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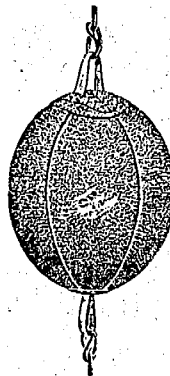
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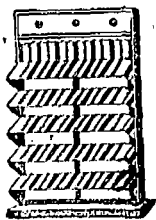
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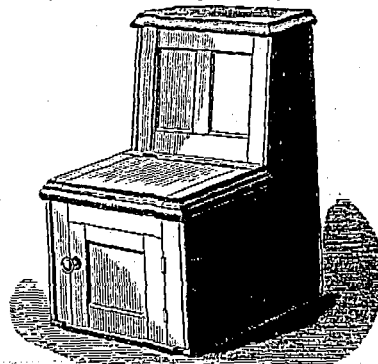
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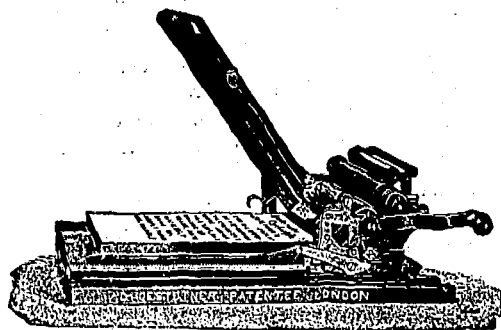
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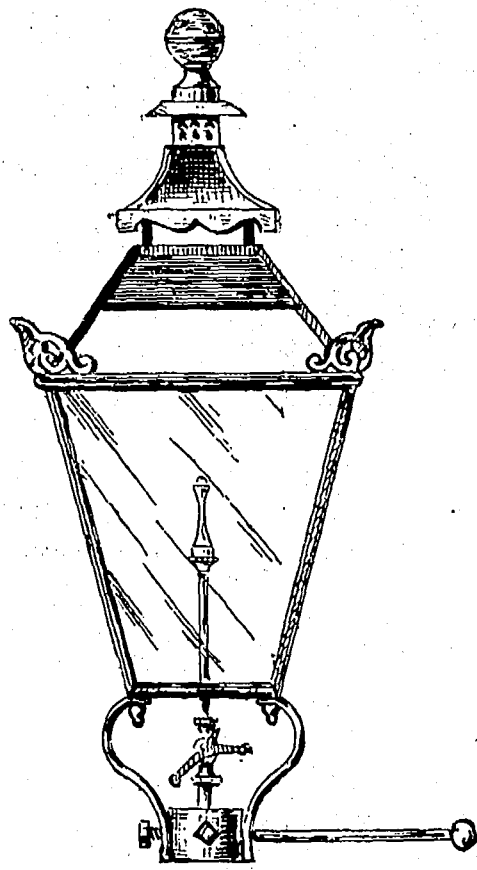
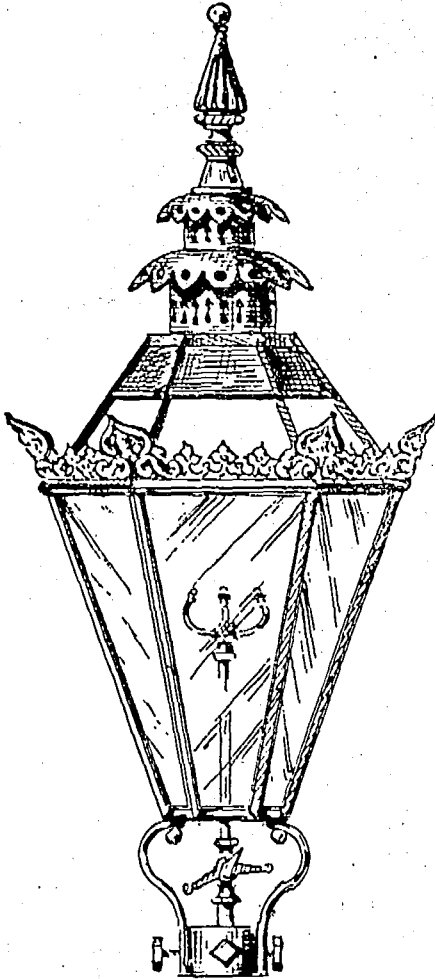
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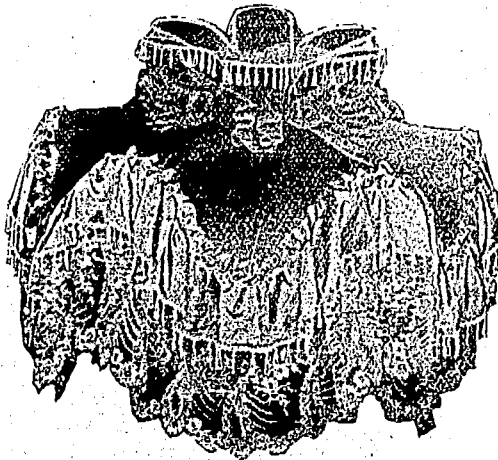
