer.
J. T. FINNIE, M.D., Medical Supl.

Compare our Rates with those of other Associations and old line Companies.

Active Agents Wanted.

THE CANADIAN

Journal of Commerce.

MONTREAL, FRIDAY, NOVEMBER 1ST, 1895.

CURRENT EVENTS.

The appointment of Hon. John J. Curran, Q.C., M.P., Solicitor-General, to the vacancy on the Superior Court Bench caused by the death of the late Sir Francis Johnston, has met with some adverse criticism, but, it is not wanting in voices to commend it on the other

NOVEMBER						
SUN	MON	TUE	WED	THU	FRI	SAT
..	..	..	..	..	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

hand. Mr. Justice Curran must have deserved something of the mercantile interests of Montreal to have received the substantial testimonial presented to him by the members of the Board of Trade a few years ago, probably because of his active assistance in promoting the passage of a new Insolvency Law. His promotion must lead to others, and may possibly solve the long-pending uncertainty as to a Collector to this important port of entry, even if it does not involve changes in other departments also.

It is evident that the receipts of the United States Treasury have not yet reached the self-supporting point. The indications for the month of October are that the deficit will reach \$6,000,000, but this includes heavy interest payments which might appropriately be spread over this month, and thus the showing is not so bad as it appears at first sight. Still the receipts indicate no such increase in either the customs or the internal revenue as had been hoped for, and they even show a steady decline since July last. It is hoped that the rise in sugar will afford an increase in the ad valorem duties; but, as high prices usually involve a decrease in consumption, it is not safe to reckon much upon this point. The failure of the inland revenue to increase is still a puzzle to the Treasury Department, and they can only ascribe it to the fact that the large stocks of spirits withdrawn under the old tariff are not yet altogether cleaned up. Yet there is no question of further taxation at present, since if it becomes necessary to make another bond issue of \$25,000,000 in order to protect the gold reserve the principal alone would cover the deficit for the present fiscal year and hence no new imposts on the people would be needed.

The position of the silver market is a strong one, and there is a tendency towards a further rise. The mine owners have not been forcing their output upon the market and Japan has been a liberal buyer of the white metal, as well as of silver drafts, in order to defray the war expenses in Formosa and to carry out public works at home. The Bank of England has been a heavy purchaser of rupee paper for some time past, and it is believed that this has really been bought for the Japanese Government who have large funds standing to their credit in the bank. The demand for silver in Europe has also been better, and as there is a strong "bull" syndicate behind it in London, the outlook is good for an increase in the value of silver which will benefit both the Indian and American markets.

For the past week the European telegraph reports have been full of exciting despatches as to the under-

ASSESSMENT SYSTEM.

MUTUAL PRINCIPLE

Mutual Reserve Fund Life Association

E. B. HARPER, Founder.

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

40 MILLION DOLLARS SAVED IN PREMIUMS : 40

The total cost for the past 14 years for \$10,000 insurance in the Mutual Reserve amounts to less than Old System Companies charge for \$4,700 at ordinary life rates—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

1881. THE ELOQUENCE OF RESULTS, 1894.

No. of Policies in Force, over.....	100,000
Interest Income, annually, exceeds.....	\$ 135,000
Bi-Monthly Income exceeds.....	800,000
Reserve Emergency Fund, exceeds.....	\$,638,000
Death Claims Paid, over.....	23,000,000
New Business received in 1894, over.....	81,000,000
Insurance in Force exceeds.....	300,000,000

F. A. BURNHAM, President.

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

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

AGENTS WANTED.

mining of British mercantile interests by Russia in the far East. These despatches have always been categorically denied, and it is evident that the data given are exaggerated. But that there is a substantial undercurrent of truth, cannot be doubted. Russia naturally expects some return for the moral and financial aid she furnished to China during the war, and an impregnable position like Port Arthur would form a magnificent marine terminus for her strategic railway. But it must be remembered that the railway will not be completed for some ten years to come, and hence that there is no necessity for precipitate action upon the part of the Russian government. Doubtless they object to seeing so important a point to them in the possession of a foreign country, and their impatience to see Japan evacuate it is only natural. But that they would deliberately embroil themselves with England by taking possession of it at the present moment is hardly likely. It is bound to fall to their lot when the inevitable partition of China takes place, and they can well afford to wait till then. In the meantime there is no likelihood of any hostile movement upon their part. War is too costly and dangerous a game to be lightly plunged into, and the Russian army is still in a transition state which would place it largely at the mercy of a powerful and well-equipped adversary. In the estimation of the best military authorities Russia will not be in a position to fight for at least eighteen months to come, and this is a guarantee that the peace of Europe will not be disturbed until then.

The coming into force of the treaty with France has already been of value to the wine trade, as the public allowed their stocks of clarets, burgundies, champagnes and Rhine wines to run down pending its ratification, and are now replenishing their cellars again. In most instances the consumer receives the full value of the reduction in the tariff, and this varies of course with the cost of the wine in first hands. On the cheaper clarets it runs at from 25 to 90 cents per case, while on the dearer varieties it runs up to \$4.50 and more, in proportion to the price. The reduction on champagnes is from \$3 to \$5 per case and its effect is already visible in increased sales. In fact the trade look for

better results in the future than at present, and believe it will bring about a much larger consumption of French wines by the public.

BILLS OF SALE AND A CASE IN POINT.

The need of a general insolvency law has seldom been more forcibly demonstrated than in the case of Mr. Jacob Goldberg, late proprietor of the Montreal Clothing House in Halifax, who has just been brought to this city and lodged in the cells, thanks to the activity of the Montreal creditors, more especially one of them, Mr. A. Jacob, wholesale woollen merchant, briefly referred to last week. Mr. Goldberg, originally from the land of the Czar, came to Halifax from Philadelphia some four years ago. His education in the ordinary sense of the term, was not excessive; he could barely sign his name, but he possesses all the keen business instincts of the people of the Orient. His clothing store seemed prosperous. His first purchases were paid for in cash, and he handed over \$8,500 to his principal suppliers with which to pay other accounts in this city and thus obtained with them the name of a good customer. When he opened a branch store in the thriving town of New Glasgow, N.S., he was looked upon as a prosperous and reliable merchant. But Goldberg was not satisfied to do well, and thinking that the shortest road to success was through a failure, he resolved to become insolvent so far as his Montreal creditors were concerned, and start again on a larger scale on what was practically their money. Accordingly he came to Montreal, where, on the strength of his former prompt settlements, he was able to purchase some \$20,000 worth of goods with comparatively little difficulty, (although some houses declined to ship the goods he bought, and he left for Halifax to take advantage of the favorable opportunities afforded him in his plans by the laws of Nova Scotia. It soon was noised about that his brother had been given a Bill of Sale for \$6,500, and that goods were leaving his store for secret destinations. Next it was made public that he had assigned, and that his preferential creditors were his three brothers, Ike, Moses, and Baker, for \$10,300, his wife, Sarah, for \$1,900, and his sister-in-law Esther for \$1,500. He also preferred two local firms for \$1,600 and \$900 respectively, but they promptly refused to accept any such preference, taking the manly ground that they would rank only with the other less fortunate creditors.

The developments took a form he had not anticipated. Mr. J. H. Jacob, representing the Canadian Underwear Co. of this city, son of the woollen merchant referred to, arrived in Halifax with High Constable Bissonette and a warrant. Mr. Goldberg was arrested and hurried to Montreal before his attorneys could invoke the aid of the legal delays which the provincial law affords, and was safely lodged on Saturday night last, with the prospect of being severely dealt with by his creditors. Whether the alleged fraudulent preferences can be set aside, or not, is doubtful. If they can, the estate will pay 20 cents in the dollar. If they cannot the creditors must be content with merely keeping Goldberg in prison.

The case is an apt commentary on the difficulties placed in the way of creditors by the different methods of legal procedure in the various provinces. If some

of these methods had been constructed for the especial purpose of encouraging fraud they could not be more successful, and that their existence is often a temptation to morally weak natures to evade their just liabilities has been amply proved by past experience. In the case of the Lower Provinces they would seem to have been framed with no object of promoting commercial morality, or of honesty towards the wholesale houses of the other portions of the Dominion, and that they were evaded in the present instance in the interests of justice is only owing to the sagacity and promptitude of the agent of the creditors. But for this, Goldberg could have laughed in absolute legal security at the men whom he had defrauded. As it is, he will undoubtedly be meted out his reward.

But the fact that in this case justice has been satisfied does not in any way detract from the position taken by those of our commercial bodies who urge the advisability of one insolvent law that shall embrace the whole of the Dominion. The Goldberg case is an exceptional one. The ends of justice were only met by an unusual display of promptitude and a lavish expenditure of money. Under ordinary circumstances he would have escaped his deserts with comparative ease, by sheltering himself under the ægis of the unusually favorable laws of the province in which he elected to do business. While no act has yet been framed which an unscrupulous debtor cannot evade to a greater or less extent, the revised form of the one submitted for correction to the various Boards of Trade was certainly as acceptable to our diverse commercial interests as could be reasonably expected, and therefore it is to be hoped that in spite of the present political unrest the government may be able to find time to place it upon the statute book at an early date. Even if it did not satisfy the anticipations of its framers in their entirety it could not fail to be an improvement on the present system. It would go a long way towards putting the credit system on a sounder basis, and it would certainly diminish the present expenditure in process of law.

NORTH OF ENGLAND BANKS.

A work recently published on the banks, bankers and banking in the northern counties of England, adds another to the local histories of the old country which are innumerable. There is rarely a town in Great Britain without its historian. Every county has its published annals, and each branch of trade also has its records in print, many of which afford invaluable materials for a history of the people more interesting than even works like Macauley's, or Stanhope's, or Hume's, which deal chiefly with dynasties and politics. While doubtless the old land owes much to its kings, statesmen and generals, their work did less in building up the material power and prosperity of the nation than the mercantile enterprise, the financial wisdom, the mechanical genius of those who developed its trade, its manufactures, and its banking.

When we consider that, for centuries there were no wholesale foreign merchants in England and very few domestic ones, that the numerous articles of necessity and luxury were brought direct from foreign lands by merchants to be offered for sale in the great annual Fairs held at Stourbridge and other famous marts, that the goods were hawked about the country for retailers and individuals to buy by barter from travelling sales-

men, we can judge how very simple were the banking arrangements of those days. Indeed up to quite modern days country banks as now organized were unknown in England. The transference of money to distant points was done either by conveying coin like goods on packhorses, or through the medium of Hebrew money-lenders who were found in a few cities, with some typical specimens of whom we get sketches in the novels of Sir Walter Scott. The writer of the work before us speaks of the English Jews "inventing bills of exchange and similar modes of transferring values without the aid of coin." This however is incorrect, for such a system, by transference of credits, was in operation before England had any commerce, and before the dispersion of the Jews after the fall of the sacred city. Money-lending was however the great business of this people, and they accompanied the caravans which carried the spices, silks, textile goods, wines, jewels, &c., of Asia and Europe into the interior of England. There were perambulating bankers as well as merchants, some of whom settled in York and elsewhere in the north of England.

It is manifest however from the very nature of things that the business of banking was carried on in very primitive times. The man who saves and the man who spends represent types that are as old as our race. The most ancient literature speaks of money-lenders, and borrowers, of interest on loans, of collections, of transmitting money, of exchange, of book-debts, and so on, as quite familiar to the people. The original bankers of the north of England, the true progenitors of the present joint stock banks, were not Hebrews however but English merchants and manufacturers. The wealthy dealer had to give credit to his customers, he accumulated money for which he desired to get some revenue, there being no bank to discount trade notes, or to receive deposits, he discounted his customers' engagements, lent them, and his other neighbors money, arranged to pay their debts at distant points, often by actually carrying their money himself, and thus, without being known as a "banker," was carrying on a banking business in his office, at his mill or store. This system established a relation between the banker and customer which was very largely one of neighborliness and friendship. The local banker of this class was usually the one wise and educated man of the community to whom others went for advice as well as help. He was also the news repository; often the only man who had ever passed beyond the parish bounds or visited a large commercial centre, and the only resident who ever wrote or received a letter.

The banker too was often the founder of other firms; he would see openings for new enterprises or developments of existing local ones. Some ingenious blacksmith, for instance, was urged to take up iron founding, or a tool-maker to manufacture for wider markets, or a weaver to enlarge his product, so that numerous enterprises in the north of England owe their origin to some farsighted, energetic banker who suggested, encouraged, and found the capital for their extension. Places are known to us which are now sending out goods all over the world which owe their development to some local banker of the class we have described. From this there has come down a traditionary relation between banker and customer in England to which is very largely owing the stability of English banks, and

the mutual confidence and good feeling which does so much to keep banking operations there so legitimate, so regular, so honorable, and—so profitable. To offend the banker involved social ostracism, and financial embarrassment, to enjoy his friendship and respect meant agreeable social relations, and business support. Hence, such practices as drawing cheques without funds to meet them, or offering unsound bills for discount are still regarded in England as serious offences, which bankers sternly discountenance and punish. As the country's business expanded by facilities for locomotion being increased, by new inventions and the enlarged demand for goods owing to the diffusion of wealth, these small bankers were compelled to take in partners with surplus capital; then, when legislation was made favorable, these firms were developed into joint stock companies, managed at first by the principal of the old firm. Then began the career of the professional bank manager, who was evolved out of the confidential clerk who had kept the books of a mill or store, and helped in the banking department of the principal, and learnt banking by daily observation and practice. In this we get a clue to the very high standard of character, manners, and social standing of English bankers, and those who follow in their footsteps as their official progenitors were men of marked social eminence, with a touch of aristocratic dignity, refinement and courtesy.

The conditions above described kept banking free from competition, yet, we venture to say the monopoly was not abused, as bankers were too shrewd to weaken or harass customers by heavy charges, or to offer rates of interest for money left with them on deposit which left an unprofitable margin when used for loans.

To all interested in the financial history of the old land the work of Mr. Phillips on "North Country Banks and Bankers," will prove highly instructive, and its anecdotes and incidents will afford very pleasant reading, to which we may refer in a future issue.

THE CLOTHING TRADE.

There is no more important branch of Canadian industry to-day than the wholesale clothing trade, nor is there one that reflects more promptly and faithfully the purchasing powers of the country. Whether we regard it from the standpoint of the amount of capital it represents, or the extent of the territory it covers, its magnitude is equally recognizable. The clothing traveller penetrates to villages and hamlets which the ordinary commercial man never thinks of visiting. He comes in actual business contact with the agricultural population, which the average traveller does not; and thus his views upon the general business outlook are usually exceptionally reliable and well-informed. Consequently a large clothing house, having travellers out in every section of the Dominion from Cape Breton to Vancouver, can give an account of the actual position of trade over the whole country far more accurately and comprehensively than is possible in other lines of business where the travellers cover smaller areas, and where the reports are necessarily more sectional.

Under these circumstances it is gratifying to find that the wholesale clothing houses find trade very satisfactory. They are now finishing their fall orders, and their travellers are on the way out on the sorting trips. They state that the season opened up poorly, but that business gradually improved until the close was fully

up to expectations. The spring business has been even more promising; especially in the North West and Nova Scotia where the volume of orders has been largely in excess of that of last year. Profits however, will not be so large, as a heavy advance in the raw material has taken place since the original samples were sent out. The selling price was based on the cost at the time of production, but since then manufacturers have been notified of advances of 5 to 12½ per cent. in the cost of their repeat orders for cloths and linings, etc. In fact, in some lines of German overcoat linings a rise of 30 per cent. is recorded which forms a serious item in the cost of manufacturing the garment. In the labor market the tendency is also upward, and the cost of making has been increased while the price of the finished goods remains unaltered. This means that the manufacturers will have to sell more goods in order to make their average margin of profit, and thus it is fortunate that the demand has increased so promptly and that the outlook for a large year's business is so promising.

Another encouraging feature is that the demand for the lowest grade of goods is gradually giving place to enquiries for the better lines. When the season first opened the tendency to purchase only the cheaper lines was very marked, but it has now given place to an enquiry for more expensive lines; thus indicating an improvement in the purchasing power of the community generally. This is another factor that will help the manufacturers; for the outlay for labor on a \$3.25 serge suit comes within 25 cents of that on an \$8 tweed suit. Thus, with a more expensive class of goods selling their margin of profit is materially enlarged.

It is evident from this that the clothing trade, at all events, have no reason to complain. In fact business with them is very fair; except that it will have to be done on a smaller margin of profit owing to the rise in the price of cloths since the samples were sent out. This is good news; not only for the small army of operatives, salesmen and travellers they employ, but also for merchants in other lines of commerce and industry. An improvement in any one branch of trade is usually reflected, to a greater or less extent, in most of the others; more especially when it occurs in so important and far-reaching a line as the wholesale clothing trade. Consequently its prosperity indicates a larger purchasing power in the country, and points the way for a larger business in other lines. If the population of the Dominion are buying more clothes and of better quality than they were last year, it is evident that they have more money to spend and that they are more disposed to spend it than they were a year ago. And if they spend more money in one line, it will not be long before they do so in another. Hence the better feeling of the clothing trade may be safely taken as the pioneer of improvement in the other branches of commerce, and although the current of trade still flows in contracted channels in most lines, the expansion in that important industry may safely be taken as an indication of a speedy return to its normal volume in the others also.

—Last Monday marked the lowest water ever known in the River St. Lawrence and the harbor of Montreal. At noon the gauge at the Harbor Office showed the water in the channel to be 24 feet five inches, which is exactly three feet one inch below the average low water mark.

STEEL ENAMELLED WARE.

Among the latest industries to be established in Canada is the manufacture of steel enamelled ware. Up to a year ago all the enamelled hardware and holloware used in this country came from the United States and Germany. About that time the manufacture of dark gray mottled agate ware was commenced in Canada and during the present week the first batch of white enamel ware was turned out of a Canadian furnace. Canada can now make her own steel enamelled ware, both in the original dark mottled gray and in the other colors to which this remarkable composition lends itself. More than this, our own manufacturers make a far superior ware to that of the German originators. Canadian enamel, heated to a white heat and suddenly plunged into cold water, did not even crack, while German enamel subjected to the same test flew instantaneously to powder. In fact the very best material only is used in our factories, and the ware turned out is for weight, depth of enamel, freedom from cracks or defects, and general finish, much superior to the foreign article. Of course some second-class ware is unavoidably turned out. But this is carefully sorted out from the firsts, wrapped in a different color of paper, and the word "seconds" stamped upon the label. That unscrupulous retailers may occasionally remove this label and sell the ware as "firsts" is unfortunately probable. This is a practice the manufacturers find it impossible to check. But, so far as is possible, they endeavor to provide against it, since the reputation of their ware is of much importance to them in influencing trade from the public.

The bases of the ware are blanks cut from Siemens steel imported direct from England. Only the best steel can be used, as the inferior grades do not possess sufficient ductility to yield to the draw presses without cracking. Even this steel will only draw to a certain extent, and in deep utensils it may have to be drawn two or three times, and in many shapes, have to be spun also. From the stamping shop the die goes into the annealing furnace, and next it is pickled in acid. It then goes through fresh water into lime water, back into the scrubbing tank, and then into soda water. Next it is thrown into boiling water and scrubbed by hand.

It is then ready to receive the enamelling fluid, which resembles in appearance a very pale brown kalsomine. After being dipped it is removed to a drying furnace in which the familiar mottles appear; but in dark brown. Its next journey is to the heating furnace to be smelted. Here it is subjected to a heat of 2,600 degrees, and is afterwards placed in a second, or tempering furnace, where it is allowed to cool off gradually. The finished ware, which has now assumed its familiar dark bluish gray color, is taken up to the fitting room where the handles are put on, the articles sorted into firsts and seconds, wrapped in the proper papers, and labelled ready for shipping.

The enamelling fluid is of course, a secret and a costly one. It is rarely known even to the foreman of the works, and is usually the exclusive property of the firm. It is composed of certain ingredients which are ground together through a long series of mills and are finally made into a liquid solution in which the steel dies are dipped. It is needless to say that the forms of these are infinite. They range through every branch of kitchen and domestic utensil from the largest cistern to the smallest cake pan. Their advantages of cleanliness, freedom from rust or oxidation, and the fact that they do not burn the food cooked in them, have rendered them favorites in the household, and they are rapidly coming into general use.

The importance of this industry to Canada is not to be measured solely by its present size. It means the expansion of Canadian skilled labor, under the tuition of foreign experts, into a fresh field of usefulness. It means that Canada has added one more industry to those already prospering in her midst, and it guarantees us the substitution of an excellent home-made article for a foreign manufacture which

tests have shown to be distinctly inferior to it in durability and sanitary properties. For all these reasons the manufacture of steel enamelled ware in this country is, from the industrial point, a distinct step in advance, and the withdrawal of the first lot of Canadian white ware from the furnace is an event worthy of notice in the history of the progress of this Dominion in the mechanical arts.

SMALL LOSS, BUT NO INSURANCE MONEY.

A small fire took place in one of the handsome modern residences on Sherbrooke street the other evening. One of the prizes obtained at the "Kermesse" that day was a little patent oil-lamp or attachment, which on entering the parlor a young lady guest placed upon a gas-jet. Shortly afterwards her companion turned on and lighted the gas. The fire that soon followed was extinguished after rather severely burning the hand of the master of the house who fortunately was by, and damaging the carpet and other articles saturated with the burning oil. Visiting the office of his insurance company—the National of Ireland—the owner was surprised to learn that his policy of insurance had lapsed several months before, and that the company not only would not entertain the claim of \$40, but refused to consider the matter at all. The proprietor had been accustomed to be called upon regularly for his renewals by a swinish young insurance man named Kinahan—formerly in the service of the National here, but who shook the dust of the streets of Montreal from off his feet somewhat hurriedly about a year ago to lose himself in Chicago—and he consequently believed his insurance was continued by the company, especially as he recollected a premium-receipt having been left at the house, but which as yet has not turned up. He is now about to make assurance doubly sure by looking after his insurance himself or employing some one or firm with a record to see to it for him. But he is quite positive about changing his insurance company.—We have given the matter thus much space as a warning to people to see that their insurance is kept up, that they may not learn when too late that they have been "living in a fool's paradise."

APPLES, GOOD, BAD AND INDIFFERENT.

People who own orchards bearing good apples are often heard to complain that they get but the merest trifle in price from the dealers. One picker bought a ten acre orchard a few weeks ago at 40 cents a barrel. "Fameuse" (resembling, but superior to, the snow-apples of Ontario) which are said to grow only on or near the Island of Montreal, are selling by the single barrel—warranted equal quality throughout the barrel—at \$3.50 to \$4. "Kings" fetch \$4 a barrel. Compare these figures with prices current. One of our enterprising steamboat owners has about fifteen thousand apple trees in bearing about 25 miles west, all of choice qualities. These apples are largely packed in cases resembling those used for eggs, each apple occupying a little nest by itself thus avoiding all bruising and consequent early decay. They are in active demand, especially by people whose relations, blood, business and social, across the sea appreciate the fine flavor of Canadian grown apples. Are our farmers and others who own fine orchards so busy these times that they cannot take the lesson to heart, do their own packing—*honestly*—and receive the highest market price for their fruit? Let them begin, and if necessary, root out all inferior varieties of trees in their orchards and plant good ones, or let them graft skillfully from best qualities. A poor tree, like a poor horse or cow, takes up as much room and calls for about the same care and attention that a good one does.

THE VALUE OF AN AUDIT.

The necessity for a systematic audit of municipal accounts is exemplified in a striking way by the report of Special Auditor Powis on the civic accounts of Guelph. In fact there is

some regret that his investigations should have been confined to the transactions of the past two years and that they were not carried still further back; for, although nothing in the least bordering upon criminality was discovered, it is evident that the city has made losses through a loose system of book-keeping which would have been obviated by a regular and systematic audit. That it paid the city to have it made is proved by the fact that through his investigations the sum of \$505 has been recovered, and as the experience of Guelph is presumably not a singular one, it might be equally profitable for other towns and municipalities to have their books properly audited at regular intervals by an expert accountant.

COST OF EXPORTING WHEAT.

The question of the cost of exporting a bushel of wheat has been discussed at some length of late in the Manitoba papers. It is one that naturally presents some difficulties owing to local advantages and disadvantages, but the accepted standard from a 19 cent freight rate point in Manitoba is 31½ cents made up as follows in cents and mills.

Freight Manitoba to Fort William.....	11.40
Elevating and inspection Fort William.....	.85
Freight and insurance to Buffalo.....	6.50
Elevating charges at Buffalo.....	1.00
Canal freight, insurance, to New York.....	8.00
Elevating and handling charges New York.....	1.50
Freight and insurance to London.....	6.50
Loss weight in-transit.....	.50
	31.25

This does not include anything but the bare cost of transport after the wheat has been loaded in the cars. It does not include the landing, dock, and port dues in England or the cost of elevating at country points, telegraphing or buyers wages. If we add three cents per bushel for these we have a total stock of 34½ cents laid down in London. As Manitoba No. 1 hard is now bringing equal to 75 to 77c per bushel in Liverpool it is easy to see why the present rate of 43 cents per bushel at country points is still above the export limit, and why only millers are buying.

FRESH-LAID EGGS.

The season is again upon us when family grocers in cities usually advance the price of eggs. These eggs are fresh-laid, and not to be confounded with the "fresh" eggs quoted in our tables of wholesale prices current. Fresh-laid eggs now command fifty cents by the dozen at the retail grocery stores, and the supply is quite limited. In another 30 or 40 days they will probably bring 60 to 75 cents and maintain that figure till March. The supply is obtained from a few persons on the island of Montreal who make of it a specialty. Here is an industry in which there is not too much competition.

BRAZILIAN ORANGES.

A feature of the week has been the arrival in this market of Brazilian oranges for the first time. They are the nicest looking oranges that have ever reached Montreal, having a thin light yellow silky skin that makes them very attractive. They are plump, sweet, and well-ripened, and can be sold from second hands here at \$3.50 to \$4 per case. They are much superior to the Floridas whose place they are now taking and the trade think they will soon become favorites with the public.

A DEMAND FOR "SPOTTED EGGS."

The advent of Russian and Polish immigrants into this city has led to the utilization of a previously waste product. They buy eagerly what are termed in the trade "spotted"—i.e. half rotten—eggs, and so brisk is their demand that dealers have difficulty in supplying it. It is presumed they use them in the manufacture of the mysterious candies and confectionery which retail so cheaply in the smaller stores, or else that their tastes are more educated than ours in this direction.

KID GLOVES.

Wholesale drygoods houses admit a marked and steady improvement in the trade demand for gloves. The Montreal firm of importers or manufacturers who were called upon by the Customs Department a year or two since to explain themselves, have not been importing much of late, although the connection with German and French manufacturers is yet maintained—to some extent. The Customs affair is not settled as yet, but duties are enforced and observed meantime.

THE CLENDINNENG ESTATE.

After some weeks spent in deliberating over the plan outlined in our issue of the 27th September for the settlement of the affairs of Wm. Clendinneng & Son as concerning La Banque du Peuple, the hopes for an amicable adjustment seem almost as illusory as ever. As an alternative Mr. Clendinneng senior made an offer last week to the Banque du Peuple of \$250,000 for his estate, \$50,000 cash and \$200,000 on time, which has been under consideration by the directors. A waiting policy may not be the worst, but a business which always feels the keenness of competition even while actively pursued, can hardly fail to suffer in the absence of any settled policy at the head of affairs. The security offered consists of the real and other property of the estate which the bank must return in order to qualify it, and it seems quite ample and over and above. There is limited confidence on both sides, and though both mean well so far as their property is concerned, there are difficulties in the way of a mutual understanding. Possibilities respecting the insurance on the buildings, plant, &c., some \$250,000, do not favor a settlement. A demand of assignment was served by the bank early this week, though denied in certain quarters, and it is to be feared unless the managing directors take heart of grace at the last hour, there will be another Richmond in the field, Mr. Wm. Clendinneng being determined to start a new foundry should he fail to recover the property; and there can be no denial that he has, to all appearances at least, surmounted as great difficulties in the past. The idea of the bank's or any of the directors' attempting to run the business calls for no comment—unless with the assistance and control of a highly capable one-man power.—Another concern indebted to the bank has paid in about \$100,000 to date, and it is expected that not less than \$80,000 more may be forthcoming shortly.

MR. HENRY MILES.

"The *Pharmaceutical Journal* publishes," says the *Witness*, "the fact"—it was noted in the *JOURNAL OF COMMERCE* on the 4th October—"that Mr. Henry Miles, of Lyman, Sons & Co., will retire from the firm on Dec. 31, when the existing partnership expires. 'Mr. Miles,' says the Oil, Paint and Drug Reporter, of New York, 'has been with the firm twenty-five years, he having entered their employment upon leaving school. His success in reaching his present position, after passing through every department shows him to be a man of considerable ability.' 'Mr. Miles,' adds the *Witness* 'has no intention of leaving Montreal, where he is so well and so favorably known, but will continue his active life in some sphere not at present determined. The report that he is a candidate for the Montreal Collectorship of Customs has arisen because of his active opposition to existing anomalies and abuses, but is not founded on fact.'"

CANADIAN CARPETS.

Samples of carpets of Canadian manufacture at Toronto have been exhibited at one of the Board of Trade rooms in this city lately. The patterns shown, including borders, are generally handsome and attractive, and the prices to the trade remarkably low. Rugs of beautiful shades and patterns are also made by the same house. Mr. J. P. Murray, son of the time-honored and well-known prominent dry goods merchant of Toronto, Mr. W. A. Murray, is head of the carpet factory referred to.

—Mr. Wm. Jackson, one of the directors of the Mutual Reserve Fund Life Association of New York, has been paying a flying visit to Montreal and Quebec, the guest of Mr. D. Z. Besette, manager in this city. Mr. Jackson speaks in no stinted terms of the picturesque beauty of the Ancient Capital, and of the solidity and prosperous appearance of Montreal.

THE GRAND TRUNK REPORT.

The report of the Grand Trunk Railway Co. for the half-year ending on the 30th June last is not a particularly reassuring one for the shareholders. In fact it shows a deficit of £94,083 which when added to the debit balance of £97,478 for the last half year makes a total deficit of £191,556 to be carried forward to the current half year. The cause of this deficit is due to the controlled lines, some of which cost four and five times as much to operate as they bring in, but as yet the board see no way to remove these burdens. It will rest with the new General Manager to grapple with the difficulty, and, with the aid of steadily improving trade and traffic conditions it is hoped he may be able to do so successfully.

—LA BANQUE DU PEUPLE purposes reopening its doors for business on Monday next, and will be ready to pay depositors 25 per cent. of their money immediately, amounting to about a million dollars. Another 25 per cent. will be ready 6 months hence. Many depositors will doubtless prefer to allow all their money to remain in the bank. It will be observed by the announcement elsewhere that the directors have practically adopted the suggestions made in our columns during the last fortnight. There is a plethora of money unemployed. La Banque Jacques Cartier refused \$80,000 on deposit from one customer early in the week; having no use for it, they would not undertake to pay any rate of interest on the amount.

—A MEETING of the creditors of J. Goldberg, the Halifax clothier, was held in this city on Wednesday afternoon at which it was stated that nearly all the secured goods had been recovered. There were present representatives of Gault Bros, Holler & Hecker, Montreal Show Case Co. Montreal, W. P. Pittfield & Co., St. John, N.B.; Clayton & Sons, Halifax; M. L. Showan, Porter, Teskey & Co., Tompkins & Co., Matthew Towers & Co., H. B. Silver, Freedman Bros., the Montreal Waterproof Co., M. Michaelson and M. Lepine, Montreal. The meeting decided to instruct their solicitors, Messrs. Drysdale & McGuinness, of Halifax, to break the bill of sale, and also decided to arrest those who had assisted in secreting goods. Messrs. Lafleur, McDougall, Ryan and Jacobs will push the criminal proceedings on behalf of Mr. Jacobs.

—GERMAIN CARON, general storekeeper, Trois Saumons, Que., has compromised at 75 cents on the dollar, spread over 4 months unsecured. He was supposed to have been doing a good trade and generally considered to have been in a fair position, so that his present troubles created some surprise—John Ross, general storekeeper, Freelon, Ont., has assigned. In business a number of years, but has not been successful, assigning in March 1891. He subsequently compromised at 50 cents on the dollar. Since then he has worked along in a small way, but as he lacked energy, he has had to assign again—J. A. Fournier, fancy goods, Ottawa, Ont., has assigned. He had but very little capital of his own, and does not seem to have been quite so attentive to business as he should—D. M. Calder, drugs, Medicine Hat, N.W.T., has assigned. He started business in Jan. 1893 with very small means, and his habits do not seem to have been strictly within the mark at all times. This, with dull trade, seems to have told against him.

—MRS. G. PICHE, milliner, Joliette, Que., is offering 40 cents on the dollar, 20 cents cash and 20 cents at 6 months secured. Liabilities about \$2,100. She has carried on a small millinery business there for the past few years, but had very little means, and the failure of a Montreal house caused her to seek indulgence from her creditors—A. A. Cote, hotel, Magog, Que. has assigned. Liabilities about \$9,000. He was previously at Lake Megantic. Competition, however, was too keen for him, and though he had some money he could not make the business pay—Albert Jette, furniture, Montreal, has filed consent to assign. He has been carrying on business here on the weekly instalment plan for some years, and was supposed to have accumulated a fair surplus, but owing to the general dullness, he lost money, and his assets, consisting largely of weak outstandings, he found himself unable to go on—La Cie. Electrique St. Jean Baptiste, has had a petition for winding up order granted. This company has been in existence since 1892. It was at first a partnership concern, but was put into joint stock shape in 1893. The capital was however insufficient, and the company got behind, and had to affect a settlement at 50 cents on the dollar in 1894. This however, was not enough to relieve them, and they have to wind up—A. J. Allaire, general storekeeper, St. Guillaume, Que., has assigned. Liabilities \$4,500. He started business in May 1894 with very little means—Johnston & Sons, woollen mills, Way Mills, Que., have called a meeting of creditors to appoint a curator for the 5th of November. In business some time, but do not seem to have been able to make a success—Jos. Salter, auctioneer Kingston, Ont., has assigned. He dealt principally in second hand goods, and was unable to make it pay.

—J. W. DRAKE, furniture, Windsor, Ont., already noted, is now offering 20 cents on the dollar, cash—Peter Latour, carriages, Ottawa, Ont., is offering 50 cents on the dollar, cash, on liabilities of \$4,300. He has carried on business there for a number of years and was supposed to be doing a fair profitable trade—Alex. Allen, hardware, Smith's Falls, Ont. Sold out early this year, but did not meet his liabilities, and being pressed, assigned—B. H. Scott & Co., grocers, Toronto, Ont., has assigned. In business in a small way since last winter; but he had very little capital, and with the keen competition he had to face he could not succeed—H. B. Taylor, coal, etc., Whitby, Ont., has assigned. He has been on his own account several years, but has all along been handicapped by lack of capital—E. McDonald, planing mill, North Sydney, N.S., has assigned. He was a carpenter by trade, who started a planing mill several years ago, but met with several reverses by fire, which crippled him to a certain extent. For some time past he has had uphill work to get along.

Two large lumps of gold from the Cariboo mines in B.C., were exhibited in the show window of the Can. Pacific Ry. Ticket Office, St. James St., this week. One of them was thimble shaped and is valued at over \$40,000; the other brick shaped at about \$26,000. Both are in the keeping of the Bank of Montreal.

LEGAL RECORD, &c.

WRITS ISSUED, PROVINCE OF QUEBEC.

October 22.

Laprairie—J. McD. Hains vs. Dme. Alp. Charlebois et al. 1,212
 Montreal—F. J. Meyer et al vs Can. Trad. & Ship Co., \$2,592; Hon. L. Beaubien vs. Dme. M. A. Fitzallen, \$618; E. Lafleur et al vs. Dme. M. H. Fraser et al, \$350; Estate Masson vs. H. Gauthier, \$25,687; A. Gosselin vs. G. A. Girard, \$802; G. T. Ry. Co. vs. C. C. Letang, \$500; Dominion Rubber Reclaiming Co. vs. C. A. McDonnell, \$364; M. Honan vs. D. Poitras, \$4,000; Dme. L. D. Cadieux vs. L. H. Senecal, \$2,000; J. McD. Haines vs. Dme. A. Trottier et al, \$1,212.
 St. Sauveur—A. Gagnon et al vs. A. Robitaille 817
 England—M. Miller vs. Maria L. Tapp et al. 10,000

October 23.

Ascot—Z. Tremblay vs. Chas. Bresse, (dmgs) \$2,000; J. Tremblay vs. Chas. Bresse (dmgs), \$2,000.
 Barnston—E. A. Buckland vs. John Irving 450
 Farnham—T. H. Vanayke vs. L. Godin 385
 Magog—Mrs. L. Pells vs. Mrs. A. A. Cote 782
 Mile End—Hon. L. Beaubien vs. Dme. W. H. Young Dion, \$618.
 Montreal—J. Robert vs. J. H. Bernard, \$462; J. M. Boudreau vs. J. Boisseau, \$2,275; Dme. R. Hoffman et al vs. J. A. Boyer et al esql, \$5,803; P. M. D. Laviolette vs. A. A. Demers, \$600; A. A. Allan vs. J. B. D. Francoeur et al, \$339; Pillow Hersey Mfg. Co. vs. Ottawa & Gatineau Ry Co. et al, \$400; G. Gagnon vs. A. Paquette et al, \$263; J. G. Ashforth vs. N. W. Smith, \$504; Dme. R. Hoffman et al vs. J. Wighton et al, esql, \$5,803.
 New York—N. Boulay vs. New York Life Ins. Co. 850
 St. Denis—P. J. B. Crevier vs. E. Charron 258
 Stanstead Plain—H. M. Hovey vs. R. Dorion 725

October 24.

Chateau Richer—E. Cloutier vs. P. Gravel 850
 Laprairie—P. M. D. Laviolette vs. A. A. Demers 600
 Mile End—J. M. Boudreau vs. J. Boisseau 2,275
 Montreal—G. K. L. Bland vs. G. B. Bradley, \$659; T. A. Phelan vs. J. A. Gordon, \$508; I. Koffenburg et al vs. J. C. McFarlane, \$4871; Montreal Loan & Mort. Co. vs. J. Neville, \$392; G. Gagnon vs. A. Paquette et al, \$263; J. M. Auge vs. A. Payette & Son, \$304; A. Dim, esql. vs. C. Vallee, \$2,000.
 St. Anne C—D. Laine et al vs. H. Cote 360

October 25.

Montreal—J. McCrow vs. H. Charbonneau, \$500; G. B. Burland vs. Dme. J. Dubreuil, \$301; J. McDougall vs. L. De Poliniere et al, \$253.

October 28.

Absent—A. Baptiste vs. G. Burdick \$ 300
 Montreal—Dme. M. Beaudet et vir vs. G. Beaudet, esql, \$406; W. Jacobs vs. D. Bertrand, \$252; F. X Roy vs. E. Burns, \$386; A. C. Lariviere vs. L. Deseve, \$3.50; La Banque du Peuple vs. C. Prevost, \$450; Sun Life Assce. Co. vs. N. Trahan, \$337; Dominion Bank vs. J. C. Warrington, \$15,172; J. T. Wilson vs. W. S. Wilson, \$474.
 Quebec—L. E. Dufresne vs. H. M. Price, \$1,272; Clarisse Roy vs. J. O. Tousignant et al, \$5,869.
 St. Tite—Banque de Quebec vs. J. B. Grenier 5,004

October 29.

Coteau Landing—C. E. Doolittle vs. T. Feeney 6,000
 Grondines—A. Chalifoux vs. G. Hamelin 390
 Montreal—G. T. Vincent et al vs. P. Doran, \$459; C. E. Doolittle vs. T. Feeney, \$600; L. Blumensteal & Co. vs. H. C. Heimendinger, \$471; Banque Jacques Cartier vs. Dme. S. C. Ingley et al, \$525; C. Robert vs. Lang Mfg. Co., \$3,000; J. M. Douglas vs. Dme. M. E. Laughlin, \$5,029.
 Port Dalhousie—J. T. Wilson et al vs. S. W. Wilson 474
 Quebec—G. T. Vincent et al vs. P. Doran, \$459; Credit Foncier vs. J. O. Tousignant, \$747; Sun Life Assce. Co. vs. N. Trahan, \$386.

St. Raphael de L'Isle Bezard—N. Tanguay vs. P. Boileau & Freres, \$414; E. Duplin vs. P. Boileau & Freres, \$305.
 Valleyfield—Dme. Marie Beaudet et vir vs. G. Beaudet, esql, \$496; C. Shore vs. J. J. Ellis, \$354.
 Warwick—Credit Foncier vs L. Fortin 276

WRITS ISSUED, PROVINCE OF ONTARIO.

October 22.

Alnwick—R. Aylward vs. Manasseh & Lena Brown 458
 Barrie—Adams & Burns vs. A. Cameron 1,322
 Berlin—H. Vettor vs. V. F. Weber 507
 Brockville—Ames Holden Co. vs. W. H. Leavitt 484
 Chatham—J. W. Malott vs. F. W. Wilson 415
 Comber—T. B. Escott & Co. vs. A. M. Aubin 319
 Fulton Tp—H. Hill vs. J. Hill 1,100
 Harrow—Massey Harris Co. vs. A. H. Butler 339
 Ingersoll—P. Kennedy vs. Mary T. McMullin 371
 Lefroy—D. A. McPherson vs. T. T. Todd et al 276
 Orillia—J. W. Lang & Co. vs. Margt. Finn 267
 Osgoode—E. Johnston vs. H. McCann (dmgs) 1,000
 Ottawa—J. H. Salmon vs. Ottawa Transport Co. 326
 Port Arthur—J. B. Pernassi vs. J. Dickenson et al 311
 St. Thomas—W. Agnew & Co. vs. W. Pennington 353
 Seaforth—M. Davies & Co. vs. Charlesworth & Brownell 505
 Toronto—S. F. Davidson vs. Ellen Butler et al, \$772; Freehold L. & S. Co. vs. W. B. Harvey et al, \$1,032; Standard Shirt Co. vs. W. E. Meharg, \$860; Conf. Life Assn. vs. Margt. Nightingale et al, \$7,374; Union L. & S. Co. vs. G. B. Stevenson, \$1,425.
 Note—Writ in issue of 16th Inst. (last week's issue) vs. Jacob Erratt, Ottawa, \$22,160, should be for \$226.

October 23.

Blenheim—Margt. C. Chesney vs. W. H. Jamieson 1,038
 Carleton Co—P. Scott exr vs. W. C. Edwards & Co. (dmgs) 5,000
 Colborne Tp—D. McCorvie vs. T. Gledhill 1,127
 Dresden—Merchants Bank of Can. vs. J. Turner & W. & T. McFadden, Gore Camden, \$2,229.
 Hamilton—Mary Baxter vs. A. Onderdonk 500
 Huron Tp—M. Welsh et al vs. J. & Isa McIvor 1,516
 London—J. West vs. G. W. Marsh et al 517
 Madoc Tp—Freehold L. & S. Co. vs. Jas. Best 1,172
 Pickering Tp—E. E. Pugh vs. F. L. Green 326
 Staples—Rowat, McMahon & Granger vs. J. E. Pott 693
 Toronto—Bank B. N. A. vs. L. C. Macklem, \$409; Cathe. E. Munro et al vs. H. T. Waller, \$275; R. Jenkins vs. R. West et al, \$10,600.
 Toronto Tp—R. Gilmour vs. A. Durie 968
 Trafalgar Tp—W. E. McBride vs. W. C. Beatty et al 265

October 24.

Dalhousie Tp—J. H. Mendels vs. M. W. Paul et al 591
 Ft. William—Can. Perm. L. & S. Co. vs. J. Marrion 5,078
 Hamilton—Laura Campbell vs. F. H. Haskins 588
 Ingersoll—R. S. Malcolm vs. J. H. & S. M. Berry 2,080
 Lindsay—Matilda J. Irwin vs. W. W. Logan, \$5,000; J. Hamilton vs. C. B. Taylor, \$4,694; C. Goode vs. J. W. Wallace \$260
 Toronto—W. S. Forster vs. A. & S. S. Brewes, \$3,254; Western Can. L. & S. Co., vs. J. Wood, \$2,246; W. Milligan vs. A. M. & S. A. Bowman, \$2,383; A. R. Sweney vs. C. H. & J. Barnett, \$12,617.
 Wilmot—J. Stuber vs. J. & S. Shantz 1,095

October 25.

Comber—North Amer. Life Assce. Co. vs. A. M. Aubin \$ 295
 Gosfield S—G. S. Jones vs. W. J. Clark 1,500
 Guolph—C. M. Underhill vs. J. A. Nelles 647
 Halifax—Bank of Montreal vs. W. H. Johnson Co. Ltd. 2,447
 Kingston—T. Johnston vs. R. J. Cartwright 250
 King Tp—S. E. Priestman et al vs. T. Cain 419
 Moore—W. J. Ward vs. Jerry & Alex Watson 1,079
 Peterboro—Dixon Co. vs. H. Carveth 365
 Toronto—Canada L. & N. Co. vs. A. F. Banks, \$7,300; J. & W. Campbell & Co., vs. C. A. Deeks & Bro., \$405; Bennett & Wright vs. L. C. Sheppard, \$262; G. Smith vs. J. B. & L. M. Thompson, \$4,917.
 Trenton—P. March vs. B. & Fanny Flendall 1,000

October 28.

Darlington Tp—Dominion Bank vs. S. Cochrane \$ 632
 Dodgeville N.Y.—W. S. Foster vs. G. & M. Zeigenhorn 624
 Hamilton Tp—J. Baillie vs. G. Cockburn 878
 Ottawa—M. Vineberg & Co. vs. M. Rothschild 268
 Reach Tp—J. Inson vs. T. Allin et al, exrs. 265
 Toronto—J. R. Stebbins vs. H. Caldwell, \$520; Toronto Foundry Co. vs. W. B. Malcolm, \$371; T. Graham vs. Jane A. Murray, \$652; G. A. Hill vs. J. B. Tremaine, \$757.

October 29.

Brantford—McRae Bros. & Co. vs. Waterous Eng. Works Co. \$2,205.
 Buffalo, N.Y.—H. H. Pratt vs. Crystal Beach Steamboat & Ferry Co., et al, \$476; E. Cutler vs. H. H. Wells, \$351; J. C. Mo teith vs. J. Quinland, \$250; H. S. Burrett vs. Ann & M. Moran, \$926.
 Gainsboro Tp—R. L. Comfort vs. Valorus Moot (dmgs) 5,000
 Galt—T. Buchanan vs. G. Laird 2,821
 Glamis—J. Wright & Co. vs. B. McLennan 273
 Hamilton—W. E. Sanford vs. D. T. Baxter, \$1,799; Ont. Trotting & Pacing Horse Breeders' Assn. vs. W. Stroud, \$350.
 Hot Springs—Mary Dupont vs. J. P. Hickey 448
 Ingersoll—A. S. Ball, assignee vs. O. E. Robinson et al 2,250

London Tp—W. F. Guest vs. J. Roberts.....	1,000
Niagara Falls—Cathe. Mondia et al vs. J. Mondia.....	806
Port Arthur—Can. Genl. Elec. Lgt. Co. vs Corpn Pt. Arthur.....	5,695
St. Catharines—Derochie Bros. vs. Garson Purson & Co.....	285
Toronto—E. Henderson et al vs. T. & M. Ada r, \$2,108; Imperial Bank vs. B. Gibson, \$403; Trusts Corporation, admrs. vs. G. I. e-lie & Son, \$3,505.	
Trouton—J. L. Biggar vs. W. H. & Harriet J. DeLong & W. K. Maybee of Sidney, \$3,215.	
Vankleek Hill—W. Jacobs vs. D. Bertrand.....	252
Warwick—R. Rae vs. D. & T. Hay.....	457
York Co—J. Thonger vs. G. W. & M. Ormerod.....	656

WRITS ISSUED, MANITOBA.

	October 23.
Innisfail—Smith & Brigham vs. West & Co.....	265
Winnipeg—J. O'Brien & Co. vs. S. Dinor, \$255; R. H. Hayward vs. G. M. Hayward, \$674.	
	October 24.
Brandon—Turner, McKeand & Co. vs. Leask & Rose....	\$2,599
Saltcoats—F. W. Ferguson vs. H. J. Glass.....	414

JUDGMENTS RENDERED, PROVINCE OF QUÉBEC.

	October 22.
Montreal—C. L. Lotang et al agt. J. H. Leroux, \$302; T. Clark agt. D. Pheban, \$348; J. J. Dubord et al agt. Dme. Alice L. Ross, esql. et al, \$10,600.	
Sutton—N. Emerson agt. J. H. Smith.....	400
Note—Judgment in last week's issue under date 14th inst. agt. Jos. Robert esql et al, Montreal, favor of Trust & Loan Co. \$20,087, is not agt. J. Robert & Fils, but is agt. Est. Augustus Robert, of which Joseph Robert and others are curators.	
England—M. Miller agt. Maria L. Tapp et al.....	10,000
	October 23.
Ascot—Eastern Twps. Bank agt. G. F. Terrill.....	2,600
Montreal—J. Rowntree et al agt. W. S. Kennedy, \$772; E. Hurtubise agt. A. Lamy, \$1,100.	

	October 24.
Coteau du Lac—A. Jette agt. J. B. Lalonde et al.....	\$ 271
Montreal—Credit Foncier agt. Therese de Mall Barazy, \$3,611; W. Drake agt. A. Cooper, \$644.	