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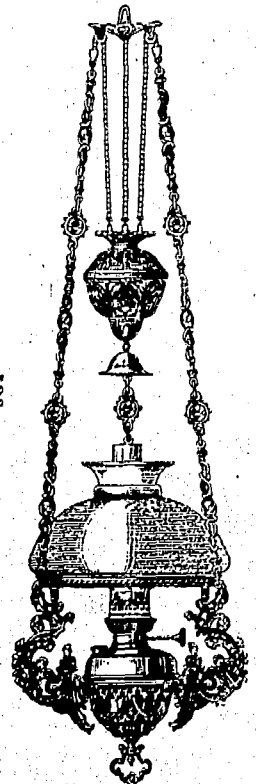
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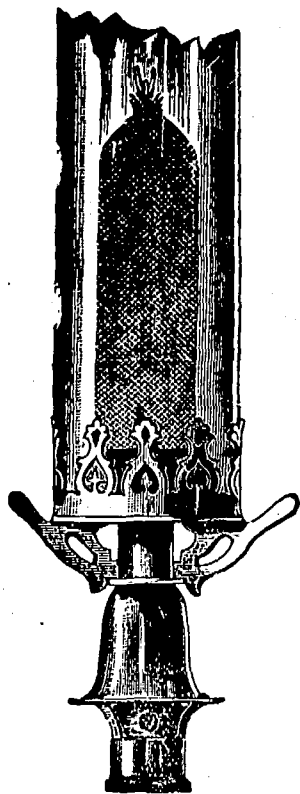
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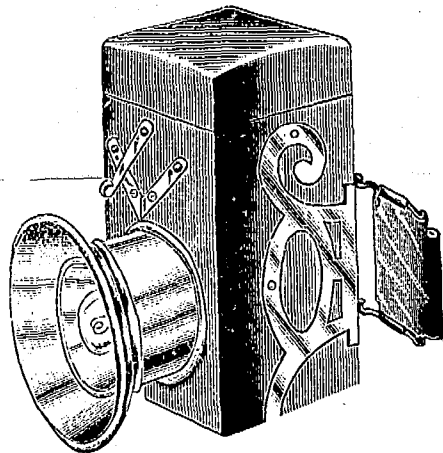
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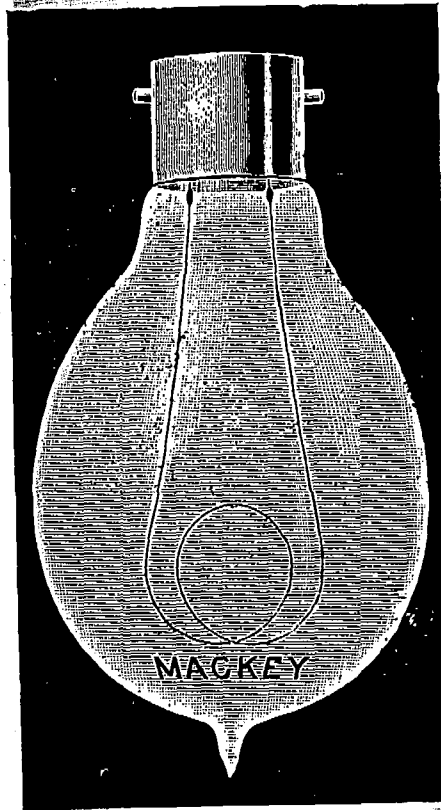
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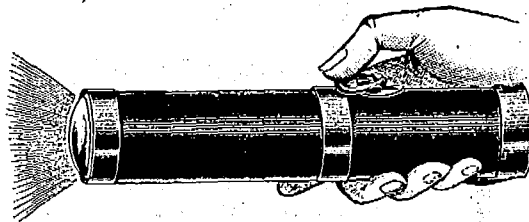
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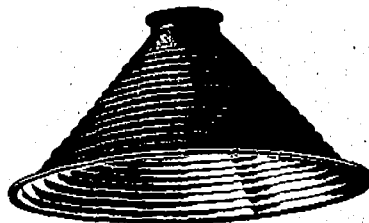
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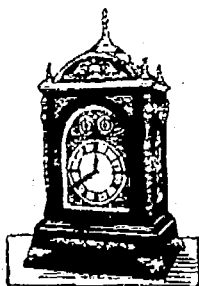