	October 24.
Montreal—M. T. McGrail agt. M. J. McGrail \$2,000; P. Brault agt. D. Meunier, \$278.	

	October 28.
Maskinonge—T. Vanasse agt. I. Marchand.....	\$ 641
Montreal—J. C. King agt. John Foster, \$333; Dme. M. Parent agt. F. Gellinas, \$595.	
St. Cuneogondo—C. H. Walters agt. J. B. Howley.....	403
St. Jean d'E—A. Lamarche agt. A. Gaumond.....	412

	October 28.
Holyoke, U.S.—Prescott B. & M. Co. agt. J. D. Quesnel..	\$ 347
Millford—Sarah E. Boyle agt. R. A. Knox, \$748; S. Conlin agt. R. A. Knox, \$419.	
Rawdon Tp—Can. P. L. & S. Co. agt. S. Badgely.....	1,886
Sarnia—G. W. Matheson agt. M. A. Fotherby.....	321
Toronto—J. H. Farr & Co. agt. E. M. Cathro, \$507; Kerr, Macdonald & Co. agt. J. T. Culverwell, \$320; O. H. Dalton et al agt. R. Scott et al, \$2296; Stereotype Co. agt. World Newspaper Co. \$344.	
Whitby—W. K. Niven & Co. agt. H. B. Taylor.....	540
York Co—W. H. Brouse agt. Jas. Brander, \$602; E. Hunter agt. A. A. Dame et al, \$275.	

	October 29.
Montreal—Banque Jac. Cartier agt. A. M. Featherston et al, \$525; S. R. Wickott agt. M. C. Mullarky, \$7,500.	
Quebec—L. Dudley et al agt. J. D. Cameron.....	303
Sherbrooke—Sherbrooke L. & M. Co. agt. J. G. Robertson, \$3,987.	

JUDGMENTS RENDERED, PROVINCE OF ONTARIO.

	October 22.
Caledon Tp—J. Elliott agt. H. McLeish et al, exrs.....	329
Carleton Co—M. Shaver agt. Central Counties Ry Co.....	788
Chapleau—Mary E. Dunlop exrx. agt. J. Hennessy.....	468
Gore Bay—Richhon & Carpenter agt. Jno Connor.....	547
Hailobury—Mary E. Dunlop, exrx. agt. C. C. Farr.....	384
Hamilton—Brantford Carriage Co. agt. O. A. Harning..	3,420
Lindsay—Lyman Bros. Co. agt. Saml Perrin.....	2,685
Ronfrew—J. Drysdale agt. A. Dick.....	500
Stoney Pt—J. Quintal agt. M. D. St. Cyr.....	1,149
Tilbury Tp E—J. S. Richardson agt. W. Reynolds.....	337
Toronto—M. & L. Samuel, Benjamin & Co. agt. G. Evans, \$2,586; McAulay & Logie agt. Toronto Fish Co., \$274.	
Turnbury Tp—Sawyer & Massey Co. agt. D. & T. Pope.....	931
Wellington Co—Farmers Bank agt. J. J. Doyle et al.....	535
Winnipeg—J. Kelly agt. R. N. Willoughby.....	661

	October 23.
Binbrook—W. Beattie agt. R. Quance et al.....	300
Flesherton—J. Harrison agt. R. J. Sproule.....	299
Kenobutch—F. Cochran agt. H. Colclough.....	1,049
Nelson Tp—J. J. Scott agt. R. Brown.....	576
Pembroke Tp—A. Fraser agt. J. Fraser, Jr.....	3,508
Thunder Bay Dist—J. Thomson agt. Union Assurance Society, \$1,018.	

	October 24.
Chester W. Pa—C. E. Ryerson agt. G. A. Campbell.....	\$ 787
Delhi—C. Coutis agt. Delhi Granite & Marble Co.....	251
Toronto—W. W. Greener agt. R. McVittie.....	528
Winchester Tp—W. N. Barrie & Co. agt. J. Moodie.....	375

	October 25.
Mooretown—W. Brown agt. Mooretown Salt Co. et al..	\$ 744
Ottawa—T. Brooks agt. J. W. Taylor.....	301
Southampton—J. Horner agt. Mary A. Hiefferman.....	612
Toronto—Ontario Coal Co agt. J. B. Carlile.....	257

	October 29.
Galt—P. Bernhardt agt. J. C. Caldwell.....	\$ 316
Guelph—Bank of Montreal agt. J. A. Nelles et al.....	250
Hamilton—G. W. Johnson agt. A. L. Burke.....	542
London—Brener Bros. agt. H. Loveless.....	752
Markham—J. Fiske & Co. agt. J. German.....	783
Niagara Falls—Bank of Buffalo agt. J. Robinson.....	784
Sidney—P. S. Denyes agt. Mabee W. King.....	613
Vasey—J. Macdonald & Co. agt. R. Hadden.....	994
Windsor—P. E. W. Moyer agt. Canadian Typograph Co.	1,628
Detroit, U.S.—Merchants Bank of Can. agt. D. Watson..	532
Lockport, N.Y.—Bank of Hamilton agt. Sarah J. Williams, exrx., \$10,534.	
Wheaton, Minn.—H. Hulse agt. G. L. & F. J. Strowger..	1090

JUDGMENTS RENDERED, BRITISH COLUMBIA.

	October 23.
New Westminster—G. Turner agt. F. G. Turner.....	\$ 846
Vancouver—C. Millard agt. G. Hicks, \$583; H. J. Langdon & Co. agt. W. L. Keene & Co., \$306; Harris & McNeil agt. T. & Catho Gregson, \$1,016.	

	October 25.
Hope—Oppenheimer Bros. agt. E. M. Allison.....	\$ 288
New Westminster—M. H. Hirschberg vs. W. F. Van Antwerp, \$525.	

JUDGMENTS RENDERED, MANITOBA.

	October 24.
Calgary—J. Johnston & Co. agt. F. H. Leakey & Co., \$2,804; Adams & Burns agt. J. Bunnerman, \$1,060.	
Rapid City—J. Pearson agt. R. E. McGregor et al.....	358
Souris—J. Pearson agt. J. Hower et al.....	358
Turtle River—W. Baker agt. E. & C. B. Diddan.....	635

JUDGMENTS RENDERED, NOVA SCOTIA.

	October 24.
Barrington—Mark Farrell, jeweler, for.....	\$820 & \$290
Halifax—F. C. Elliott, men's furngs., for.....	568
Maitland S—Gilmore McDougall, shipping.....	916

	October 23.
North Sidney—G. H. Dobson, comn. &c., \$4,071 & \$696; North Sidney Mining & Trans. Co. Ltd., for \$320, \$147, \$420, \$304, \$120, \$120, \$420 & \$220.	
Port Morien—Morien Mutual Co. Ltd.....	574
Westport—Coggins Livingston, trader, for.....	1,166

JUDGMENTS RENDERED, N. B.

	October 25.
St. John—J. A. Charlton, painter for.....	\$ 388

	October 23.
Albert—A. K. McLane & Co. saw mill, &c., for.....	843
St. John—T. McCready & Son, mfrs. vinegar, for.....	258

JUDGMENTS RENDERED, P.E.I.

	October 28.
Montagne—Macdonald Bros. & Co., G.S. for.....	472

CHATEL MORTGAGES, PROVINCE OF ONTARIO.

	October 22.
Hamilton—Mrs. A. B. Wanzler to T. W. Lester, \$1,089; R. A. Wilson to S. B. Lawrason, \$2,410.	
Kingston—A. Swauston to R. J. Carson.....	750
Meaford—Luton & Knight to J. Gardner.....	1,620
Ottawa—MacDonald Bros. to Glover & Brais, \$3,276; M. D. McKay to J. McDougall, \$2,500; W. O'Brien to H. Harris, \$525.	
Saginaw—H. Coleclough to W. H. Plummer.....	7,525
Toronto—Jos. Stanley to A. H. Dewdney, \$1,421; W. Thompson to J. Lumbers, \$622; Toronto Dry Dock & Ship Bldg. Co. to Goldwin Smith et al, \$4,212.	
Toronto Juno—Dom. Art Woodwork Co. to S. Graham, as trustee \$50,158.	
Trenton—G. A. Martin to E. J. Healey.....	530

	October 23.
Hamilton—Mary C. & A. L. Burke to C. S. Burke.....	1,071
Mariposa Tp—Strickland & Co. to C. H. Amey.....	950
Morris Tp—J. & Geo. Munns to Waterloo Manfg. Co.....	775
Oshawa—Mrs. M. J. Miller & Amelia E. Hobbs to Can. Perm. L. & S. Co., \$5,376.	
Ottawa—W. H. Aumond & wife to D. V. Ranger.....	700
Reach Tp—A. Wheeler to E. J. Wheeler.....	613
Seaforth—S. S. Murray & wife to R. S. Box.....	590
Toronto—R. G. Trotter to H. S. Mara.....	640
Woodstock—J. Plyunt to D. Richards.....	818

	October 24.
Elderslie Tp—John Bearman to R. P. Bearman.....	\$7,607
Etobicoke Tp—H. L. Spence to Toronto B. & M. Co.....	3,222
Hamilton—Lucy Egenger to J. H. Mills \$1,445; Lucy and Chas. Egenger to J. Gompf, \$515.	

Kingston—W. D. & Mrs. J. A. Hendry to Merchants Bank, \$685; Mrs. Mary P. Hobart agt. A. B. Cunningham, \$5,800.
 L'Assomption—Mrs. A. A. Forest agt. D. V. Ranger..... 600
 McKillop Tp—John Wyatt agt. E. C. Coleman..... 981
 St. Catharines—S. E. Cole agt. Taylor & Bate, \$2,178; Jas. Douglas to W. Douglas, \$900.
 St. Thomas—Albert Conley to J. Egan..... 800
 Sandwich—H. Girardot to M. Girardot..... 680
 Toronto—Cathe. Clarke to Dom. Brew. Co., \$3,500; W. A. & Cecilia A. Dixon, \$376; John Elliott to L. Reinhardt, \$1,180; John Elliott to Toronto B. & M. Co., \$2,364; J. S. King to S. A. Patterson, \$800; John Kirk to M. Fisher, Sons & Co., \$2,859.

October 25.

Hamilton—C. & Maggie C. A. Hinman to J. Wright.... \$1,000
 Hamilton Tp—M. T. Barrodale to R. Barrodale..... 505
 Picton—M. Tierney to Y. Herrington..... 1,500
 Vars—J. & N. Leslie to Howden, Starke & Co..... 2,235
 Windsor—J. Milens to B. F. Housinger..... 1,507

October 28.

Gainsboro Tp—J. E. Swart to R. Murgatroyd & Sons.... 636
 Hamilton—Emma & T. Armstrong to Grant-Lottridge Brew. Co., \$1,100.
 Lindsay—O'Neil & Simpson to E. D. Orde..... 12,711
 Markham—R. Walsh to W. Roberts..... 600
 Ottawa—C. Shaw & Co. to A. Masson..... 1,400
 Sunnyside—W. Switzer to J. Donogh et al..... 652

October 29.

Aurora—W. Ashton to J. W. Lemister..... \$ 600
 Draper Tp—D. Zimmerman to A. Hunt..... 650
 Galt—A. J. Colvin & Mrs. L. Frazer to R. Scott..... 1,900
 Hamilton—Ellen Geiger to Grant, Lottridge Brew. Co. \$675; C. Robbins et al to E. W. Bateman, \$501.
 Iroquois—T. A. Thompson to Mary C. Doran..... 1,058
 Ottawa—Kimpton & Co to G. Matthews & Co..... 1,000
 Sault St. Marie—J. H. Dunn to W. H. Plummer..... 1,000
 Toronto—Central Press Agency to F. Diver, \$7,611; Geo. Farquhar to A. A. Dickson, \$635.
 Woodstock—G. H. Russon to A. J. Wilson..... 1,500

CHATTEL MORTGAGES, MANITOBA.

October 23.

Brandon—G. Thoms to J. S. McKelvie..... 655
 Winnipeg—H. Clougher to S. A. D. Bertrand..... 3,000

October 24.

Boisvevain—G. Morton to Lon. & Can. L. & A. Co..... \$5,940
 Medicine Hat—J. W. Wellband to F. J. Weston & Sons, \$1,200; Jemima Wellband to F. J. Weston & Sons, \$1,200.

October 25.

Birtle—A. B. & H. Wood to Consolidated Statny. Co..... \$1,358

Winnipeg—Jos. Carey to Cath. Carey, \$1,000; D. McKenty to E. L. Drewrd, \$700.

BILLS OF SALE, PROVINCE OF ONTARIO.

October 22.

Georgetown—J. Kopman & wife to Helen J. Doelli..... 740
 Kingston—D. F. Armstrong, assignee to A. B. Cunningham, \$4,560.

Philipsburg—H. Bickle to M. Bickle..... 1,029
 St Thomas—T. S. Edwards to Florence Edwards..... 750
 Toronto—F. H. Gooch to Mary & Phoebe Fox, \$550; Fannie Helpert to A. Helpert, \$710.

October 23.

Toronto—S. F. Wilson to S. F. McKinnon..... 2,500

October 24.

Lindsay—S. G. Parkin to W. T. Wood..... \$6,500
 Ottawa—Cathe. & M. Delorme to E. Gravelle..... 765
 Toronto—L. Pickering to C. F. Pickering..... 2,000

October 25.

Toronto—F. B. Cayley to M. L. Cayley..... \$1,113
 Note.—The bill of sale in issue of 23rd inst., S. F. Wilson to S. F. McKinnon, was simply title to certain personal property in Muskoka District, purchased by McKinnon from Wilson.

October 28.

Ottawa—Bridget McDonald to S. E. Crawford..... 1,000
 Pembroke—W. J. Hamilton to M. W. Linton..... 850

October 29.

Renfrew—A. H. Hough to J. Rogers..... \$ 550
 Sarnia—G. C. English to F. English..... 838
 Toronto—J. W. Lowry to J. Jackson..... 1,350

BILLS OF SALE, MANITOBA.

October 24.

Calgary—H. McClelland to H. Sibbald..... \$3,500

October 25.

Winnipeg—Rosetta M. Riddell to Riddell Mfg. Co..... \$10,000

BILLS OF SALE, N. S.

October 24.

Whitehead—Otto N. Feltmate, G. S. & Fish, for..... \$1,825

BILLS OF SALE, P.E.I.

October 24.

Victoria—C. Y. Hughes..... \$1,010

October 23.

Charlottetown—J. T. McKenzie, tailor, for..... 3,475

BILLS OF SALE, N. B.

October 24.

Moncton—Pascal Hebert, hotel, for..... \$1250

Our inducements.

A Good Article
 At a Fair Price

OUR CELEBRATED BRANDS

"Cable Extra,"
 "Mungo,"
 "El Padre," and
 "Varsity."

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

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

Financial.

Thursday Ev'g., Oct. 30th, 1895.

The upward tendency of sterling exchange, and the danger of a panic in South African mining shares, are the disturbing factors in the market this week. Sterling exchange reached yesterday the

highest figures of the month. Fortunately the demand was not large; but it was amply sufficient to absorb all the bills bankers were ready to draw against a very moderate supply of commercial acceptances, and in New York posted asking rates for sterling rose to \$4.88½ for long bills and \$4.89½ for demand. Actual rates are: Long bills, \$4.87½ to \$4.87¼; sight drafts, 4.88½ to 4.88¼, and cable transfers, \$4.88¼ to \$4.80. Francs are quoted at 5.18½ to 5.17½ for long and 5.16¼ to 5.15½ for short; reichmarks, 95¼ to 95 5-16 for long and 95½ to 95 11-16 for short; guilders, 40¼ to 40 3-16 for long and 40¼ to 40 5-16 for short. The local market followed New York. The tone was very firm, and between banks sixties were 9 9-16 to 11 9-16; demand 9 13-16 to 9 15-16, cables 9 15-16 to 10 1-16. Over the counter sixties, were 9¼ to 9½c, demand 10½ to 10¾, and cables 10¾. New York funds were 3-32 to 1-16 discounts between banks and 1-16 to ¼ over the counter.

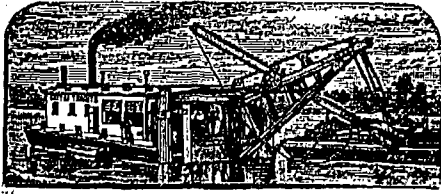
Money is stiffer in New York, owing to the movement of currency to the interior for crop purposes, which continues in spite of the advance of one-third in the express rates. Money on call in New York is now 2½ per cent. and ruling rates on good mixed Stock Exchange collateral are 3 to 3½ per cent. for 90 days, 3½ to 4 per cent. for four months and 4 per cent. for 6, 7 and 8 months. These rates cover a difference in the character of collateral offered, and are also to an extent bid and

asked rates. Commercial paper is quoted as follows: Prime endorsed bills receivable at 4 to 4½ per cent., choice single-name paper at 5 to 5½ per cent., and good at 6 per cent. and upward. In London money continues plentiful. On call it brings ½ per cent., and the discount rate in the open market for short and three months bills is ¾ per cent. In this market call loans are made at 4 to 4½ per cent., and discounts rule at 6 to 7 per cent. A feature of the week is the placing in London by Mr. David Morrice of \$1,500,000 of Dominion Cotton 6 per cent. bonds at 4½ per cent. These bonds fall due on the first of January next and consequently, after that date, the interest burden on the company will be reduced 1½ per cent. Silver continues strong. In London the price is 31½d and in New York commercial bars bring 68 to 68½c, and government assay 68½ to 69c. Sales of silver bullion certificates are made at 68½ cents.

The Stock Exchange closed strong after a dull week. The principal stocks dealt in were the two street railways which were responsible for 6,400 out of the 11,950 shares which changed hands during the week, both closing at nearly their top figures. This is due to the showing of Montreal Street, which has earned 10½ per cent. on a paid-up capital of \$3,444,000. It is an encouraging feature that more investment business has been done for strong holders and far less speculative buying. There is plenty of money in the

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ricks, and Steam
Shovels - - -

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sion Cableways, Horse-Power Hoisters, Gang Stone Saws,
Centrifugal Pumps,

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JAS. G. STEWART, MONTREAL, - - - Agent.

country, and investors are taking up sound stocks that yield 4 to 5 per cent. Interest readily. There was the usual quiet business in the banks; but the industrials were comparatively neglected. The following are the transactions of the week as per Chas. Meredith & Co., stock-brokers:

BANKS.	Shares.	Highest.	Lowest.	Last Year
Montreal.....	65	223 3/4	223 3/4	225 3/8
Commerce.....	170	140	130	130 1/2
Merchants.....	11	170	170	167
Molson.....	10	170	170	165
Toronto.....	7	143	143	....
Peoples.....	91	16 1/4	16	125

MISCELLANEOUS.	Shares.	Highest.	Lowest.	Last Year
Cable.....	1115	163 3/8	160 3/4	143 3/8
Can. Pacific.....	276	60 3/4	58	68 3/4
Gas.....	2649	201 1/8	195 1/2	184 1/4
Mt. St Ry. ex. divd.	3265	206 3/4	203 3/4	158 3/8
Toronto Ry.....	3160	78 1/2	74 3/4	....
R. & O.....	191	93	92	85
Telegraph.....	238	166	165	152 1/4
Duluth Prof.....	225	11	10 1/2	10 3/8
Duluth Com.....	325	6	6	4
Royal Electric..	2	140	140	131
Mont. Cotton. Co	55	125	125	120
Dom. Cot.	85	100	99 3/4	108 3/8

MONTREAL CLEARING HOUSE.

Total for Week End- ing Oct. 31, 1895.	Clearings.	Balances.
Corresponding	\$11,252,035	\$1,454,318
Week of 1894.....	10,180,236	1,756,802
" " 1893.....	9,090,931	1,211,046
" " 1892.....	11,576,197	1,959,530
Month of Oct. 1895.	53,293,665	7,608,015

MONTREAL WHOLESALE MARKETS.

Thursday Evg., Oct. 31, 1895.

The advance in rail freight rates, which takes place to-morrow instead of on the fifteenth of the month as it usually does, has caused considerable grumbling among merchants who have delayed their shipments under the impression that the winter rates would not go into force until the usual time. But the railways saw their advantage in the lowness of the water which forced traffic into their hands, and consequently held firmly to their position. This is the principal feature of the week. Outside of this the only points of interest are the activity in dried fruits and the advances in the prices of sheet iron, glass and woollen underwear. In

general trade is quiet and steady, with prices firmly held in most lines, except hides and leather, both of which are marked down. In cheese it is noticeable that buyers are not so anxious as they were, and although the cable has advanced 6d, prices for finest fall makes are an eighth lower than last week. Butter continues firm on light receipts, and dealers claim to be getting as high as 24 cents for choice October creamery. Eggs are firm on fine full fresh stock, but weak on held, mixed, and lamed lots. Hay is very strong, and a sharp advance is expected owing to heavy buying on American account. Hides are weak, as the killing season is now on, and we mark prices down a cent. Leather is dull, and all kinds of sole and split are lower in spite of the export movement to England. Cement sells freely in small lots at the recent advance. Flour is fairly active and unchanged. Teas are firm, and the low grades very scarce. Sugar is quiet; but refiners decline to reduce prices on the ground that it would not improve business. Dried fruits are very active and higher under the arrival of new crop fruits and the anxiety of the wholesalers who sold short in order to secure trade to cover their orders in face of a strong Western demand. Chemicals are unchanged locally; but in England several advances have been recorded. Glass has again advanced, as have also sheet iron and boiler plate. Wool is very firm; although the Antwerp sales were disappointing. In dry goods a fair business can be reported, and the advance of five to fifteen per cent. in woollen underwear, announced to-night, will probably be followed by others. Failures are few and generally unimportant; but money is slow and collections are generally complained of.

BUTTER, CHEESE AND EGGS—The strong tendency continues in butter and this, coupled with the light receipts, has enabled dealers to force up prices to 23 1/2 to 24 cents for really finest October make creamery, while for choice September and August makes 20 to 22 cents is asked. Best fresh made dairies are also in better demand. We quote October Townships at 18 to 20 cents, Western at 15 to 17 cents and under grades at 11 to 14 cents. Roll butter is now coming in freely and sells readily at 16 to 17 cents. Eggs are firm on new fresh full stock with sales at 18 cents, but held and mixed lots are now coming in more largely and on these grades the market is decidedly easier with prices in

buyer's favor. Sales have been made at 13 to 15 cents. Some lamed are offering at 12 to 13 1/2 cents but they are not in favor as yet. Cheese is somewhat unsettled and prices are a fraction lower. Sales of 2,500 boxes French cheese have been made at 9 to 9 1/4 c. Western makes are nominal and we may quote 9 1/2 to 5 c for finest October, and 8 to 8 1/2 c for summer makes. Buyers talk of concessions, and the market is certainly easier.

CHEMICALS—Locally prices are unchanged under a quiet jobbing demand, but in London glycerine has made another advance of 5s, to 60s, and the whole list is firm. Latest prices are: Acid, citric, 1s 3d to 1s 3 1/2 d; oxalic, 3 3/4 tartaric foreign, 1s 1 1/4 d to 1s 2 1/4 d; English, 1s 2d to 1s 2 1/2 d. Cream of tartar, first crystals, 102s; powdered, 105s. Alum, lump, 5s 4 1/2 d to 5s 6d; powdered, 5s 9d to 5s 10 1/2 d. Arsenic, lump, 28s; powdered in barrels, 15s 6d. Benzole, 50 per cent. 1s 1 1/2 d; 90 per cent. 1s 1 1/2 d. Bleaching powder, union price, £7 5s. Borax, crystals, £10 10s; powdered, £20 10s. Brimstone, 5s 4 1/2 d to 5s 6d; foreign flowers, 6s 3d to 6s 4 1/2 d. Camphor, refined, 2s 4d. Potash chlorate, 4 1/2 d; bichromate, 4 1/2 d to 4 3/4 d; prussiate, 8d; sal acetos, 5d; sal ammoniac, firsts, 30s; seconds, 37s. Saltpetre, English refined, in barrels 21s 6d, in kegs 23s 6d. Soda ash, 1 1/4 d; crystals, 42s 6d, ex-ship; caustic, £7 15s; Sulphate of copper, £16 10s to £17. Ammonia, 24 per cent, in bags, £8 17s 6d. Quinine, 1s 1 1/2 d. Sugar of lead, 25s; English, 31s.