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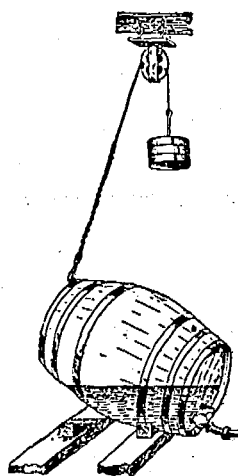
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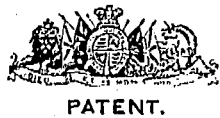
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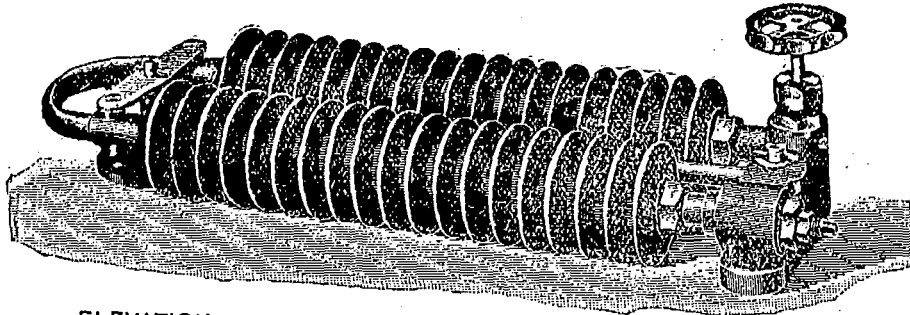
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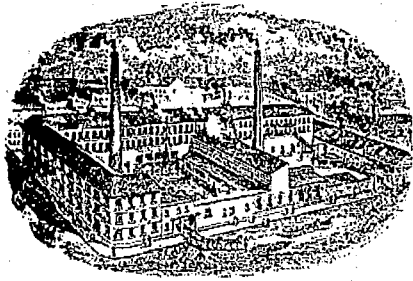
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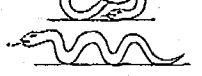
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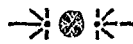
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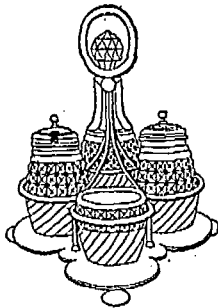