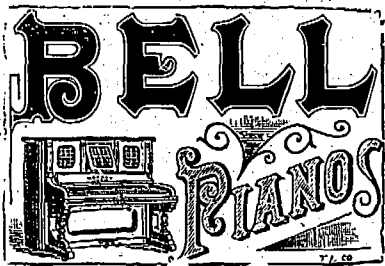
COUNTRY PRODUCE—Partridges bring 45 cents per brace for birds in good condition and 25 to 30c for No. 2. Beans are quiet at \$1.10 to \$1.15 for choice hand-picked in car lots and \$1.20 to \$1.30 in smaller quantities. Potatoes are unchanged at 35 to 40 cents in carload lots. Hops are very dull, only a few lots changed hands at 5 to 8 cents as to quality. Tallow is fairly enquired for in small lots at 6c to 6 1/2 c for prime-refined, and at 5c to 5 1/2 c for lower grades. The receipts of poultry were larger and the tone of the market easy in anticipation of increased arrivals in the near future. We quote: Turkeys, 8c to 9c; chickens, 6c to 7c; ducks, 7c to 8c, and geese, 5 1/2 c to 6c per lb. The demand for small lots of dressed hogs was fair and sales were made at \$5.50 per 100 lbs.

CEMENT—The arrivals of the week are 12,500 barrels Belgian, 1,400 barrels English and 92,000 firebrick. These are principally for winter stock. There is a good demand for small lots of cement at \$1.95 to \$2.10 for British and \$1.85 to \$1.95 for Belgian. Firebricks \$15 to \$21 per M as to quality.

DRY GOODS—The feature of the week has been the sending out of a circular by the knitting mills announcing an advance of from 5 to 15 per cent. on underwear together with an intimation that a further rise may take place before long. In fact rises in both cottons and woollens are expected unless the prices of raw material go down, and manufacturers agents speak very confidently of the future. In the city business is picking up with the fine cool weather, and the suburban trade is fully up to the average. Travellers are sending in fair-sized orders and the outlook is hopeful for a good winter's trade. Money is still complained of; but failures are few, and an improvement in remittance is expected before long.

FRUIT—At the London fruit sales on Saturday, when 2,771 barrels of Canadian apples were offered, the following prices were realized: Canadian Baldwins brought 15s to 17s; Greenings, 12s to 15s; Kings, 19s to 25s and Boston Baldwins, 15s to 18s. In London 820 cases of California pears were sold. Winter Nelis brought from 9s to 12s; Eastern Beures, 12s to 15s;

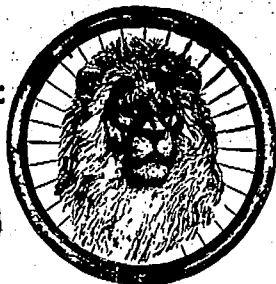
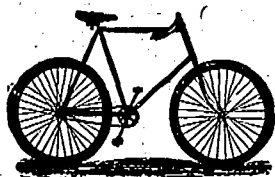
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MONTREAL.



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GOLD MEDAL Bell Pianos & Organs
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Reliable agents wanted in unoccupied territory.

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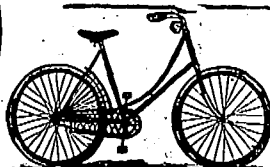
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EVERY MACHINE FULLY GUARANTEED.

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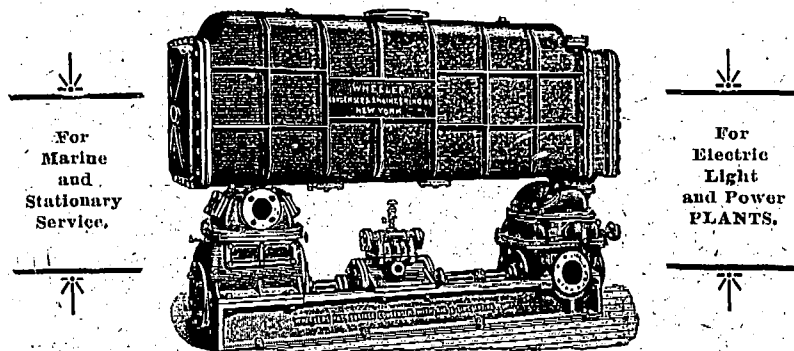
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For Electric Light and Power PLANTS.

- Wheeler Standard Surface Condenser,
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- Wheeler Lighthall Surface Condenser,
- Volz Patent Combined Surface Condenser and Feed Water Heater,
- Edmiston Patent Feed Water Filter.

WHEELER'S Patent Feed Water Heaters.

La Banque du Peuple.

Public notice is hereby given that application will be made to the Parliament of Canada at its next session, by La Banque du Peuple, having its principal place of business in Montreal, for certain amendments to its charter, amongst others to change the special dispositions thereof incompatible with the "Bank Act," so as to have the Directors elected by the Shareholders, who on their part, shall become responsible to the same degree as shareholders in other Banks; to define the actual value of the capital of the Bank and the reduction to be made in the amount of the shares of each shareholder, to reconstitute the capital of the Bank by means of the issuing of new shares, and generally to bring the said Bank within the scope of the "Bank Act" in the same manner as all other Banks of the Dominion.

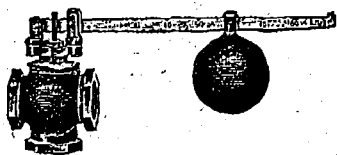
Montreal, 30th. December 1895.

J. GRENIER,
President.

Duchesse, 18s; Glout Morceaux, 21s and Beurre Clairjeau, 18s. At Monday's sale of 5088 barrels Baldwins brought from 14s 6d to 16s 6d; Greenings, 11s 6d to 12s 6d; Ben Davis, 13s to 14s 6d; Northern spies, 14s 3d and Newton pippins, 16s. One hundred and sixty-four cases of California pears were sold at 13s 9d to 14s 3d. Four hundred barrels of apples per steamer St. Louis sold at 10s to 20s a barrel, according to variety and quality. Locally apples bring \$2 to \$2.75 as to quality. Cranberries sell at \$8.50 to \$9 for Cape cod and \$10 for Nova Scotia large barrels. Pineapples at 18 to 20 cents apiece. Grapes at 2½¢ per pound for Canadian and \$5 to \$7 per keg for Malagas. Oranges rule at \$3.50 to \$4 for Brazilians and \$6 to \$6.50 per barrel for Jamaicas. Sweet potatoes bring \$3.25 per barrel. Late cables from England report apple prices sagging off. On Wednesday 3,500 barrels were sold in London. King Tonkyns brought 15s a barrel; Ribstons, 11s to 14s, and various other varieties from 8s 6d to 10s. In Liverpool 12,000 barrels were offered. Canadian Baldwins from 13s to 16s a barrel; Kings, 18s to 20s; Northern Spys, 13s to 15s, and Greenings, 11s 6d to 12s 9d. Boston apples brought 13s to 14s 6d. New York Baldwins fetched 11s to 14s, and Newtown Pippins, 10s to 18s.

FLOUR & GRAIN.—Flour continues steady at last week's rates with a fairly active demand on local and country account. We quote winter wheat patents \$3.85 to \$4.15, spring wheats at \$4.05 to \$4.15, straight roller \$3.45 to \$3.60 and Manitoba strong bakers at \$3.65 to \$4. Oatmeal jobs quietly in small lots at \$3.15 to \$3.20 for standard. Feed is steady under a good demand at unchanged prices. The local grain market is quiet with prices steady all round. Business is doing in No. 2 oats at 80½ to 31c, and in peas at 66 cents afloat. Cable advices to the Board of Trade are as follows:—Cargoes off coast, wheat, steady; maize, dull, cargoes on passage, nominally unchanged, maize, firm. English country markets steady. Liverpool spot wheat and maize, quiet. Futures—Wheat, dull, 5s 4¼d October, 5s 5½d December, 5s 6½d February; maize, dull at 3s 4¼d October and December, 3s 3¼d January, February and March. Minneapolis first bakers' flour, 18s 6d. Paris 19.00 October, 19.25 November; flour, 48.00 October, 48.25 November. French country markets, quiet and steady.

GROCERIES—Business is picking up somewhat more especially in dried fruits



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Wrought, Cast Iron and Steel Pipe,

FITTINGS AND BRASS WORK,

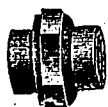
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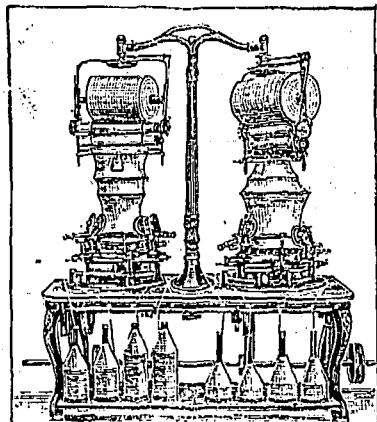
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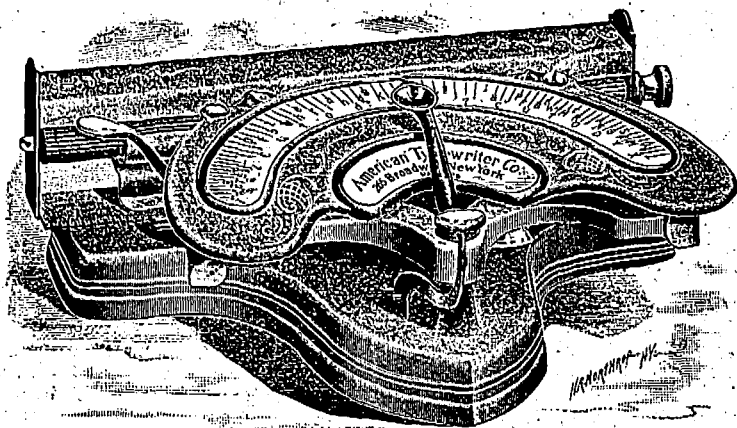
TROY, N.Y.

Manufacturers of

**KNIT
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MACHINERY.**



Tompkins' Upright Rotary Knitting Machine.



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

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

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

and teas. It is safe to say that nothing can be got under 13 cents in Japan in this city and the market in Yokohama is equally strong. Advices from China say that the demand has run principally on medium kinds, of which there are now but few on offer. Prices have hardened considerably and at the close show a decided advance of 1 t. per picul; on rates current a fortnight ago. Fine teas, without marking any quotable change, have ruled weak and offer excellent value. At present the total export for the season promises to be 5 1/2 mils, but as so much depends on the prices obtainable it is impossible to say whether this estimate will be exceeded. In sugars no change has taken place. There is but little doing yet refiners feel that there is no use reducing prices because there is no hope of stimulating the demand by such a move. In dried fruits there is more activity. Prices have risen 6s 6d for Valencias from the lowest point, but the last advance of 3s in Denia has not been maintained and the tone of the market is easier there. What stiffens the market here is that some of our wholesale houses oversold considerably in their anxiety to secure trade and as nearly all the Escalona's stock was taken on Western account they had to depend on the "Fremona" which arrives here next week, so that nearly all her cargo of 60,000 packages of raisins is already placed here or in Quebec at 3 1/2 to 4c for ordinary and 4 1/4 to 5 1/2c for selected and layers. Sultanais are in very small supply and are held at 6 to 6 1/2c. California raisins are now coming in freely and we quote three crown loose muscated at 5 1/2 to 6c and four crown at 7c. Cluster California table fruit, 4, 5 and 6 crown, are offering to arrive at \$2.25 in boxes and \$1.25 in half boxes. Bosnia prunes, new crop, are selling from first hands at 6c. French prunes 4 1/4 cents in round lots and plums 5 to 5 1/2c. Cables from Patras on currants are 1s higher and quote a strong market. The Fremona will land here on the 4th 780 barrels, 1,485 half barrels, 1,885 cases and 4,038 half cases of currants. Nearly all of these lots are placed to arrive at firm prices. New Halloween dates are on their way from London. Offers of equal to 4 to 4 1/2 cents from first hands have been made.

HIDES AND LEATHER—As predicted in our last issue hides have fallen another cent and dealers are now paying 6c, 5c and 4c, for the three qualities to butchers. Selling prices are nominal, as the killing season is now on and tanners are holding off. Calfskins run at 6 cents and clips are unchanged at 55 cents. In leather we mark down all grades of sole, split, grain and calf, and can only report a very quiet market even at the reduction. In fact it is doubtful if matters can improve until the end of the month, as most manufacturers are now busy stock-taking, and no one is buying. The only thing that relieves the market is the steady shipment of sole leather to England. This is said to be fairly profitable, and it certainly relieves the congestion that would otherwise exist. In the United States, despite occasional spurts, hide values are declining. The packers are anxious to sell and reasonable offers are solicited. There is a feeling among the most experienced traders that hide values are sinking lower than the statistical showing warrants, but few persons have the requisite courage to buy in a speculative way. The long depression seems to have destroyed the commercial courage that formerly existed. In other years dull seasons have been bridged over without serious declines by forehanded traders backing up their judgment with money. To-day capital is shrinking despite the fact that hides and leather are in short supply and all the stocks will be wanted to fill the ordinary requirements of the trade.

HAY—The feature of the week was the purchase of 100 cars No. 1 Timothy, 75 cars No. 2, and 25 cars clover, on American account at \$11 f. o. b. cars at point of ship.

CARSLEY'S COLUMN.

CARSLEY, SONS & CO.,

IMPORTERS

AND Wholesale

Dry Goods Merchants.

SPECIALTIES:

COLORED AND BLACK

CASHMERE

SILKS

AND

DRESS GOODS,

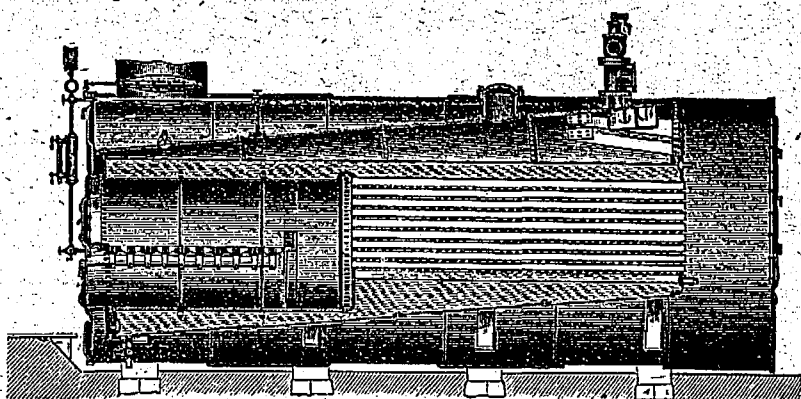
Mantles and Jackets.

Carsley, Sons & Co.,

113 St. Peter Street,

MONTREAL.

ment. This is a considerable advance in the prices previously paid at country points, and justifies the belief that an advance in spot prices will take place in the near future. In this market we still quote \$12 for No. 1 on spot, and \$10.50 to \$11 for No. 2; but it is doubtful if a round lot could be got at this figure. The rise in ocean freights, owing to the space being required for better paying cargo, has cut off English shipments and it is unlikely that much Canadian hay will go forward during the winter unless the English markets advance at least 10 to 15s per ton.



Monarch Economic Boilers

Require no brickwork and are guaranteed to save at least 10 per cent. in fuel over any brick set boiler; in some cases the saving has been as high as 30 per cent.

ROBB ENGINEERING COMPANY, Ltd., - Amherst, N. S.

Canada Machinery Agency. - 321 St., James St, Montreal, Agents

How About Your Light?

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

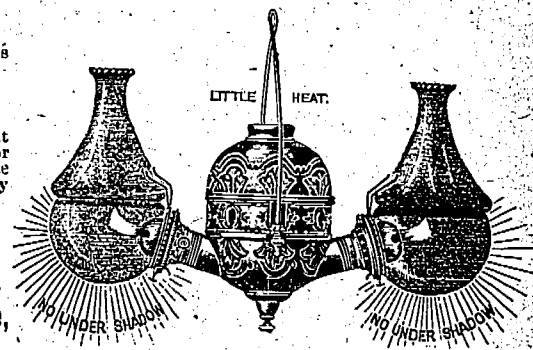
USE THE ANGLE LAMP

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

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

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

J. U. Bauchelle, Mgr.



IRON AND METALS—The sudden rise in freight rates did not affect this market as much as some of the others and business has been pretty steady, although by no means as brisk as it ought to be. We again advance prices of sheet iron and boiler plate; but the rest of the list is unchanged. In the United States something of a halt seems to have been called on the lowering tendency in a number of leading lines in the iron and steel market. The stampede of prices has been checked somewhat, and figures are growing steadier. At the same time, there does not seem to be any marked change toward higher figures during the past week; although some lines are slightly higher. The fact is, buyers move very slowly when met with advancing prices. Knowing the big production in numerous lines they are loth to accept higher figures, and whenever circumstances permit they hold off

to await further developments. Consequently the volume of business during the past week has not been big, but it was sufficient to mark the turn toward higher rates. The output of pig iron continues large and furnaces are still being pushed to the utmost capacity. In spite of this, however, the normal demand seems enough to cause a strengthening of prices, as the furnaces show no inclination to accept the reduced figures reached during the slump. In the finished iron trade, prospects are considerably improved by the evidences of an increased demand from the railroads. The general situation is better for the producers than it was a week ago, and while no big jump is expected, it is thought that prices will continue to show an upward tendency.

LIVE STOCK—The market shows few signs of improvement abroad, and as the bulk of the offerings here are of an inferior class and the supply is fully equal

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



M. Gregg & Son, ROCHESTER, N. Y.

Manufacturers of Stave, Jointer, Planer, Veneer and other Knives. Circulars "How to cut Timber for Stave and Heading Bolts," furnished on application.

ROYAL SCALP FOOD

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



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

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

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

THEORY.

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

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

to the demand the tone of the local market is easy. A few lots of choice export cattle were picked up at $3\frac{1}{4}$ to $3\frac{1}{2}$ cents and fair cattle brought 3 cents. Under grades ranged from $1\frac{1}{2}$ c to $2\frac{1}{4}$ c per lb. live weight. Sheep and lambs were in good demand. Exporters paid 3 to $3\frac{1}{4}$ cents per lb. live weight, while butchers paid \$2 to \$4.50 each for sheep and \$1.50 to \$3.25 for lambs. Calves were also in good demand, and choice sold at \$10 to \$14 each; fair to good at \$5 to \$8, and inferior to common at \$2 to \$4. The public cable from London says that supplies of cattle were heavy and trade was very slow. The feeling was weaker, but values for choice Canadians were unchanged at 10c, while for States they are $\frac{1}{2}$ c per lb. lower at 10 $\frac{1}{2}$ c. Canadian sheep were about steady at 11c to 12c. Private cables received today were much the same as the above.

OYSTERS—Fresh Malpeccques are in full supply. For ordinary grades \$3 to \$3.50 per barrel is asked, but for choice fancy hand-picked singles, buyers pay \$4.00 to \$4.50.

PROVISIONS—The market for provisions is quiet with an easy undertone. We quote Canadian short cut at \$14.50 to \$15 for clear, and \$15.50 to \$16 for mess. City cured hams and bacon sell fairly well at 9 to 11c per lb. Canadian lard in pails brings $9\frac{1}{4}$ to 10c and common refined $6\frac{1}{4}$ to $6\frac{1}{2}$ c. In Chicago cash quotations closed at:—Mess pork, \$8.05 to \$8.12 $\frac{1}{2}$; lard, \$5.57 $\frac{1}{2}$ to \$5.60; short ribs, sides, \$4.40 to \$4.45; dry salted shoulders, \$4.75 to \$4.87 $\frac{1}{2}$; short clear sides, \$4.75 to \$4.87 $\frac{1}{2}$; whiskey, \$1.22. In futures a stronger feeling prevailed and pork advanced 10c to 15c, closing at \$8.05 October and November, \$8.12 $\frac{1}{2}$ December, \$9.10 January, \$9.40 May. Lard moved up $7\frac{1}{2}$ c to 10c, closing at \$5.52 $\frac{1}{4}$ October and November, \$5.57 $\frac{1}{2}$ December, \$5.67 $\frac{1}{2}$ January, \$5.87 $\frac{1}{2}$ May. Shorts ribs closed at \$4.40 October and November, \$4.57 $\frac{1}{2}$ January, \$4.80 May. Bacon in Liverpool continues weak and shows a further decline of 6d to 27s 6d to 32s, and lard is off 3d to 28s 9d. Pork is unchanged at 56s 3d.

PETROLEUM—The market is firm at unchanged rates. We quote American oil in car lots, prime white at 16 $\frac{1}{2}$ c, water-white at 18c and astral at 19c. In small lots 1 cent more. Canadian oil 14 $\frac{1}{2}$ c in car lots and 16c in single barrels. Benzine sells at 14 $\frac{1}{4}$ to 16c for Canadian and 23c for American.

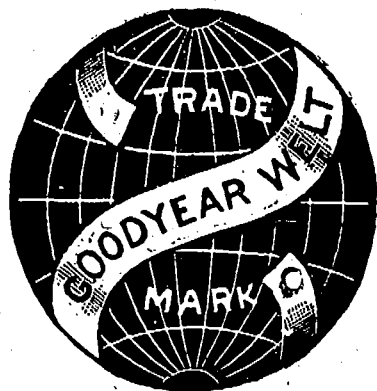
PAINTS, OILS AND GLASS—The feature of the week has been a second advance in glass which has again moved up 5 cents on 50 feet and 10 cents on 100 feet, owing to the strong tone of the market in Belgium, with every prospect of going still further. Paints are in fair jobbing demand, but there are no changes to note in our prices current as yet. Oils are quiet. We quote linseed at 56 to 57c for raw and 59 to 60c for boiled. Turpentine 42 to 43 cents.

SALT FISH—Trade is very fair and the market is steadily improving. We quote: Cape Breton herring \$5 to \$5.25, Labrador \$4.25, Nova Scotia, \$4 to \$4.50, Green cod, \$4.25 to \$4.50 for No. 1 and \$5 to \$5.25 for large. Draft \$5.50 to \$6. No. 2 cod \$2.75 to \$3. Labrador salmon \$12.50 to \$18. British Columbia \$10 to \$11.

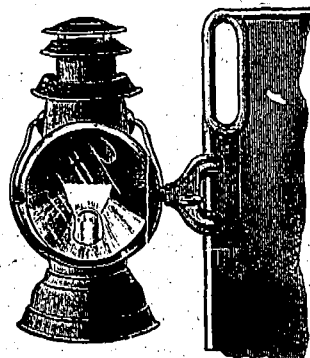
WOOL—The local market for wool is strong, and no Capes are now offering under 14 cents. In England the market continues very firm and prices are so much higher than in Boston that parcels of Australian have been shipped back there at a profit of 1d per lb. In Antwerp the wool sales are closed. There was a fair attendance and some briskness was shown and prices were firmly upheld. The series, however, cannot be regarded as satisfactory for of the 11,000 bales offered, only 4,000 were sold.

Put this
in your Hat

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



Goodyear
Welted **
SHOES.



"Dietz"

Tubular Driving Lamp.

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

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

Height 7 feet 4 in.
Width 8 feet.

N^o A

Each Mirror Pivoted in
Centre of Top & Bottom



THE WILLARD

TRIPPLICATE MIRROR

Is acknowledged by the Leading Cloak and Clothing Houses to be the only complete TriPLICATE Mirror made for their business. When closed each mirror shuts up in front of the other and only takes up the room of one cheval, showing glass on both sides.

No narrow plates to cut off the figure.
Three mirrors in one.
Can be moved to any part of the show-room.
An ornament to any department.

Manufactured Exclusively by

The Willard Mirror & Frame Mfg. Co.

257 Canal St., New York City, U. S.

SEND FOR BOOKLET, "MIRRORS AND MIRROR TALK."

TORONTO WHOLESALE TRADE.

(Revised by Telegraph).

Toronto, Oct. 30, 1895.

Business has been fair during the week, with little change in the general feeling. Prices of staple drygoods are firm, but the movement is not very large. Country merchants are buying small parcels. Hardware men report fair business at good prices. Money is unchanged, with call loans quoted at 4 to 4½ per cent, and prime commercial paper discounted at 6 to 6½ per cent. Sterling exchange is stronger. A good business has been done on the Stock Exchange, with Toronto Railway the feature. Closing prices show an advance. Bank stocks in demand, with sales of Commerce at 140½, Ontario at 82, Imperial at 187½, Hamilton at 157. Railway at 77½, Telephone at 156½, Cable at 163½, Gas at 195¼, Incandescent at 109½. London & Canadian Loan at 108½, Canada Per. at 145.

BUTTER, &c.—There is a good demand for choice packages which are scarce. Tub will bring 16c to 17c and large rolls at 14 to 16c. Creamery steady at 21½ to 22½c for rolls and 19 to 20c for tub. Eggs firm, case lots bringing 15 to 17 per dozen. Cheese higher at 8¼ to 9¼c for small lots.

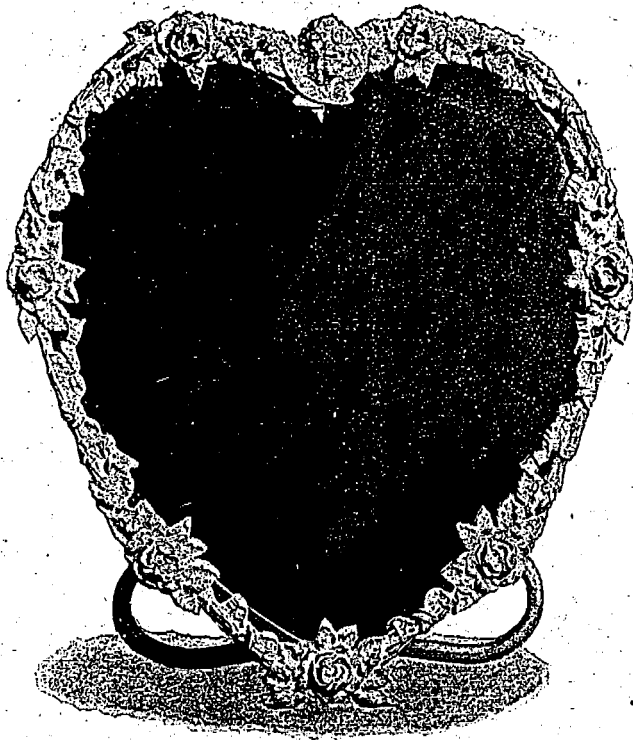
DRESSED HOGS—The market is easy, with offerings more liberal. Sales of good choice at \$4.75 to \$5.00.

FLOUR AND GRAIN—Flour is very dull and prices nominal. Holders are asking more owing to high prices of wheat. Straight rollers are quoted at \$3.15 to \$3.20, Toronto freight. Patents sold at \$3.50, Toronto freights. Manitoba flours steady at \$4.10 to \$4.20 for patents and \$3.90 for strong bakers. Wheat in fair supply and firmer. Red sold at 68c west and white at 70c. Manitoba wheat steady, with sales of new No. 1 hard at 71c, Toronto freights. Barley steady, No. 1 selling at 48c, No. 2 at 35, and feed at 31c. Oats firmer, there being sales of white at 28½c west and of mixed at 24c. Peas firmer, with sales west at 52c. Rye sold at 45 to 46c. Bran dull at \$11.50 Toronto freights, and shorts at \$14.50 to \$15.50. Oatmeal firmer at \$3.15 on track.

GROCERIES—Trade is fair, and prices generally firm. Sugars are selling at 4¾ to 4½c for granulated, and at 3¾ to 4c for yellows, according to quality. Dried fruits firmer. Valencias are quoted at 5¼ to 6½c for Jayers, Filiatria currants are selling at 4½c in barrels. Canned vegetables firm at 85 to 90c for tomatoes and corn and 85c to 90c for peas. Medium Japan teas are firmer.

Well

We are doing some business with our English Cousins
—which pleases us.—



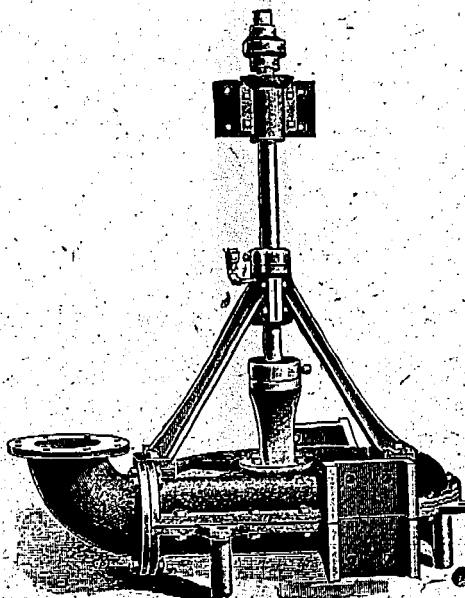
Have heard that
our goods are
finding favors.
Don't see how it
could be
otherwise.

The Mauser
Manufactu'g Co.

Sterling Silver only.
SILVERSMITHS.

Factory
and Salesroom:

14 East 15th St.
West of Tiffany's,
NEW YORK.



Baldwinsville
Centrifugal Pump
Works, Manufacturers of

Centrifugal and
Triplex Pumping
Machinery.

Capacity from 100 to 50,000 gallons per
minute.

SEND FOR CATALOGUE TO

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

SURETYSHIP.

The only Company in Canada confining itself to this business.

The GUARANTEE Co. OF NORTH AMERICA.

Capital Authorized, - - - - - \$1,000,000
Paid up in Cash (no notes) - - - 304,600
Resources, - - - - - 1,225,572
*Deposit with Dom. Gov't, - - - 57,000

THE BONUS SYSTEM

of this Company renders the Premiums in certain cases annually reducible until the rate of

One-half per cent. per annum is reached.

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

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

President and Managing Director:

EDWARD RAWLINGS.

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

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

HEAD OFFICE:

Dominion Square,
Corner Metcalfe St., MONTREAL

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

ESTABLISHED 1882.

THE CANADA JUTE CO. MANUFACTURERS OF BAGS.

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

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

BOOKBINDING

AND

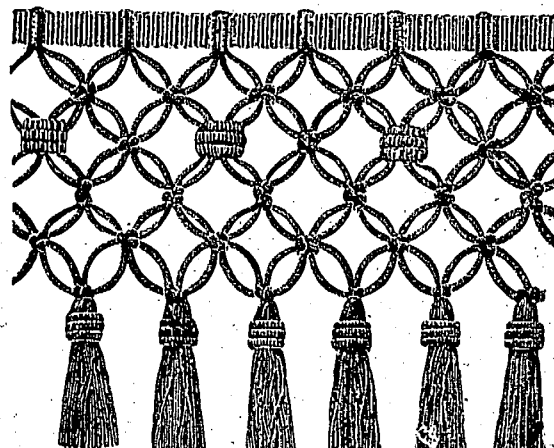
JOB PRINTING OF ALL KINDS

DONE AT THE

JOURNAL OF COMMERCE.

STOCKS AND BONDS.

NAME.	Par Val'e.	Capital Sub-scribed.	Capital paid-up.	Rest.	Div. last 6 Ms	Dates of Dividends.	Par Cent Price Oct. 31.	Cash value per S.
British North Am.....	243y	4,866,666	4,866,666	1,338,333	2 1/2	Apr. Oct.	240	684 40
Can. Bank of Commerce	50	6,000,000	6,000,000	1,200,000	3 1/2	June Dec.	140	70 00
Commercial, Windsor..	40	500,000	288,640	95,000	8	.....	105	42 00
Dominion.....	50	1,500,000	1,500,000	1,500,000	5 & 1	May Nov	240	130 00
Du People.....	50	1,300,000	1,200,000	600,000	3 1/2	Mich Sep	18	9 00
Eastern Townships.....	50	1,500,000	1,499,905	720,000	3 1/2	Jan July	135	67 50
Hamilton.....	100	1,250,000	1,250,000	675,000	4	June Dec	157	157 00
Hochelega.....	100	800,000	800,000	320,000	3 & 1	June Dec	125	125 00
Imperial.....	100	1,988,000	1,982,270	1,156,175	4	June Dec	187 1/2	187 50
Jacques Cartier.....	25	500,000	500,000	235,000	3 1/2	June Dec	100	25 00
Merchants' Can.....	100	6,000,000	6,000,000	3,000,000	4	June Dec	170	170 00
Merchants' Halifax.....	100	1,100,000	1,100,000	680,000	3 1/2	Aug Feb	162	163 00
Molsons.....	50	2,000,000	2,000,000	1,375,000	4 & 1	April Oct	177 1/2	88 75
Montreal.....	200	12,000,000	12,000,000	6,000,000	5	June Dec	223 1/2	228 50
Nationale.....	30	1,200,000	1,200,000	30,000	.....	.....	70 1/2	22 98
New Brunswick.....	100	500,000	500,000	525,000	6	Jan July	249	249 00
Ontario.....	100	1,500,000	1,500,000	40,000	3	June Dec	82	82 00
Ottawa.....	100	1,500,000	1,500,000	925,000	4	June Dec	.....	168 75
People's of N. B.....	150	180,000	180,000	115,000	4	Jan July	168 1/2	168 75
Quebec.....	100	2,500,000	2,500,000	500,000	3 1/2	June Dec	110	110 00
St. Stephen's.....	100	200,000	200,000	45,000	3	April Oct	.....	82 50
Standard.....	50	1,000,000	1,000,000	600,000	4	June Dec	165	82 50
Toronto.....	100	2,000,000	2,000,000	1,800,000	5	June Dec	242	242 00
Traders.....	100	608,400	608,400	85,000	3	.....	98	98 00
Union (Halifax).....	50	800,000	800,000	160,000	3	.....	123	61 00
Union of Can.....	100	1,200,000	1,200,000	289,000	3	Jan July	100	100 00
Ville Marie.....	100	500,000	479,623	101 00	3	June Dec	78	73 00
Agri. Sav. and Loan Co.....	50	630,000	626,008	120,000	3	Jan July	.....	156 50
Bell Telephone Co.....	100	3,168,000	3,168,000	800,000	4 1/2	Quarterly	156 1/2	156 50
Brit. Can. Loan & Inv. Co.....	100	1,620,000	398,493	112,000	3 1/2	Jan July	110	110 00
Brit. Mortg. Loan Co.....	100	450,000	311,975	75,000	3 1/2	Jan July	60	22 50
Building and Loan Assoc.....	25	750,000	750,000	124,075	3	Jan July	110	52 50
Can. Colored Cot. Mills Co.....	100	2,700,000	2,700,000	.....	3	Jan Oct	62 1/2	62 50
Can. Landed & Nat'l Inv't Co.....	100	2,000,000	1,004,000	350,000	3 1/2	Jan July	112	112 00
Can. Perm. Loan and Sav.....	50	5,000,000	2,600,000	1,450,000	5	Jan July	145	72 50
Can. Sav. and Loan Co.....	50	750,000	722,000	105,000	3 1/2	Jan July	113	66 50
Central Can. Loan & Sav. Co.....	100	2,500,000	1,200,000	324,007	3	Jan July	121	121 00
Dominion Sav. and Inv. Co.....	50	1,000,000	932,412	10,000	3	Jan Dec	83	41 50
Dominion Telegraph Co.....	50	1,000,000	1,000,000	.....	1 1/2	Jan-Qtly	120 1/2	60 25
Dominion Cotton Mills Co.....	100	3,000,000	3,000,000	.....	.....	Mar-Qtly	95 1/2	98 50
Farmers' Loan and Sav. Co.....	50	1,057,250	611,430	146,195	3 1/2	May Nov	100	53 00
Freshold Loan and Sav. Co.....	100	3,223,500	1,319,100	659,550	4	June Dec	186	136 00
Hamilton Prov. and Loan.....	100	1,500,000	1,100,000	330,027	3 1/2	Jan July	123 1/2	123 50
Home Sav. and Loan Co.....	100	2,000,000	300,000	175,000	3 1/2	Jan July	135	135 00
Huron & Erie Loan & Sav. Co.....	50	3,000,000	1,337,000	670,000	4 1/2	Jan July	166	83 00
Imperial Loan and Inv. Co.....	100	840,000	708,558	164,051	3 1/2	Jan July	110	110 00
Landed Banking and Loan.....	100	700,000	674,381	145,000	3	Jan July	115	115 00
Land. & Can. Loan and Ag.....	50	5,000,000	700,000	405,000	4	Mich Sep	105 1/2	54 25
London Loan Co.....	50	679,700	659,050	74,000	3	Jan July	104	62 00
Land. and Ont. Inv. Co.....	100	2,750,000	552,000	160,000	3 1/2	Jan July	110	110 00
Manitoba & North-W. Ln Co.....	100	1,500,000	375,000	111,000	3	Jan July	95	95 00
Montreal Telegraph Co.....	40	2,000,000	2,000,000	.....	2	Jan-Qtly	164 1/2	65 80
Montreal Gas Co.....	40	2,500,000	2,497,704	.....	6	April Oct	200 1/2	100 31
Montreal Street Ry. Co.....	50	1,800,000	1,800,000	.....	4	May Nov	Sold 2003	103 18
Montreal Cotton Co.....	100	1,400,000	1,400,000	600,000	4	March-Qtly	125	102 56
Merchants M'fg Co.....	100	600,000	600,000	.....	4	Feb Aug	125	125 00
Montreal Loan and Mortg.....	25	500,000	500,000	300,000	3 1/2	Feb Sep	110	110 00
Ont. Indus. Loan and Inv.....	100	468,800	314,310	190,000	3	Jan July	121	38 50
Ont. Loan and Deb. Co.....	50	2,000,000	1,200,000	450,000	3 1/2	Jan July	35	35 00
People's Loan and Dep. Co.....	50	600,000	600,000	115,000	3 1/2	Jan July	128 1/2	64 25
Real Est. Loan Co.....	40	581,000	321,850	50,000	2	Jan July	40	20 00
Richelieu and Ont. Nav. Co.....	100	1,350,000	1,350,000	250,000	3	Jan July	70	35 50
Toronto Electric Light Co.....	100	500,000	500,000	20,000	2	Quarterly	92	92 00
Toronto Street Railway.....	100	6,000	6,000	.....	NH	.....	160	160 00
Union Loan and Sav. Co.....	50	1,000,000	679,645	260,000	4	Jan July	177 1/2	77 37
Western Can. Loan and Sav.....	50	3,000,000	1,500,000	770,000	5	Jan July	115	56 50
Western Loan & Trust Co.....	50	1,000,000	27,006	18,000	3 1/2	Jan Dec	180	7500
							98 1/2	49 25



We make . . .
100 STYLES.

SEND FOR OUR 1896 SAMPLES.

W.H. HUTCHINSON,

Manufacturer of

Canopy Top Fringes

and Hearse Trimmings,

P. O. Box 796 F.

ROCHESTER, N. Y.

HARDWARE — Business is quiet and prices generally firm.

HIDES AND SKINS — Hides are lower, with cured quoted at 7 1/2 c. Green are now quoted at 6 1/2 c for No. 1, and 5 1/2 c for No. 2. Sheep and lambskins firm, selling at 70c. Calfskins 7c for No. 1 and 5c for No. 2. Tallow is unchanged at 5c to 5 1/2 c.

LIVE STOCK — The market is well supplied with cattle, and prices rule firm for choice animals. No shipping trade. Stockers in demand at 2 1/2 to 3c. Butcher's cattle unchanged, the best sell at 3 1/4 per lb., medium at 2 1/2 c to 3c, and inferior at 1 1/4 c to 2 1/4 c. Sheep weaker at 3c for good exporters, and lambs bring 3c per lb. Hogs are lower at 4c per lb. for the best weighed off cars, 2 1/4 c for thick fat, and 3 1/2 c for stores.

PROVISIONS — Trade is quiet and prices generally unchanged. Mess pork sells at \$14.50 and short cut \$15. Shoulders at \$13 to \$13.25. Hams 10 1/2 to 11c and lard from 8 to 8 1/2 c, according to size of package. Rolls at 7 1/2 to 7 3/4 c, backs 10 1/4 c, and bellies 11c. Long clear bacon 7 1/2 to 7 3/4 c. Beans \$1.10 to \$1.15. Potatoes easy, car loads selling at 20c per bag.

WOOL — The market is about bare of fleeces. Two cars shipped to the United States. Fleece combing is quoted at 25c to 24c and rejections 10c to 20c. Pulled wools steady at 21 1/2 to 22c for supers and at 28c to 24c for extras.

LEHIGH VALLEY CREOSOTING COMPANY,

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

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

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

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

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

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

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

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

Address: H. COMER, sup't

Lehigh Valley Creosoting Company,

No. 1 BROADWAY, N. Y.

AN ENGLISH EXPERIMENT.

A recent report of the Co-operative Wholesale Society (England) shows that the sales for three months amounted to well over eleven million dollars, an increase of more than half a million dollars, or 4½ per cent. over the corresponding quarter of the previous year. The net profits, after providing for interest and depreciation, amounted to nearly a quarter of a million dollars, out of which there was paid a dividend of four pence in the pound to members and two pence in the pound to non-members on the sales of the quarter. The turnover in the banking department was over forty million dollars, on which the profit was infinitesimal. Biscuit works owned by the society showed a gain in business of 22 per cent. over the corresponding quarter and a profit of more than 5 per cent. Shoe works showed sales of over \$400,000 and a net profit for the quarter of \$20,000. The society has another shoe factory which is on a much smaller scale, but makes in proportion just as good a showing. The soap works showed less sales than last year, but there was still a profit on its business. The woollen mill showed a profit of over \$500 and the clothing factory about \$2,000, and the flour mill a profit of \$5,000, or about 1 per cent. on the quarter's sales, which were very much larger than those of the same quarter last year. The society even has a shipping department, but this showed a small loss. The Managing Committee recommended that the rate of interest on loans in the trading department be reduced from 4 to 3 per cent.

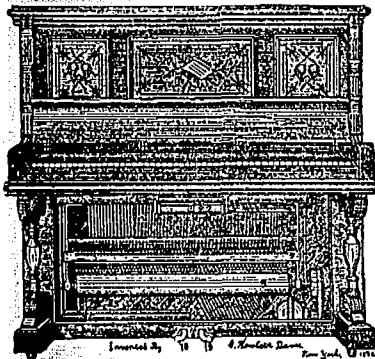
THE LEEDS CLOTH MARKET.

English letters say that the cloth market has been better attended for a month past, many manufacturers having returned from the London sales. The general advance of from 15 to 20 per cent. has not been quite established. Repeat winter orders are not numerous, as the season is so far advanced; but attempts to buy such stock as heavers, pilots and reversibles at former prices were quite a failure. Some new patterns in heavy suitings were shown, but the prices asked were considered extraordinary, and no business is actually done in them. Manufacturers were very firm for all fancy fabrics suitable for the coming spring and summer seasons, and there were frequent enquiries on American account. Taking it altogether, the worsted coating branch is not only one of the busiest at the present time, but one of the most promising in respect not only of turnover but of profits. No order can be placed either for plain or fancy sorts except at the full advance already reported. The mills at which meltons are made continue to work a deal of

Electric Self-Playing Piano Co.

333-335 W. 36th ST.,

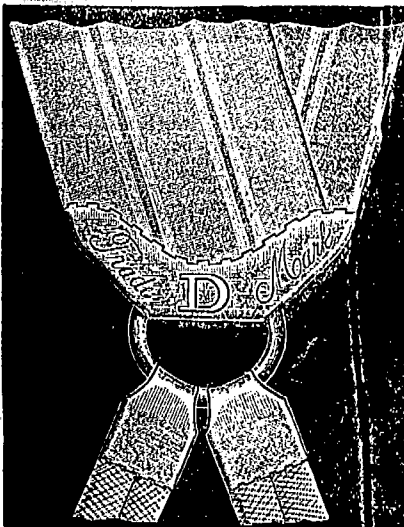
NEW YORK.



Our attachment can be applied to any Piano. Uses small indestructible Music Rolls. No clumsy, unsightly music drawer. Positively the only genuine Electric Piano Attachment on the market. Our Mandolin Attachment can be applied to any piano.

→ Price, \$15.00 ←

Liberal discounts to the trade. Catalogues and prices furnished



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

DOMINION SUSPENDER COMPANY,

United States, NIAGARA FALLS, Canada.

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

Grade D of Mark

Canadian Patent For Sale.

Made by Machine of Best, soft Bessemer Steel: the Heel Calks to be turned over by the Horseshoer.

IF YOU VALUE YOUR HORSES, WRITE TO US!

The cost of this Shoe is no higher than the ordinary pattern and it is much lighter. The nailholes are punched in such a manner, that the nails cannot be driven in any other but the proper direction.



This shoe combines all the advantages of, and the requirements on a perfect horseshoe without any disadvantages.

The "Anti-Slip" Horseshoe Company, Address: ADAM E. SCHATZ, Pres.
Rooms 168 World Building, NEW YORK.

BUHRING WATER PURIFYING CO.,

1389 BROADWAY,

New York City.

Manufacturers of the

Celebrated Buhring Water Purifying Machines.

Send for Catalogue.

overtime. The ready-made clothing factories are full of orders, but doubts are entertained as to whether the season now in progress will prove to be an average one.

THE LACE TRADE.

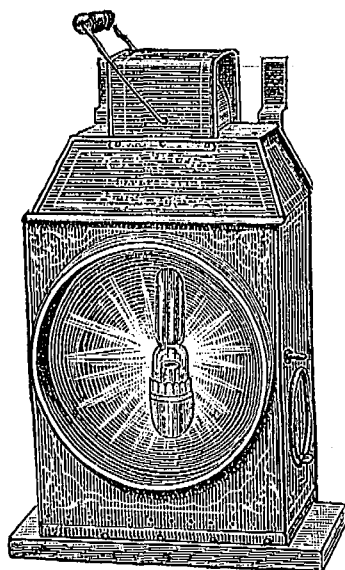
English letters say that certain lines of cotton millinery laces are selling pretty freely, both for the home market and for export, but the trade is confined to comparatively few houses. The Valenciennes style continues to be relatively most popular, but there is also some enquiry for guipure, Oriental and Maltese laces. The supply of these goods is, however, quite equal to the demand. Everlasting trimmings are selling to a moderate extent; but machinery is not fully engaged, and the demand for crocheted edgings, Irish trimmings and tatting is quiet. There is no new feature in the silk fancy lace trade orders coming in to hand very slowly. Fair quantities of silk veilings are selling, but the supply is abundant. Some varieties of made goods are selling freely. There is a steady demand for bobbin nets, quantities of which are still being forwarded to the Continent for embroidering. The demand for corset and mosquito net is very moderate, and there is not much doing in fine tulles. In the lace curtain trade the demand is disappointing. Some manufacturers have fair orders, but they are largely for future delivery, and the current demand is insufficient to keep machinery fully employed.

THE JUTE TRADE.

Dundee is by no means sharing in the improvement in trade to the same extent as other districts. The market, indeed, is described as "inactive," but the expression has reference chiefly to the future, as jute manufacturers are all tolerably employed at present on old contracts. It is because of this, that quotations are maintained. Recent arrivals of jute are said to be poor in quality, but the prices of the fibre have firmed up of late on higher quotations cabled from Calcutta. Spinners are by no means responding to the invitations to pay more money, as they look upon the spurt as only temporary, yet in Calcutta a large business is said to be doing, the local mills buying largely as well as shippers. Flax and tow are inactive, and as little contract business is passing quotations are nominal. The Russian markets are said to be quiet but firm. For jute yarns the demand is fairly good, and spinners being well sold ahead are keeping quotations firm. Jute goods, however, are in but slow demand, and prices are easing off in favor of buyers. Linen yarns are in less demand; linen goods are moving off fairly well, but sail-cloth still remains very quiet.

BRITISH COLUMBIA RETURNS.

The customs collections in Victoria for September were \$62,194.38, Vancouver \$31,239.00, Westminster \$10,400.00, Nanaimo \$50,015.17, or a total for the four cities of \$209,114.00. The most remarkable feature in these returns is the increase at Vancouver, which is in excess of the re-



Smith ^{OF} New York.

CHARLES G. SMITH,

MANUFACTURER OF

SMITH'S PATENTS **CENTRE CAR-LAMPS and HEAD-LIGHTS,**

Lamp Fixtures of all Kinds.

350 & 352 Pearl St., NEW YORK CITY.

H. WAGNER.
M. E. SANDFORD.

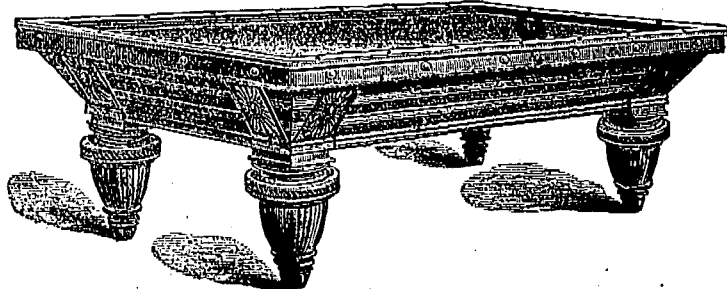
Wagner & Sandford,

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

Balls Recolored, Tables Covered, etc.

PRICES REASONABLE.

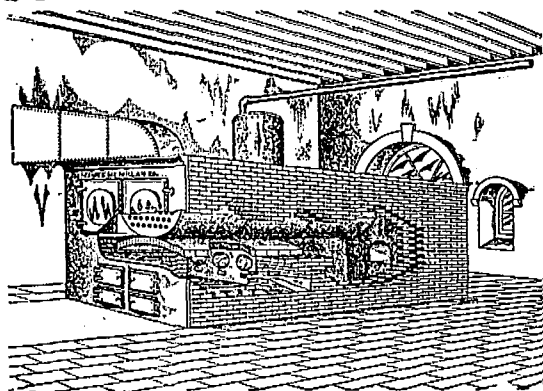
TERMS EASY.



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

JAS. McMILLAN COMPANY

Established 1855



SMOKELESS

Furnace AND Fuel Saver

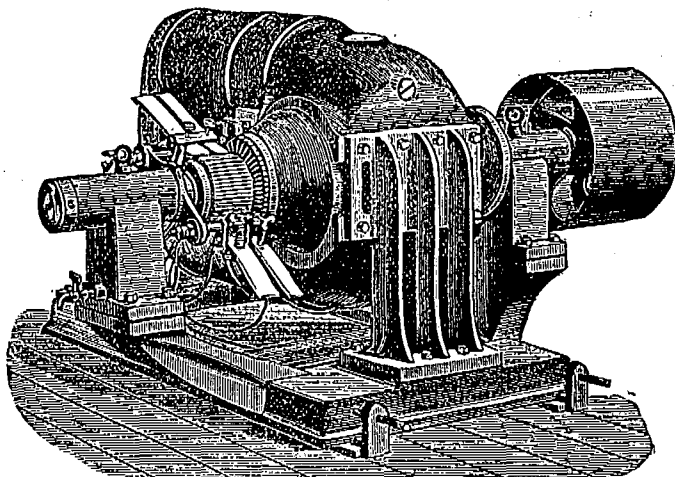
THE OLDEST BOILER SETTERS AND FURNACE BUILDERS in CHICAGO.

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

JAMES McMILLAN CO., 21 So. Canal St. Chicago.

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

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



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

Mount Bros.

Manufacturing Electricians,

776 CRAIG STREET MONTREAL.

Manufacturers of Electric Bells, Annunciators, Watchmen's Clocks, Push Buttons, Telephones of all kinds, and Electric Apparatus of every description.

Any of the above, made and fitted up promptly, in a reliable manner, and at moderate cost.

Repairs executed and satisfaction guaranteed.

Bell Tel. 1265.

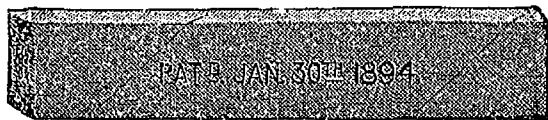
Cherry-Younglove Woven Wire Ventilated Dynamo Brush.



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

YOUNGLOVE & GERE,

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



THE Fleming Woven Wire Dynamo Brush. *

Send for Descriptive Circular,

WILFRID H. FLEMING,

Patentee and Sole Manufacturer,

No. 393 Pearl Street, NEW YORK.

One of the largest Electrical Supply Houses writes as follows:—
"Your brushes have given the best of satisfaction."

turns for the corresponding month last year by nearly \$6,000. Vancouver also shows an increase in Inland Revenue in 1885 of \$1,035.00. There is also an increase of \$750 in Nanaimo customs. From Westminster the exports amounted to \$38,775, Victoria \$218,340, Vancouver \$87,291 and imports, Vancouver \$36,991, Victoria \$193,539, Westminster \$59,659.

THE LINEN TRADE.

Barnsley manufacturers find slightly more doing for the home market, almost every variety of goods feeling the influence. A fairly steady demand for best linens and wide sheetings is experienced; table goods of the best qualities are very quiet, but the lighter grades move off steadily. A fair line of towellings is being disposed of; huckabacks, fringed goods and crash sharing the trade. Handloom goods very dull. Coarse fabrics generally quiet, but a fair average is doing in drabets and smockings. The United States is taking more freely of most classes of goods, some specialties meeting a good demand. The South American trade is extremely dull, and makers of fine drills and cloths are working only four days a week. Bleachers and printers quiet. Values unchanged.

THE CUBAN FLOUR MARKET.

The island of Cuba is now said to be entirely supplied with flour from Russia. The flour is imported to Spain and thence to Cuba, and by this process is said to get in free of duty, while United States flour is shut out by a heavy duty. Formerly, under a reciprocity regulation, the United States millers controlled the Cuba flour trade.

NICHOLAS & BARR,

MANUFACTURERS OF

Gate City Soldering Furnace.

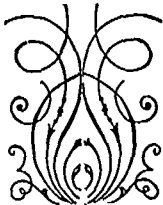
28 Washington Street, CHICAGO, ILL.

THE

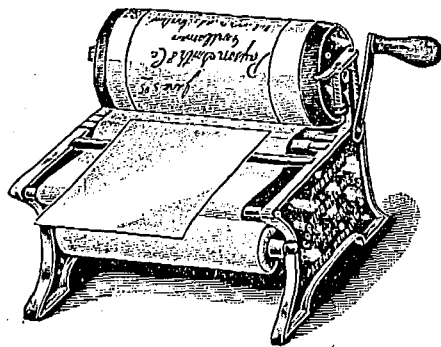
Gate Soldering City Furnace

Has the following points of Excellence:

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



Anderson Automatic Letter Copier.



NICKEL PLATED.

Use an Up-to-Date
Letter Copier.

WILL COPY 100 LETTERS IN
FIVE MINUTES.

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

AGENTS WANTED.

For price and terms address:

43 Leonard St., Room 307, NEW YORK.

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

Collingwood Debentures.

TENDERS are invited for the purchase of \$7,000
Debentures, Town of Collingwood, as follows:

Firstly—\$2,000 under authority of 47 Vic. Cap. 49,
Ont. Stat., repayable December 1st, 1914.

Secondly—\$5,000 under authority of 54 Vic., Cap.
65, Ont. Stat., repayable December 1st, 1917.

All to bear date December 1st, 1895, interest at 5
per cent., payable half yearly on 1st June and 1st
December, at Bank of Toronto, Collingwood. Suc-
cessful tenderer to pay at par here and cost of for-
warding debentures, while to be issued in 7 debentures
of \$1,000 each.

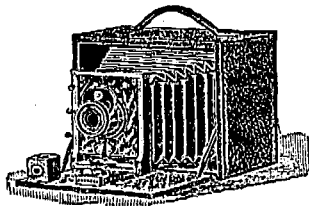
Tenders will be received up to November 1st,
1895, by

A. D. KNIGHT,
Town Treasurer.

NEW * YORK Camera Exchange.

J. H. & J. ANDREWS, Proprietors.

FULTON STREET, NEW YORK CITY.



If you want to buy, sell or exchange CAMERAS or
LENSES, call on us. We have a large assortment
always on hand.

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

TO LET.

On St. Catherine Street, that centrally situated
shop or store, Number 2354, adjoining the drug-store
of J. A. Hart, corner of Metcalfe Street.

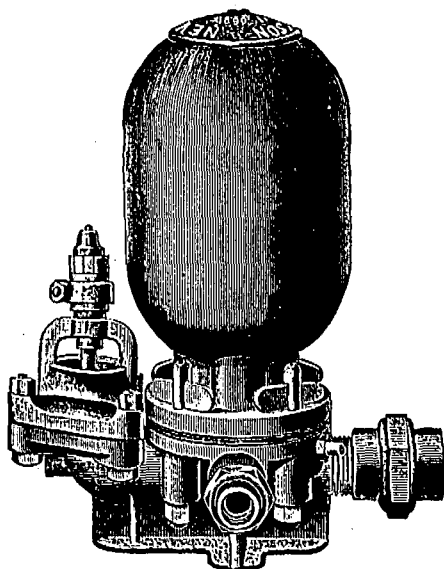
Apply to M. S. FOLEY,
Editor of the Journal of Commerce,
171 St. James Street, City.

BRITISH COLUMBIA TRADE.

Merchants agree that there is a decided
improvement in trade on the Canadian
Pacific coast, but opinions differ widely as
to the cause. There are many who say
that merchants are deceived as to the
volume of trade they are doing by the in-
crease of cash sales alone, and that such
increase is due to the lines of credit being
shortened all over the province, and not
due to better times. But eight out of ten
merchants interviewed state positively
that this is not the case, as their gross sales
have increased in value, cash and credit,
every month since January until the
month of September which was their re-
cord month.

CANADIAN CINNABAR.

The cinnabar deposits at Savona, near
Kamloops, are under Californian direction
and are being worked to good advantage.
About 250 flasks have been filled although
operations have hardly yet well got set in
at the retorts. There is no doubt that all
the quick silver that the mine can produce
should in the early future find ready and
profitable sale in the neighboring gold
country.



F. B. HANSON,

Successor to THOMAS HANSON,

MANUFACTURER OF

→ New Patent ←

IMPROVED SINGLE AND DOUBLE
COMPOUND

Hydraulic Rams

Will raise 100 per cent. more water than any other
ram in the market.

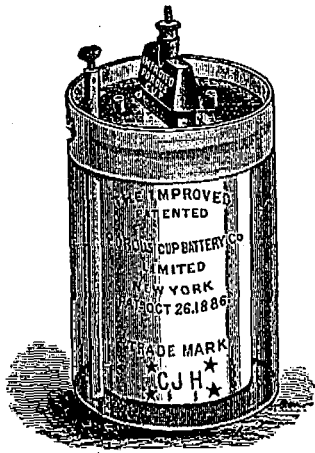
174 Centre St.,
NEW YORK CITY.

SEND FOR PRICE LIST AND TERMS.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 31, 1895.

Name of Article.	Wholesale.			Name of Article.	Wholesale.		Name of Article.	Wholesale	
	Mens.	Boys.	Youths.		\$ c.	\$ c.		\$ c.	\$ c.
Boots and Shoes.				Roast Chicken 1-lb tins.	2 25	0 00	Soda Ash	3 50	2 00
Brogans or Cobourgs	\$0 80	\$0 60	\$0 65	Roast Turkey, 1-lb tins.	2 25	0 00	Soda Bicarb.	2 30	2 50
Split Balmorals	1 10	1 40	1 00				Sal. Soda	0 75	0 80
Kip	1 30	1 50	1 00	Brooms.			Concentrated	1 50	2 00
Calif " or Congress	1 35	2 00	1 10	Rose 4 varn. hand heavy.	3 25	0 00	Dyestuffs.		
Calif Congress	2 15	3 25	0 00	Pansy 4 " " medium	3 00	0 00	Archil. con.	0 27	0 29
Split Boots	1 40	2 00	1 25	Thistle 4 " " "	2 60	0 00	Cutch	0 07	0 08
Kip	2 00	3 00	1 50	Map Leaf A 4 stgs.	3 25	0 00	Ex. Logwood	0 10	0 15
Felt Boots, half fox	2 25	3 00	1 50	" B 4 " stained	2 70	0 00	Chips	2 00	2 50
	do full \$1 75, \$2 50			Shamrock A 4 " varn han	2 65	0 00	Indigo (Bengal)	1 50	1 75
Pegged.	Women's.	Misses.	Childs.	Daisy A 3 stgs varn handle	2 40	0 00	Indigo Madras	0 70	1 00
Split Batts or Bals	0 80	1 00	0 55	" B 3 " stained	2 10	0 00	Gambler	0 07	0 08
Kip Pebbled or Buff Bals	0 80	1 10	0 80	Tulip No. 1 3 stgs " "	1 90	0 00	Madder	0 10	0 15
Pebbled Button, Machine Sewed	1 00	1 25	0 85	Curling 4 " "	2 65	3 50	Sumac	62 50	70 00
Glazed Buff Button	1 00	1 25	0 85	Drugs & Chemicals					
Goat	1 25	2 00	1 15	Citric Acid	0 30	0 35	Cape Brit. Herring	5 00	5 25
Polish Calif	1 25	2 00	1 00	Aloes, Cape	0 13	0 15	Labrador Herring	0 00	4 25
French Kid	1 85	3 50	1 90	Alum	1 50	2 00	Sea Trout No. 1 split p. b.	7 00	7 50
Dongola Kid	1 25	2 00	1 00	Borax, xtls	0 06	0 08	" half brls.	4 25	4 50
Mens' Calf, Bals. Cong or Butt.	2 15	3 50	1 15	Brom. Potass	0 55	0 60	Herrings	2 15	2 50
" McKay Sewn	2 00	3 00	1 00	Camphor, Eng. Refoz. ck	0 75	0 80	" Nova Scotia	4 00	4 50
" Tan Russia Calf, Bals. Cong or Butt, Goodyear Welt	2 75	3 75	1 25	" Ref Rings	0 65	0 70	Mackerel No. 1, kitts.	1 40	1 50
" McKay	2 00	3 00	1 00	Citric Acid	0 30	0 40	" " 1/4 barrel.	7 00	7 50
" French Pat. Calf or Enamel Leather Bals. Butt. and Cong.	3 50	4 50	1 40	Copperas, per 100 lbs	0 75	1 00	Green Cod, No. 1	4 25	4 50
Ladies' Glaze Dong. Butt. and Bals., Goodyear Welt	2 00	3 00	1 00	Cream Tartar	0 28	0 30	Green " large	5 00	5 25
" " " " McKay Sewn	1 50	2 50	1 00	Epsom Salts	1 50	1 75	Draft " "	5 50	6 00
				Glycerine	0 18	0 20	No. 2	2 75	3 00
				Gum Arabic per lb.	0 20	0 00	" argedry" per quintal.	4 75	5 00
				" Trag	0 50	1 00	Salmon No. 1 brls Lab.	12 50	18 00
				Morphia	1 75	1 85	Salmon (terces)	0 00	0 30
				Oplum	4 50	4 75	" Brit. Col brls.	10 00	11 00
				Oxalic Acid	0 10	0 12	Boneless Fish	0 03	0 04
				Phosphorus	0 65	0 75	" Cod Nfd.	0 04	0 04
				Potash Bichromate	0 10	0 15			
				Potash Iodide	3 90	4 00	Flour.		
				Quinine	0 85	0 90	Winter Wheat	3 85	4 15
				Strychnine	0 30	1 00	Manitoba patent b brands.	4 15	0 00
				Tartaric Acid	0 30	0 35	Straight roller	3 45	3 60
				Tin Crystals	0 20	0 25	Extra	0 00	0 00
							Superfine	0 00	0 00
							Manitoba Strong Bakers.	3 85	4 00
							Standard oatmeal, brl.	3 15	3 20
							Bran	14 50	15 00
							Shorts	16 50	17 00
							Mouille	20 50	21 50

C. J. HIRLMANN, MANUFACTURER OF

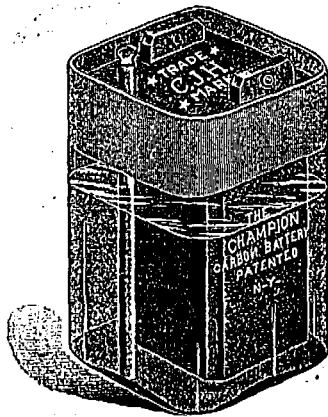


THE IMPROVED PATENTED POROUS CUP LECLANCHE BATTERY.

ELECTRIC BATTERIES

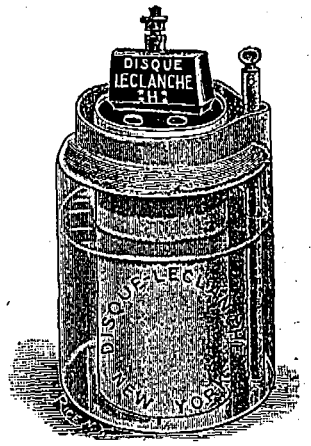
OF ALL

STANDARD TYPES.



Special Batteries

Made to Order in any Size.



USED IN LARGE QUANTITY IN AMERICA.

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

STORAGE BATTERIES,

The AMERICAN received the HIGHEST AWARD at the World's Columbian Exposition, Chicago, 1893, for :

DURABILITY and EFFICIENCY.

No other Storage Battery Made in this Country Received any Mention Whatsoever.

The "AMERICAN" BATTERY

Contains no "Active Material" Artificially Applied.

We have over 1,500 Cells in Successful Train Lighting Alone

Send for new "LIGHT AND POWER" Catalogue.

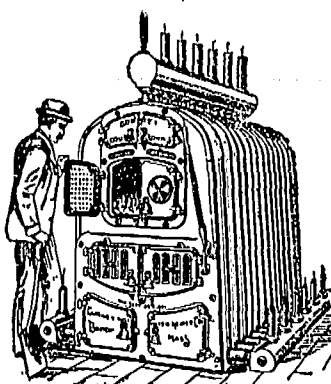
No "Paste" Used.

For Further information write to

AMERICAN BATTERY CO., 25 So. Canal St., Chicago, Ill.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 31, 1895.

Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.																																																	
		\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.																																																
Farm Products.																																																											
Butter: Creamery,	0 23 1/2	0 24	Barley, malting,	0 50	0 51	Molasses (Barbados) 1mg, ..	0 35	0 37	Vermicelli, Canadian	0 05	0 06																																																
Townships, dairy,	0 15	0 20	feed	0 41	0 43	Porto Rico	0 32	0 35	Macaroni,	0 05	0 06																																																
Western,	0 15	0 17	Peas, per 50 lbs, afloat	0 65	0 68	Trinidad	0 00	0 00	Italian	0 10	0 13																																																
Lower grades	0 11	0 14	In store	0 00	0 03	Cuba	0 00	0 00	Peel—Citron	0 20	0 00																																																
GRAIN:																																																											
Finest Western	0 09 1/2	0 09 3/4	Rye	0 00	0 03	Raisins:		Orange	0 14	0 16	Lemon	0 13	0 15																																														
Medium to good	0 08 1/2	0 09	Corn, in bond	0 54	0 55	Sultanas	0 06	0 06 1/2	Chocolat Menier.																																																		
Finest Townships	0 09 1/2	0 09	duty paid	0 49 1/2	0 43 1/2	Loose Musc. California	0 05 1/2	0 07	Vanilla, yel. wrap, 24 x 1/2 lb	0 34	0 36																																																
Finest Eastern	0 09	0 09 1/2	Groceries.																																																								
Eggs:	0 12	0 13 1/2	Tea, (Hf.-Chest & Cad.) ..	0 12	0 15	Layers, London			do Chamois do do	0 43	0 48																																																
Held	0 13	0 15	Japan, com. to med., lb. ..	0 17	0 19	Con. Cluster			do Pink do do	0 50	0 56																																																
Shipped as strictly fresh ..	0 18	0 09	good med. to fine	0 23 1/2	0 25	Extra Dessert			do Blue do do	0 58	0 66																																																
Hops: 1895, per lb	0 06	0 08	choice	0 26	0 30	Royal Bucking'm Clust	0 03 1/2	0 05 1/2	Trip. Van. Green do do	0 50	0 56																																																
" Old	0 03	0 05	fancy	0 35	0 40	per lb			do do Lilac do do	0 58	0 66																																																
Hou Products:																																																											
Bacon, smoked, per lb	0 09	0 11	Y. Hyson, com. to good, lb	0 15	0 35	Valencia off stalk			do do Bronze do do	0 65	0 74																																																
Hams, city cured,	0 09	0 11	fine to finest, lb	0 27	0 35	" Layers			do do White do do	0 73	0 83																																																
" Canvassed	0 00	0 00	Gunpowder, Moynine	0 25	0 35	Currauts, Provincials			Unsweet'd blue prem do	0 38	0 42																																																
Pork Ca. s.c. per bhf. clear	14 50	15 00	good	0 11	0 13	Filintras			Starch:																																																		
do mess	16 00	16 50	fine to finest	0 22	0 23	Patras	0 03	0 06 1/2	Can. Laundry	0 04 1/2	0 00																																																
Lard, per lb	0 09 1/2	0 10 1/2	Phagsuey, med to good	0 11	0 13	Vostizans			Silver Gloss	0 00	0 07																																																
" Com. refined	0 06 1/2	0 07	fine to finest	0 22	0 23	Prunes	0 04 1/2	0 06 1/2	Benson's Prep. Corn	0 00	0 07 1/2																																																
SEEDS:																																																											
Clover, red, per bushel	7 10	7 20	Oolong	0 23	0 42	Figs in bags	0 05	0 00	Can. Pure Corn	0 06 1/2	0 00																																																
Alfalfa, per lb	0 10	0 11 1/2	Congou, common	0 11	0 13	" new layers	0 11	0 13	Vinegar: Imp Trip, 1 brl.	0 41	0 00																																																
Timothy, (Can'n) per bh.	0 00	0 00	good common	0 15	0 13	Sh. Almonds, bxs	0 00	0 25 1/2	Cots D'or	0 35	0 00																																																
Western	0 00	0 00	med. to good	0 22 1/2	0 27 1/2	S. S. Tarragona	0 12 1/2	0 00	Crystal Pickling	0 28	0 00																																																
Flax 56 lbs	1 45	1 50	fine to finest	0 32	0 35	Walnuts	0 10	0 14	W. W. XXX	0 80	0 35																																																
Potatoes, per bag	0 35	0 40	Indian	0 17 1/2	0 30	" Grenoble	0 14	0 00	W. W. X	0 25	0 30																																																
Ponny, strained	0 05	0 09	Ceylon	0 16	0 30	Filberts	0 07	0 07 1/2	W. W. X	0 00	0 00																																																
Beechwood	0 00	0 00	Coffees, Mocha (green)—			Spices:																																																					
Beans: white ordinary bus	1 10	1 15	Java	0 24	0 27	Cassia	0 05	0 09 1/2	Mace	0 80	1 20																																																
hand-picked	1 20	1 30	Maracalho	0 19 1/2	0 21	" chests	0 07 1/2	0 09	Pure Malt	0 55	0 60																																																
Barley, feed	0 41	0 43	Jamaica	0 17 1/2	0 18 1/2	Gloves	0 60	0 90	Cider X	0 25	0 00																																																
Grain.																																																											
Hard Manitoba, No. 1	0 00	0 00	Rio	0 16 1/2	0 19	Nutmegs	0 18 1/2	0 21	" XXX	0 32	0 00																																																
" No. 2	0 00	0 00	Plantation Ceylon	0 27	0 29	Jamaica ginger, bl.	0 15 1/2	0 18 1/2	Soap: Best Laundry	0 06	0 06 1/2																																																
Oats No. 2	0 30 1/2	0 31	Chicory	0 09	0 11	" unbl.	0 08	0 10	Common	0 02	0 05																																																
SUGARS. —Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.																																																											
<table border="1"> <thead> <tr> <th colspan="2">Name of Article.</th> <th colspan="2">Wholesale.</th> <th colspan="2">Name of Article.</th> <th colspan="2">Wholesale.</th> <th colspan="2">Name of Article.</th> <th colspan="2">Wholesale.</th> </tr> <tr> <th colspan="2"></th> <th>\$ c.</th> <th>\$ c.</th> <th colspan="2"></th> <th>\$ c.</th> <th>\$ c.</th> <th colspan="2"></th> <th>\$ c.</th> <th>\$ c.</th> </tr> </thead> <tbody> <tr> <td colspan="12">SUGARS.</td> </tr> <tr> <td colspan="12">Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.</td> </tr> </tbody> </table>												Name of Article.		Wholesale.		Name of Article.		Wholesale.		Name of Article.		Wholesale.				\$ c.	\$ c.			\$ c.	\$ c.			\$ c.	\$ c.	SUGARS.												Refiners prices to the wholesale trade; jobbers would have to pay 1/2c additional.											
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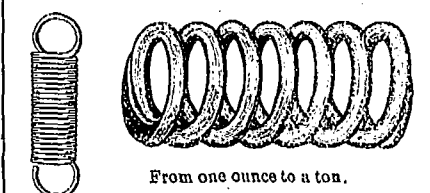
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCTOBER 31, 1895

Table with 8 columns: Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale, Name of Article, Wholesale. Includes categories like Hardware, Nails, Iron, Steel, and Leather.

Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately. Terms for Cut Cases, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days.

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Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:		Canadian, Quarters	\$ c. \$ c.	Empire Rye	\$ c. \$ c.	Blankheynn & Nolet, Key	\$ c. \$ c.
Car Lots Store, [2 p.c. off]	0 14 0 00	Factory Filled per bag....	0 25 0 30	Ports—	6 75 7 50	gin, red cases.....	9 50 9 75
1 to 20 brls.....	0 16 0 00	do Quarters.....	0 25 0 30	Wilson's Invalids Port....	0 00 0 00	Green cases.....	4 75 5 00
Water white.....	0 20 0 21	Rice's Pure Dairy, per brl.	2 25 2 50	T. G. Sandeman & Sons...	2 10 4 00	Ponies.....	2 50 2 75
Am. in car lots.....	0 16 0 19	do quarters.....	0 45 0 50	Burmestees.....	1 10 1 50	Irish Whisky—	
do less quantities.....	0 17 0 20	Cheese Salt per bag 210 lb.	1 25 1 50	Sarragona.....	2 00 5 50	Bushmills.....	9 50 0 00
Benzine American.....	0 23 0 28	Turk's Island per bush....	0 30 0 35	Sherries—Pedro Domecu ..	2 10 6 00	Jao. Jameson & Sons, 1 star	0 00 0 00
do Canadian.....	0 14 0 16	Tobacco duty paid.		Pemartin.....	2 00 5 50	do do two stars.....	0 00 0 00
Class.		No. 1 Black Chewing, cads	0 46 0 51 1/2	Misa.....	2 10 6 00	do do three stars.....	0 00 0 00
United Inches, 00 to 25.....	1 25 1 35	No. 2 do.....	0 45 0 00	Cigarets—		Geo Roe & Co. 1 star, qts	9 50 0 00
do 26 to 40.....	1 35 1 45	Old Chum br'l do sol. 8s.	0 58 0 00	Barton & Guestier.....	7 00 6 00	do do 3 stars, qts	9 70 10 50
do 41 to 50.....	3 00 3 10	Navy, Bright Smoking 3s.	0 56 0 57	Clavet & Co. vintage wines	0 00 0 00	Dunville & Co.....	9 50 7 75
do 51 to 60.....	3 30 3 40	do do 5s.....	0 55 0 00	Nat. Johnson & Sons.....	4 50 28 00	Wisdom & Warter's Sher-	2 00 6 50
Paints, &c		Derby Plug Smk'g sol. 12s.	0 50 0 00	Bordeaux Claret Co.....	3 00 10 00	Warter & May's Ports do	2 10 6 50
Lead pure, 50 to 100 lb. kgs.	4 75 5 00	do do 7s.....	0 50 0 00	Champagnes—		Geo. Sayer & Co's	
do No. 1.....	4 50 4 75	do do 3s.....	0 50 0 00	Pommery, Fils & Co.....	31 00 35 00	do do cases 1 star do	11 50 12 00
do No. 2.....	4 25 4 50	Myrtle Navy Plug Smk'g sol	0 50 0 00	Piper Heidsieck.....	31 00 35 00	do do V.S.O.P do	16 50 17 00
do No. 3.....	4 00 4 25	Old Chum Plug Smk'g sol 4s	0 67 0 00	Perrier, Joutet & Co.....	30 00 35 00	Ind Coops & Co. Rom-) qts	2 10 0 00
White Lead, dry.....	5 00 5 25	do Smoking sol.	0 67 0 00	Gold Lact, Sec.....	30 00 35 00	ford Ales.....) pts	1 45 0 00
Red Lead.....	4 00 4 25	do and R. & R... 8s.	0 67 0 00	Brandies—Hennessy	6 50 8 00	Angostura Bitters, per	
Venetian Red Eng' h.....	1 50 1 75	do Cut Smoking 9s.	0 70 0 00	1 Star.....	12 00 0 00	case of 2 doz.....	14 50 15 00
Yel. Ochre, French.....	1 25 3 00	Myrtle do do 9s.	0 70 0 00	Martell.....	6 00 0 00	Banagher Irish Whisky, qts	9 50 10 00
Whiting, ordinary.....	0 45 0 50	Can. Chewing.....	0 32 0 33	Cases (one star).....	12 25 0 00	do do do per gal	3 75 4 00
do London, washed	0 60 0 70	do Smoking, Plug..	0 35 0 45	Barnett & Fils one star..	0 00 0 00	Jas Watson & Co. Dundee	
do Paris, do.....	1 00 1 10	Wool.		do V. S.O.P.....	14 75 15 00	3 star Glenlivet, per case.	9 50 10 00
English Cement, cask.....	1 95 2 05	Fleece comb. ord.....	0 00 0 00	Bisquet Dubonche.....	9 50 10 50	1 do do.....	8 50 9 00
Belgian Cement.....	1 80 1 90	do clothing.....	0 00 0 00	Renault & Co.....	10 00 35 00	Old Glenlivet..... per gal	4 00 6 00
Fire Bricks per 1000.....	15 00 21 50	do Combing.....	0 00 0 00	E. Puet, V.V.O.P.....	0 00 23 00	Watson's Old Scotch qt. cs	6 50 7 00
Fire Clay.....	1 50 1 75	Pulled.....	0 70 0 00	do 1840.....	0 00 29 00	do do pts, per cs	7 50 8 50
Rosin.....	2 40 4 50	North West.....	0 00 0 00	Joc'y Cl'b blue lab. ***case	0 00 7 50	Watson's Old Irish, qts, pr cs	6 50 7 50
Glue:—		B. A. Scoured.....	0 27 0 33	do white do V.O. do	0 00 3 75	do do pts per cs.	7 50 8 50
Domestic Broken Sheet.....	0 11 0 14	Natal.....	0 15 0 18	do gold lab. VSOP do	0 00 12 00	Marie Brizard & Roger Liq	
French Casks.....	0 10 0 12	Cape.....	0 14 0 15	do ext. WVSOP. do	0 00 17 00	Creme de Menthe glaciale	
do brls.....	0 00 0 13	Australian.....	0 14 0 16	do blue lab. *** gal.	0 00 3 50	verte.....	10 75 00 00
American White, brls.....	0 15 0 20	Wines, Liquors, &c.		Boutelleau Fils.....	9 00 20 00	Curacao.....	00 00 11 75
Coopers' Glue.....	0 18 0 24	Ale—Baes's..... qts	2 50 2 55	DeLange.....	9 00 24 00	Prunelle.....	00 00 13 00
Golden Ochre.....	0 04 0 04	do..... pts	1 62 1 67 1/2	Scotch Whiskies—		Kummel.....	00 00 12 25
Brunswick Green.....	0 04 0 10	Porter—Guinness & Sons..	2 40 2 45	Kilty.....	9 00 9 50	Creme de Cacao.....	00 00 15 35
French Imperial Green.....	0 11 0 15	Dublin Stout... qts	1 57 1 62 1/2	Mountain Dew.....	8 75 9 00	Anisette, case.....	00 00 13 25
Vermillionette.....	0 12 0 40	do do do pts		Sheriffs..... per gal	8 90 4 00	Cherry Brandy case.....	00 00 11 75
Genuine Quicksilver.....	0 75 0 90	Spirits Canadian—per gal.		do..... cases	8 75 0 00	Creme de Noyau, Moka, Ge-	
No. 1 Furnit'e Varn'h, pr. gl	0 60 0 65	Alcohol..... 65 O.P.	4 25 0 00	Claymore..... cases	8 75 9 25	neville etc. case.....	9 25 12 75
Extra do do.....	0 75 1 00	Spirits..... 50 O.P.	3 71 0 00	Glenfalloch, High'l'd... gal	3 40 3 50	Absinthe super, case.....	00 00 13 75
Brown Japan.....	0 55 1 20	do..... 25 U.P.	2 00 0 00	Walkers Kilmarnock.....	10 00 15 25	Vermouth, case.....	6 20 6 60
Black Japan.....	0 50 1 00	Rye Whisky..... 25 U.P.	2 01 0 00	Gin—		Kirsch de com., case.....	9 75 10 25 1/2
Orange Shellac, No. 1.....	1 90 2 00	Corby's IXL Rye, qts	8 00 8 50	De Kuyper red cases.....	11 00 11 00	Kirsch, fine.....	10 75 11 35 1/2
do do Pure.....	2 10 2 25	do " XTC ".....	6 00 6 50	do green do.....	5 75 0 00	White Ball old Jamaica	
White do.....	2 25 2 40			do hhds.....	2 80 0 00	Rum, cases.....	15 00 17 00
Salt.							
Liverpool per bag.....	0 42 0 45						
Canadian, in small bags..	2 10 3 00						

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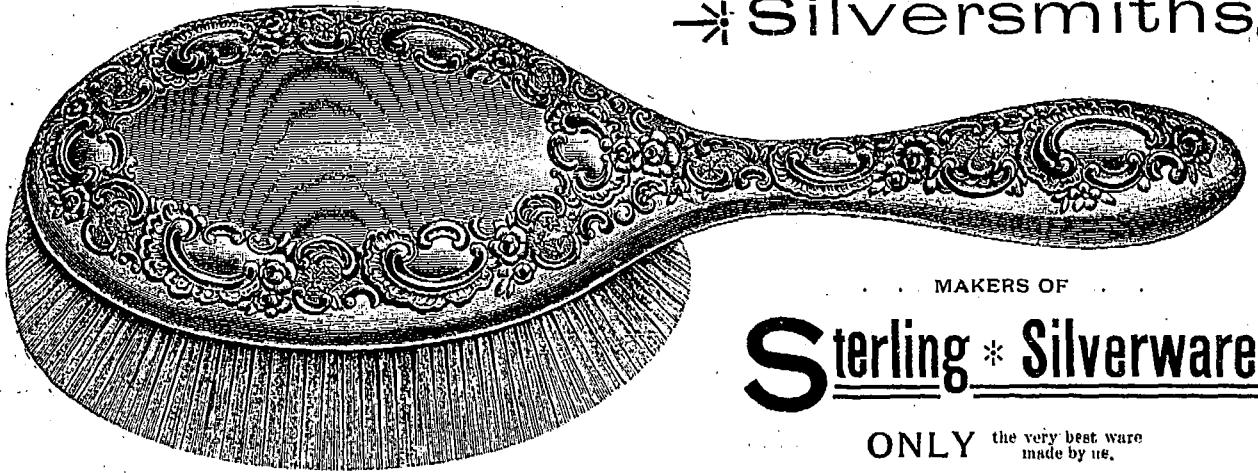
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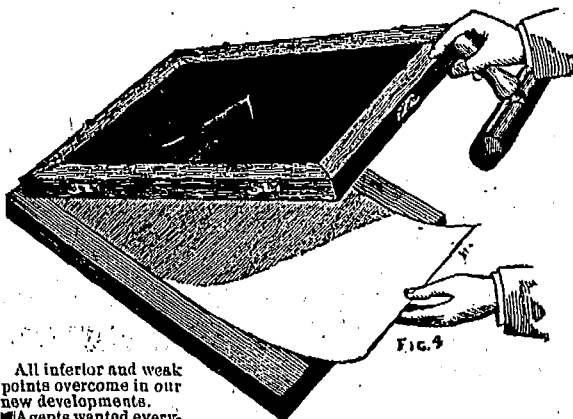
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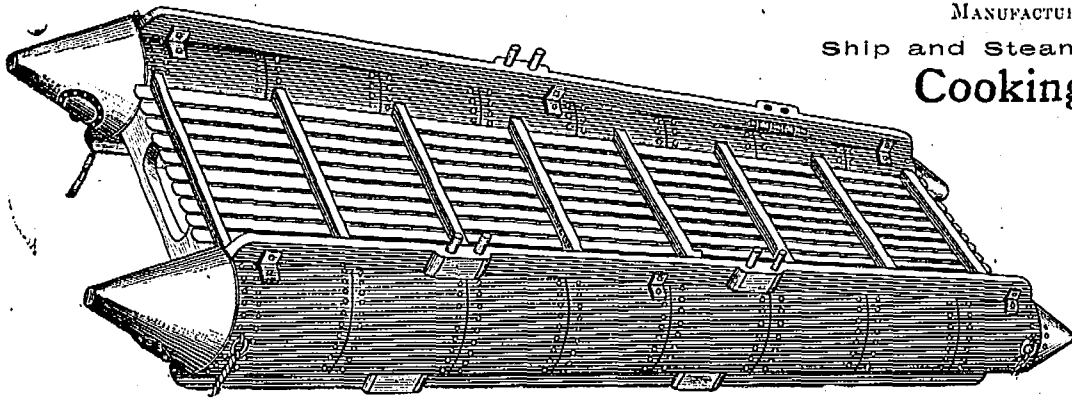
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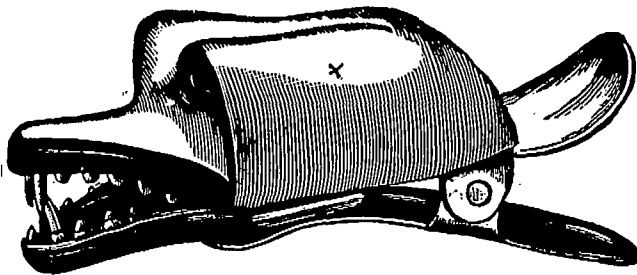
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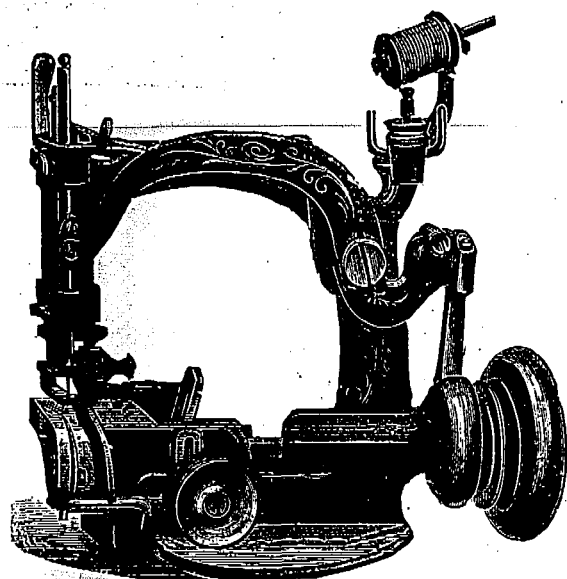
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SPECIAL—Straw Hat Sewing, Wiring and Binding, Tip Plating, Sweat Leather Stitching, Flanging, Turning, Beveling Machines, etc.

Machines of every description designed and manufactured.

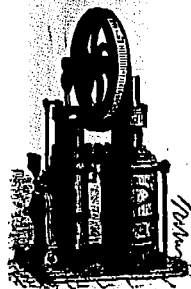
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Do You Use Water
 Do You Want it Every Day? **?**

Only the best pump will meet this want.
 The best ones are the

Rider and Ericsson Hot-Air Pumps

Is a record of twenty years proof enough? They are not "the cheapest." The best of anything is never cheapest in first cost. But you do not buy pumps every day, and in the "long run" the lowest priced things are not always the cheapest. Any boy can run our engines, and under all circumstances they are absolutely safe. If interested, send for catalogue "J" and state conditions under which your pump will have to work.



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- Envelopes,
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- etc., etc.

We make a Specialty of

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We do everything in the printing line, in a

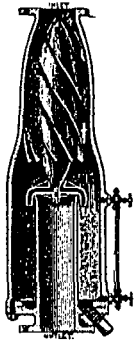
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"STRAIGHT LINE" CENTRIFUGAL SEPARATOR GREASE EXTRACTOR

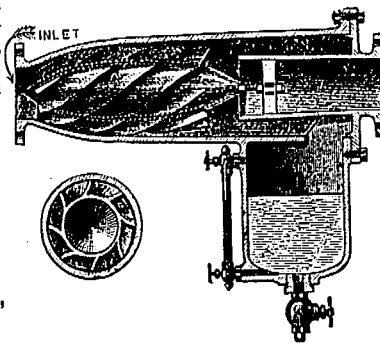
For Horizontal or Vertical Steam or Exhaust Pipes.



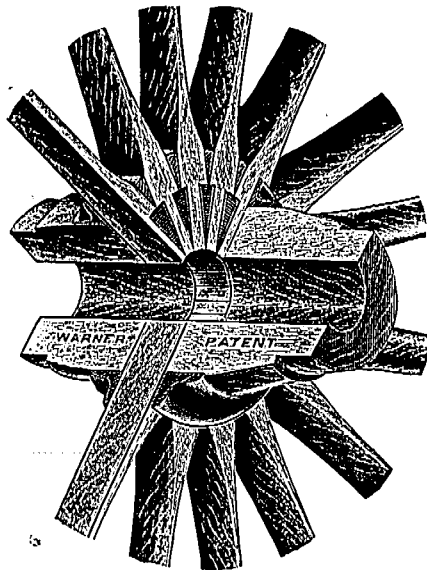
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Used in U. S. Navy, Principal Central Electric Light Stations, Electric Railways, Steamships, Railroads, Mills, Manufacturing Plants, and in Mines on steam mains up to 1,000 ft. in length.

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"By a thorough knowledge of the natural laws which govern the operations of digestion and nutrition, and by a careful application of the fine properties of well selected Cocos. Mr. Epps has provided for our breakfast and supper a delicately flavoured beverage which may save us many heavy doctors' bills. It is by the judicious use of such articles of diet that a constitution may be gradually built up until strong enough to resist every tendency to disease. Hundreds of subtle maladies are floating around us ready to attack wherever there is a weak point. We may escape many a fatal shaft by keeping ourselves well fortified with pure blood and a properly nourished frame."—*Civil Service Gazette.*
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Nothing will keep your boy at home the long winter evening or prove so useful as the

PRIZE HOLLY SCROLL SAW

All Iron and Steel. Price, \$3.00.



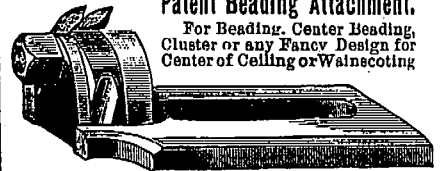
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—AND—
SCROLL SAW
AND ALL FURNISHING.

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Patent Beading Attachment.

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



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

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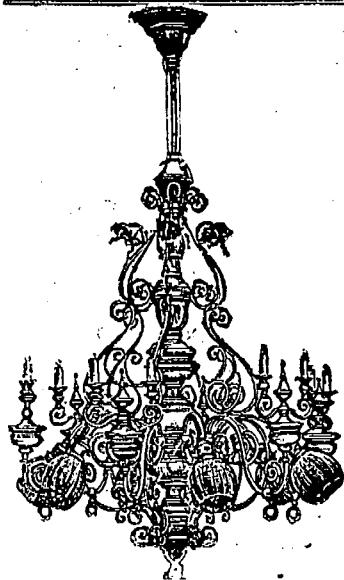
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CHANDELIERS

For Gas, Electric and Combination for Churches, Public Buildings and Private Residences.

CORRESPONDENCE SOLICITED.

Wrought Iron Bouquets are very Popular.

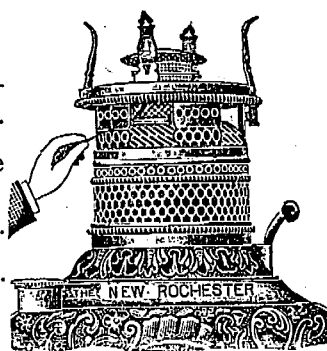


Confer with us before placing orders.

Our line for the present season leads the market.

It is large & varied.

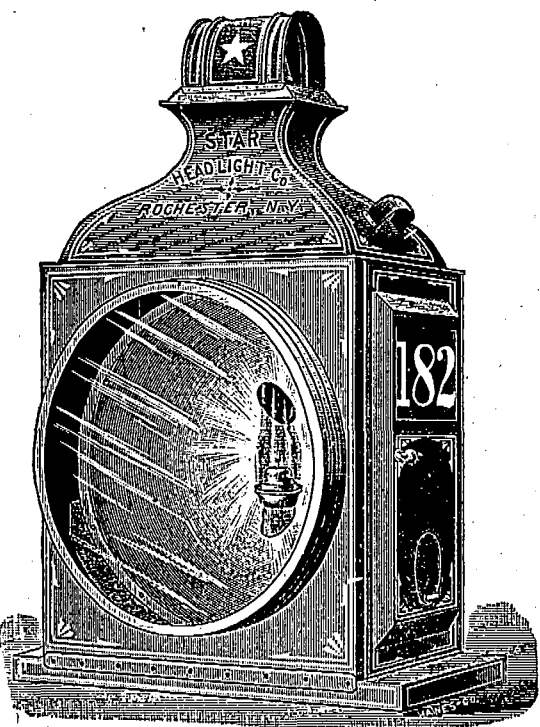
Prices to suit present reduced market. Catalogue on application.



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The Rochester Lamp Co.,

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GEO. W. JACOBS,
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Secretary.

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

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T. Isbester, Western Manager.

Thomas J. Taylor,

Manufacturer of

REAL TORTOISE SHELL,

AND IMPORTER OF

Celluloid & Fancy Ornaments

FOR THE HAIR.

Carries Largest Assortment of any House in U.S.

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TO LET.

That old-fashioned two-storey double residence, No. 15 St. Genevieve St., Montreal. Apply to

M. S. FOLEY,
Journal of Commerce.

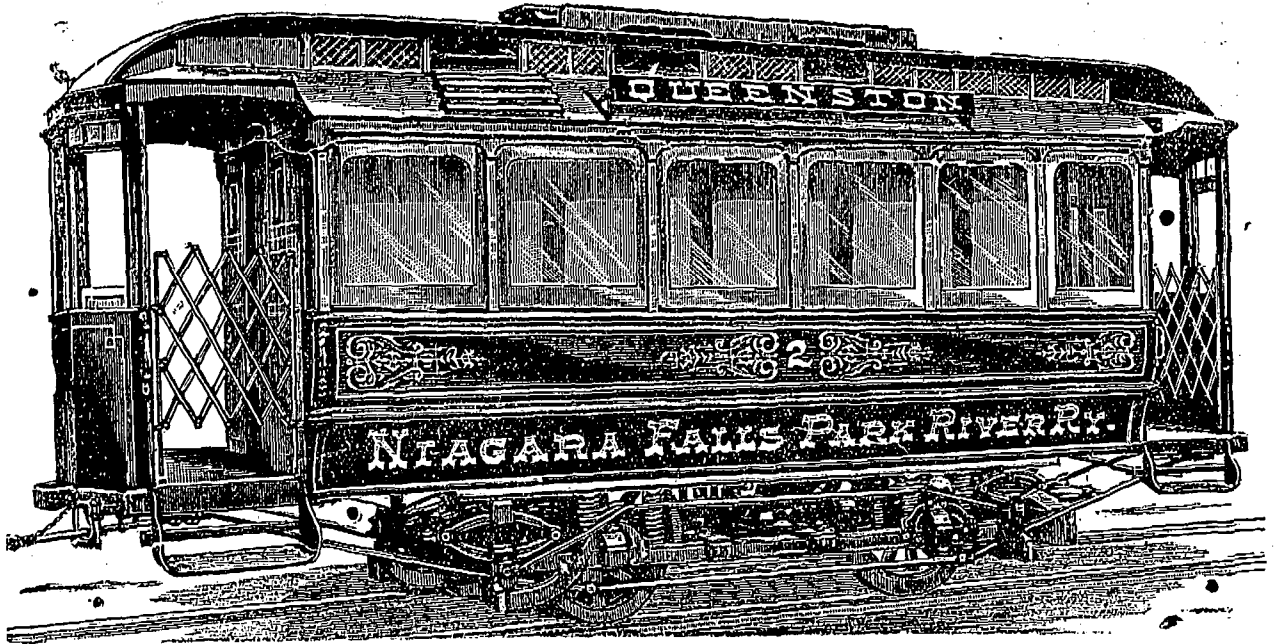
CANNED SALMON.

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

ENGLISH TEXTILES.

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

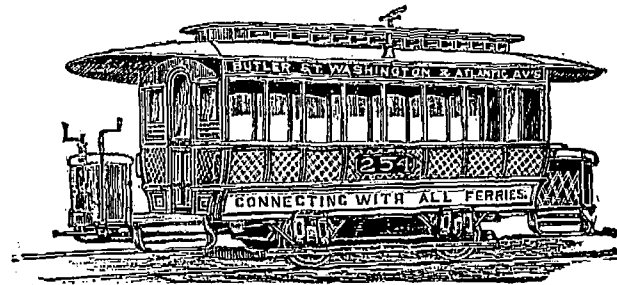
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We also manufacture HORSE and TRAIL CARS of every description.

PATTERSON & CORBIN, ST. CATHARINES, ONT.

STREET, RAILWAY CARS AND LOCOMOTIVES, NEW OR SECOND HAND.
Railroad Spikes and Bolts a Specialty.



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New York City.

The W. J. Newton Company,

39 & 41 Cortlandt Street,

NEW YORK.

General Electrical Appliances.

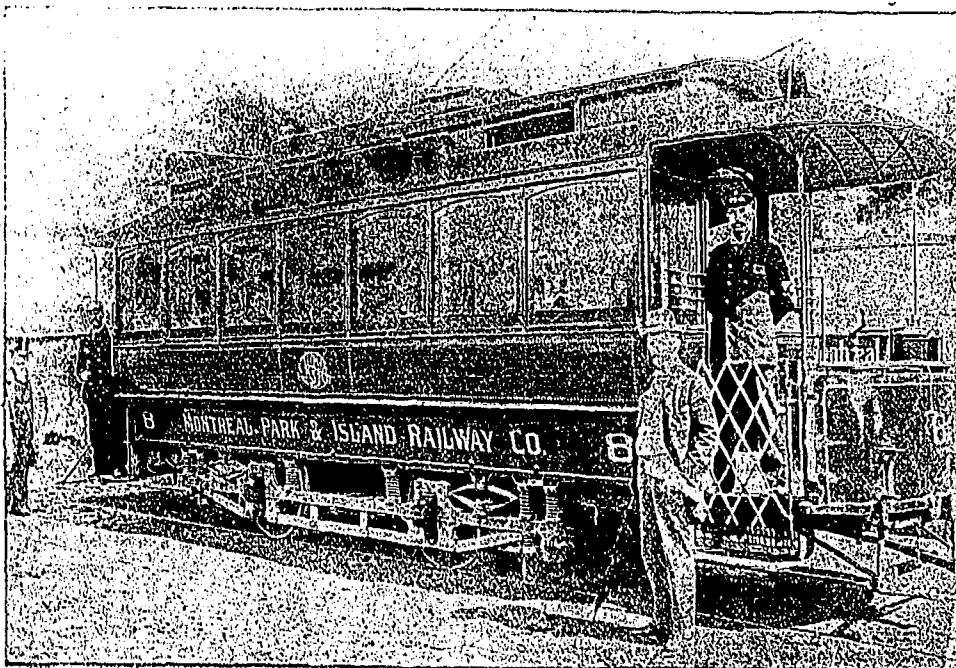
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JOURNAL OF COMMERCE.

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GUARANTEED

to be the Strongest, Easiest Riding and most Economically Maintained Trucks in use. Constructed with Hot Rivets, All Parts Machine Fitted to Steel Templates.

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Boston Exchange Building, 53 State St.

Chicago, 1137 & 1138 Manadnock Building.

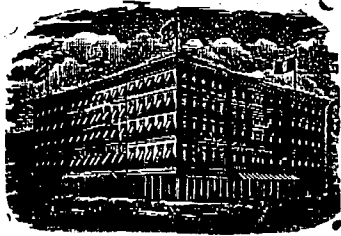
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Leading Hotels in Canada



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Manufacturers of

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Motors,



Transformers.

And all kinds of
Electrical Apparatus.

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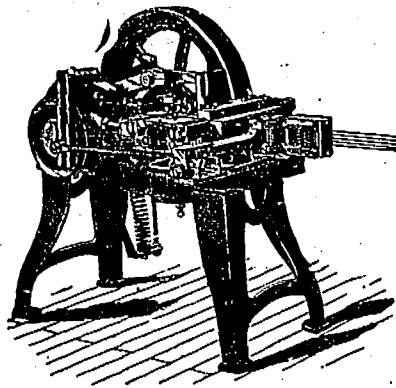
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HOTEL DIRECTORY.

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

ONTARIO.

PLACE.	NAME.	PROP. OR MGR.
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BELLEVILLE,	Anglo American,	D. Coyle
do	Huffman House,	Huffman & Co.
	(late Kyle)	
BRANTFORD,	Belmont,	F. Westbrook
DUNDAS,	The Elgin,	
DEBERONTO,	Deseronto House,	Geo. Stewart
GALT,	The Queen's,	C. Lowell
GANANOQUE,	Provincial,	Nell McCahey
HAMILTON,	The Royal,	Hood Bros.
do	St. Nicholas,	McLean & Smyth
HASTINGS,	Clarendon,	A. B. Spellman
INHERSOLL,	Atlantic House,	C. H. Kennedy



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MANUFACTURERS OF

Five-Wire Nail Machines.

No. 0 Machine makes 800 40d Nails per min.
" 1 " " 750 8d " "
" 2 " " 900 4d " "

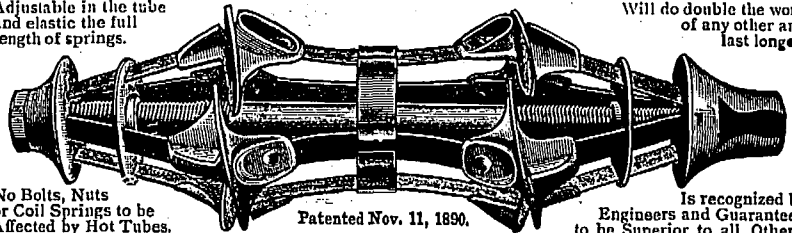
KENNEDY WIRE NAIL
MACHINE CO.,

9 East Monroe St., CHICAGO.
Send for Circular.

THE DUPLEX BOILER TUBE SCRAPER.

Adjustable in the tube
and elastic the full
length of springs.

Will do double the work
of any other and
last longer.



No Bolts, Nuts
or Coil Springs to be
Affected by Hot Tubes.

Patented Nov. 11, 1890.

Is recognized by
Engineers and Guaranteed
to be Superior to all Others.

TELESCOPE FLUE BRUSH HANDLE.



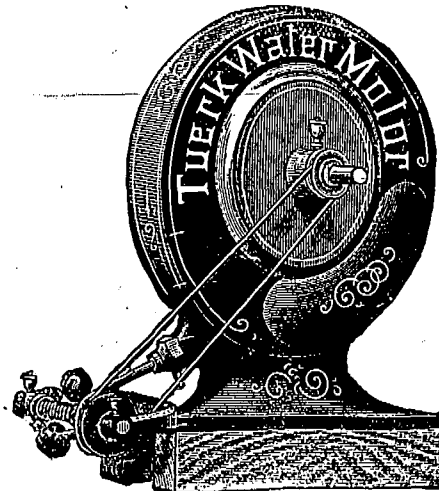
PATENTED DEC. 14, 1894.

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

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"I was associated with Robert Ho over 40 years ago and have been in the printing business all my life and used all kinds of motors. I can truly say that the Tuerk Motor has given me more pleasure than any piece of machinery I ever used. For ten years I used and am now using a No. 13 nut governor to run three large presses, a folder and several jobbers."

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

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Tuerk Hydraulic Power Co.

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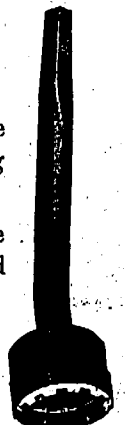
* T. DRAPER, *

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

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

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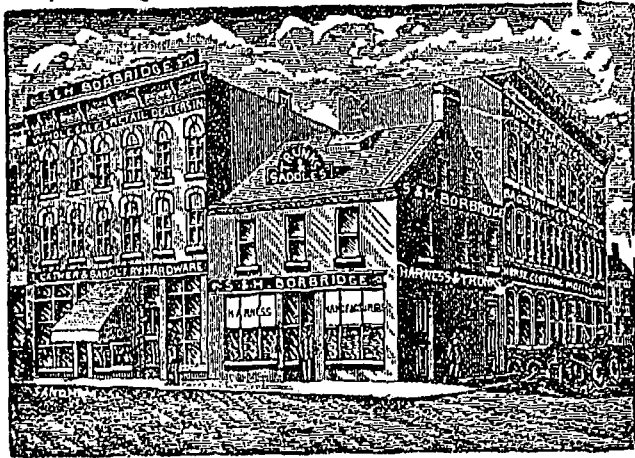
THE STEVENSON BOILER, MACHINE SHOP AND FOUNDRY WORKS AT PETROLIA, ONT., (now of twenty years' standing), continues to make Marine, Stationary and Portable Boilers of all kinds. The Canadian Oil Wells and Refiners and Mills in this section are nearly entirely supplied with Boilers and other Plate Work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

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RAILWAY and STEAMSHIP OILS A SPECIALTY.

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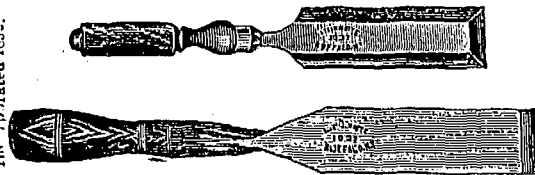
- STRATFORD, PETERBOROUGH,
- LONDON, ST. JOHN, N.B.
- TORONTO, MONCTON,
- KINGSTON, HALIFAX, N. S.
- MONTREAL, WINNIPEG,
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BUFFALO, N. Y.

SECURITIES.

London Oct. 17.

British Columbia, 1877, 6 p.c.....	129	184
1887, 4 1/2 per cent ...	116	121
Canada, 4 per cent. loan, 1860	111	113
3 per cent. loan, 1888	102 1/2	103 1/2
Debs. 1884, 3 1/2 per cent.	100	111

Railway and other Stocks.

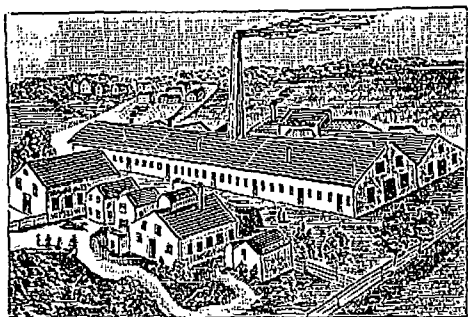
Oct. 17.

Quebec Province, 5 p. c., 1874.....	110	112
1876, 5 p. c.....	110	112
1880, 4 1/2 p. c.....	106	107
1883, 5 p. c.....	116	118
Atlantic & Nth. Western 5 p.c. Guar	117	119
1st M. Bds	12	13
Buffalo & Lake Huron £10 shr.....	131	133
do 5 1/2 p.c. 1st mort.....	131	133
do 2nd mort.....	106	107
Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov.....	61 1/2	62 1/2
Canadian Pacific \$100.....	90	101
Grand Trunk, Georgian Bay, &c....	63	69
1st M.....	123	126
Grand Trunk of Canada Ord. stock.	43	43 1/2
2nd equip. mtg. bds. 6 p.c.....	23 1/2	27 1/2
1st pref. stock.....	15 1/2	15 1/2
2nd pref. stock.....	123	125
3rd pref. stock.....	86	89
5 p.c. perp. deb. stock.....	115	117
4 p.c. perp. deb. stock.....	101	103
Great Western shares, 5 p.c.....	95	97
Hamilton & N. W., 6 p.c.....	93	96
M. of Canada Stg. 1st Mort. 5 p.c....	99	101
Montreal & Champlain 5 p. c. 1st mtg. bds	00	000
*Montreal & Sorel, 1st mtg., 6 p.c....	29	32
N. of Canada, 1st mtg., 5 p.c.....	103	105
Northern Extension, 6 p.c. pref.....	95	97
Quebec Central, 5 p.c. 1st Inc. Bds....	103	104
T. G. & B. 4 p.c. bonds, 1st mort....	101	103
Well., Gray & Bruce, 7 p.c. bds....	113	115
1st Mort	117	119
St. Law. & Ott. 6 p.c. Bds., 4 p.c....		
MUNICIPAL LOANS.		
100 City of London (Ont) 1st pref 5 p.c.	98	100
100 City of Montreal stg. 5 p.c.....	105	105
1874	104	109
100 City of Ottawa, 6 p.c. stg.....	104	109
redeem 1873	110	120
redeem 1875	101	103
100 City of Quebec, 6 p.c. con. 1873...	114	116
6 p.c. redeem 1875.....	116	116
redeem 1878	100	106
100 City of Toronto, 6 p.c.....	101	113
6 p.c. stg. con. deb. 1874.....	113	115
5 p.c. gen. con. deb. 1890.....	104	106
4 p.c. stg. bonds, 1931-28.....		
100 City of Winnipeg deb., 1884, 5 p.c....	113	115
Deb. scrip. 1888, 6 p.c.....	117	119
MISCELLANEOUS COMPANIES.		
100 Canada Company	23	26
100 Canada North-West Land Co.....	35	45
100 Hudson Bay	13 1/2	14

HOTEL DIRECTORY--Continued.

PLACE.	NAME.	PROP. OR MGR
KINGSTON,	The British American,	
do	Hotel Frontenac,	E. W. Dowling
LINDSAY,	Benson House,	E. Benson
LONDON,	The Tegumseh,	C. W. Davis
do	Grigg House,	E. Horsman
MARKHAM,	Tremont House,	Jas. E. Pltas
NAPANEE,	Paisley House,	E. A. Douglas
OTTAWA,	The Russell, Kenly & St. Jacques	
PARIS,	Arlington Hotel,	John Baland
PETERBORO,	The Oriental,	Graham Bros.
PETERBORO,	Grand Central	D. Lackie
PICTON,	Royal Hotel,	E. J. Healy
PORT HOPE,	Queens	A. A. Adams
SARNIA,	The Belchamber,	John Buckley
STOUFFVILLE,	Queen's Hotel,	J. G. Martin
TORONTO,	The Queen's,	McGaw & Winnett
Trenton, Ont.,	Gilbert House,	T. H. Blecker
UXBRIDGE,	Mansion House,	Thos. Bennett
WINDSOR,	The Crawford,	Cooney & Son
WOODSTOCK,	Oxford,	Chas. A. Pyne
QUEBEC.		
MONTREAL,	The St. Lawrence Hall,	Henry Hogan
do	The Windsor Hotel,	H. S. Dunning
do	The Balmoral,	E. H. Dunham & Co
QUEBEC,	Chateau Frontenac,	
NOVA SCOTIA.		
HALIFAX,	The Halifax,	L. Heeslein & Sons
TRURO,	Victoria Hotel,	Geo. R. Dupe
PRINCE EDWARD ISLAND.		
CHARLOTTETOWN,	Queen's Hotel,	P. P. Archibald
do	Hotel Davies,	J. J. Davies
BERMUDA.		
Hamilton,	Windsor Hotel,	W. Bradley

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GREAT * CANNING * MILLS



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

Peas, Corn and Fruits of every description.

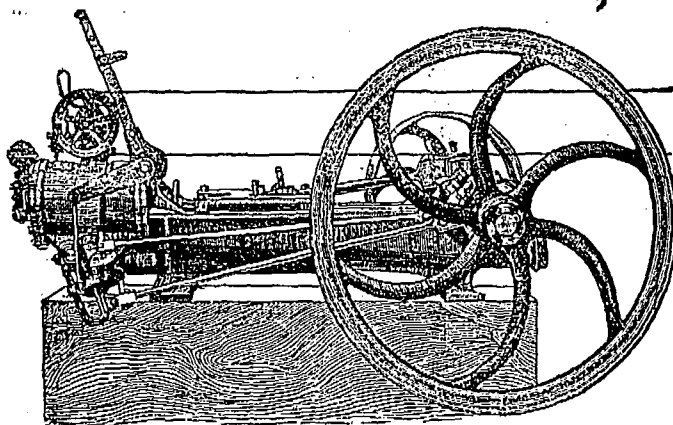
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 BOILERS and
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**IRON AND BRASS
 CASTINGS OF
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**Oil Engines and
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 Estimates for Special Styles and Sizes furnished.
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RAW FURS AND SKINS.
 Montreal Hiram Johnson
 496 St. Paul Street.

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

BEDDING !!

Get your **BEDDING** and **BEDSTEADS** from a
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Established 20 years.
ROCK BOTTOM PRICES.

Old Bed Feathers and Mattresses Purified and Re-Made at the
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 Raw Furs and Skins. Raw Furs a specialty.
 Correspondence solicited. 496 St. Paul Street,
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FOR SALE.

Under Dryer, 84 in. face, 86 in. dia.
 " " 72 " 40 "
 " " 72 " 38 "
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 78 in. face, 11 in. dia.
 72 " 17 "
 72 " 16 "
 72 " 12 "
 and Steam Boiler, 54 in. x 14 feet.
 32 in. face, 10 in. dia.
 1 " 37 " 11 "
 1 " 40 " 12 "

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E. L. ETHIER & CO.,

Billiard Table
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 Manufacturers and
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Do all kinds of work in
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Telephone 6057.1

Branch Store: Ottawa.



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

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

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

Onondaga Coarse Salt Association,
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Western Electric Co.,
CHICAGO-NEW YORK.
Electrical Apparatus and Supplies.
ALL KINDS.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations Oct. 20, 1895.

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share par value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.....	10,000	3½-6mos.	350	\$50	119½ 119½
Canada Life.....	2,500	5-6mos.	400	50	610 700
Confederation Life.....	5,000	7½-6mos.	100	10	270 270
Western Assurance.....	25,000	5-6mos.	40	20	163½ 168½
Guarante. Co. of North America.....	13,372	5	50	10 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market, Oct. 19, 1895; Market value p. p'd up sh.

Atlas.....	24,000	23 p. s.	50	6	£25	£27
British and Foreign Marine.....	47,000	25	30	4	£24½	£26½
Caledonian.....	21,500	20	25	5	£23-0-0	£20
Commercial U. Fire, Life and Marine	50,000	25	50	5	£37	£38
Edinburgh Life.....	5,000	19s	100	20	63-0-0	00
Fire Insurance Association.....	100,000	5	£10	£2	¾	¾
Guardian Fire and Life.....	200,000	7½	10	5	10	10½
Imperial Fire.....	60,000	20 p. s.	20	5	20	30
Lancashire Fire.....	138,493	5	20	2	5½	6
Life Association of Scotland.....	10,000	17 6-7 p. c.	40	8½	42-5 0	00
London Assurance Corporation.....	35,882	20	25	12½	£57	58
London & Lancashire Life.....	10,000	10	10	2	4½	4½
Liv. & Lon. & Globe Fire and Life.....	891,752	75	St.	2	50½	51½
National of Ireland.....	40,000	£25	24 p. c.	£2½	87-0	00
Northern Fire and Life.....	30,000	23½	100	10	72	74
North Brit. & Merc. Fire and Life.....	110,000	20 p. s.	25	6½	39½	40½
Phoenix Fire.....	6,722	£13½ p. s.	50	50	£274	£278
Queen Fire and Life.....	200,000	30	10	1	7 1-16	6 18-16
Royal Insurance Fire and Life.....	125,234	58½	20	3	52	53
Scottish Imperial Life.....	50,000	8½ d	10	1	1-14-6	....
Scottish Provincial Fire and Life.....	20,000	15	50	3	....	....

THE
"I. X. L."
TEMPERED COPPER CO.
Manufacturers of
Tempered Copper for Commutator Bars.
Tempered Copper Castings a Specialty.
All Kinds of Brass and Bronze Castings.
OFFICE AND WORKS:
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ESTABLISHED 1824
Alliance
Assurance Company
of London, England.
CAPITAL \$25,000,000.
GEO. H. HENRY MANAGER FOR CANADA.
MONTREAL.

Consumers
Cordage Co.
(LIMITED)
MANUFACTURERS OF
Manilla, Sisal, Jute,
and Russian Cordage.
BINDER TWINE.
Jute and Cotton Bags.
HEAD OFFICE
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PROTECTION
Under all circumstances
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Liberal Provisions for
Incontestability;
Grace in payment of Pre-
miums;
Extended Insurance under
terms of
MAINE NON-FORFEITURE
LAW
Issues an
INSTALMENT POLICY
with all desirable features.
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: Life :
INSURANCE
COMPANY.
PORTLAND, MAINE.
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A PENSION FOR LIFE, For MEN and WOMEN.
The Pension Bond Policy of the Manufacturers Life guarantees an income for life of from \$100 to \$10,000 a year, from any age after 45. No medical examination required. Should death occur at any time before the pension becomes payable, all the money paid by the assured to the Company will be returned to his or her beneficiaries. This is the easiest—cheapest—simplest—and most convenient way of providing for old age. Same rates for both men and women. No medical examination required.
Manufacturers' Life Insurance Co. TORONTO, Canada.
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J. F. JUNKIN, Gen. Manager. **GEO. A. STERLING, Secretary.**
W. N. KING,
W. E. FINDLAY, } District Managers.
G. H. JUNKIN, City Manager.
Reliable Agents Wanted. 162 St. James St., MONTREAL.

Insurance.

The Federal Life ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Policies World Wide

.. AFTER ONE YEAR FROM ISSUE. . .

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

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GUARANTEED INSURANCE BONDS.

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

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

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Correspondence solicited. Agents wanted.

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

ESTABLISHED 1824.

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

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NORTH AMERICAN LIFE ASSURANCE COMPANY,

.. .. Head Office, - TORONTO, Ont.

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Pres. Canada Landed & National Investment Co.

HON. G. W. ALLAN, } Vice-Presidents.
J. K. KERR, Esq., Q. C., }

WILLIAM McCABE, F. I. A., Managing Director.

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

Cash Income..... \$ 558,394.98
Expenditure including death claims, endowments, profits and all payments to policy-holders 236,193.40
Assets 1,987,446.30
Reserve Fund 1,564,020.00
Net Surplus 333,216.75

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

THE PROVIDENT SAVINGS Life Assurance Society of New York

want General Agents in the following counties in the Province of Ontario.

Prescott, Glengary, Stormont, Dundas, Russell, Carleton, Grenville, Brockville, Leeds, Lanark, Renfrew, Addington, Frontenac, Kingston City, Lennox, Prince Edward, Hastings, Victoria, Ontario, Muskoka, Parry Sound and Nipissing Districts, Simcoe, York, Peel, Halton, Wellington, Grey, Bruce, Huron, Perth, Waterloo, Oxford, Brant, Haldimand, Monck, Welland, Niagara, Norfolk, Elgin, Middlesex, including London City, Lambton, Bothwell, Kent and Essex.

Good terms will be given reliable and energetic men.
Apply to R. H. MATSON,
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Insurance.

British * America ASSURANCE COMPANY.

HEAD OFFICE, - - - TORONTO.

Incorporated 1833.

FIRE AND MARINE.

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

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

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

York County Loan & Savings COMPANY.

Head Office: - Confederation Life Building,
Corner Yonge and Richmond Sts., - - - TORONTO

Subscribed Capital, - \$300,000.

Solicitors—MESSRS. HUNTER & HUNTER. Bankers—THE MOLSONS BANK

Quebec Fire Assurance Co'y.

Established 1818.

Directors—Edwin Jones, President; George R. Renfrew, Vice-President; W. R. Dean, Treasurer; Hon. Pierre Garneau, Hon. C. A. P. Pelletier, A. F. Hunt, Wm. Simons.

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

Caledonian Insurance Co'y

THE OLDEST SCOTTISH FIRE OFFICE.

TEMPLE BUILDING, - MONTREAL

LANSING LEWIS, Manager.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

FIRE and LIFE.

Invested Funds, \$40,833,724
Funds Invested in Canada, over 1,000,000

Security, Prompt Payment and Liberality in the adjustment of Losses are the prominent features of this Company.

Canada Board of Directors:

HON. HENRY STARNES, Chairman.
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Medical Referee—D. C. MACCALLUM, Esq., M.D.
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MONTREAL.

THE WATERLOO MUTUAL

Fire Insurance Company.

Established in 1868. Head Office, Waterloo, Ont.

Total Assets, Jan. 1, '04, \$349,734.71.

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MERCANTILE

FIRE INSURANCE COMPANY

WATERLOO, ONT.

Subscribed Capital.....\$200,000 00
Dom. Govt. Deposit..... 50,079 76

Losses promptly adjusted and paid.

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H. F. Petman, Inspector.

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L. J. McGhee, " Halifax, N. S.

Saskatchewan Buffalo Robes

Manufactured by

NEWLANDS & CO., Calt., Ont.



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

Statement of Business,

December 31st, 1894.

ASSETS INVESTED	\$182,011,770
SURPLUS	20,240,307
INCOME IN 1894	36,488,313
INSURANCE IN FORCE	813,294,160

Good Agents are Wanted
for several central and productive local-
ities in Canada.

Apply to
DAVID BURKE,
GENERAL MANAGER,
Company's Building, MONTREAL.

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

ESTABLISHED 1847.

Head Office, CANADA.

British :: Empire :: Building,
MONTREAL.

Government Deposit, - \$747,207.34
RESULTS OF VALUATION 1893.

Larger Cash Surplus,

INCREASED BONUS.

Valuation Reserves Strengthened,

IMMEDIATE ANNUITIES GRANTED.

SEND FOR TERMS.

F. STANCLIFFE, Gen'l Manager.

CONFEDERATION
LIFE ASSOCIATION,

Head Office: - TORONTO.

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

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Over \$25,000,000.00.

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THE
Layman Pneumatic Boats,

Sporting Boats,
Pleasure Boats and
Life Preservers.

OFFICE AND SALESROOM:

30 West 29th St., Cor. Broadway,

NEW YORK.

The above remarkably ingenious invention
not only fill the sportsman's demands as a
fishing and hunting craft, but is the most
convenient small boat made for many pur-
poses :

1. Both hands are free to fish, shoot or work.
2. It cannot be upset by the occupant.
3. It is as comfortable as a rocking chair.
4. If filled with water, it still floats and carries the weight of two men.
5. It weighs but 20 lbs. and can be carried in a hand satchel.

Send 5 Cents for
ILLUSTRATED
CATALOGUE,
above address.



THE LAYMAN PNEUMATIC
SPORTING AND OUTING BOATS
are made in two standard sizes and
are adapted to persons of both sexes,
and all sizes from 40 pounds to 400
pounds, and are absolutely safe and
reliable.

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

WESTERN ASSURANCE
COMPANY.

FIRE AND MARINE. Incorporated 1851.

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

Head Office. - Toronto, Ont.

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

THE IMPERIAL
INSURANCE COMPANY LIMITED

FIRE.

LONDON.

ESTABLISHED 1803.

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

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

COMMERCIAL UNION

ASSURANCE CO., Ltd.,

Of London, England.

FIRE! LIFE! MARINE!

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

HEAD OFFICE, Canadian Branch, - MONTREAL

EVANS & McCREGOR, Managers.

LONDON

Guarantee and Accident Com'y, Ltd.

Of London, England.

Capital, \$1,250,000.

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

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

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