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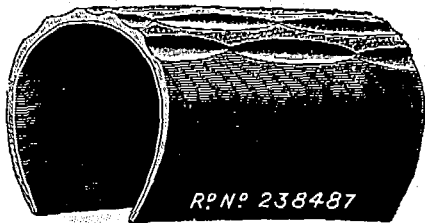
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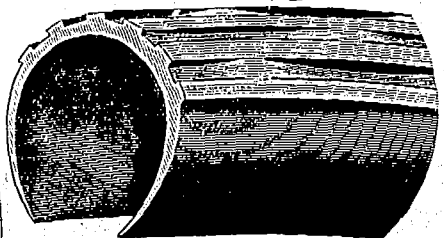
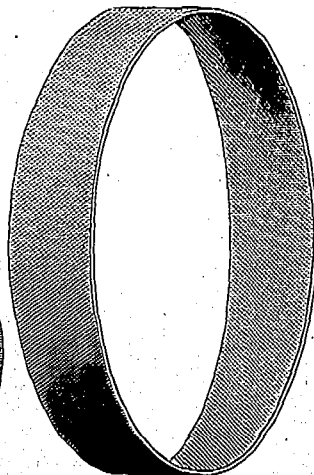
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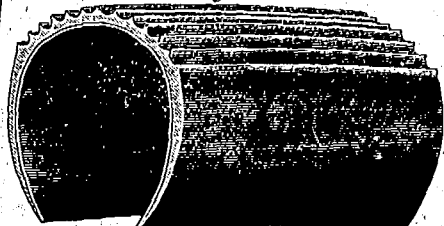
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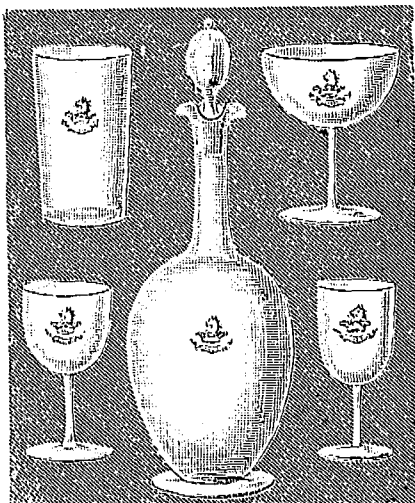
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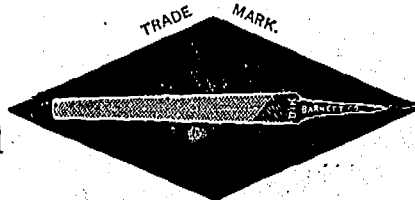
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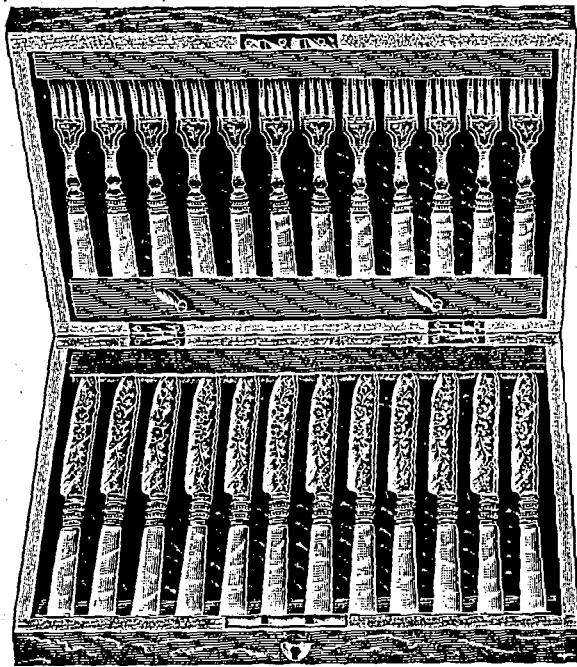


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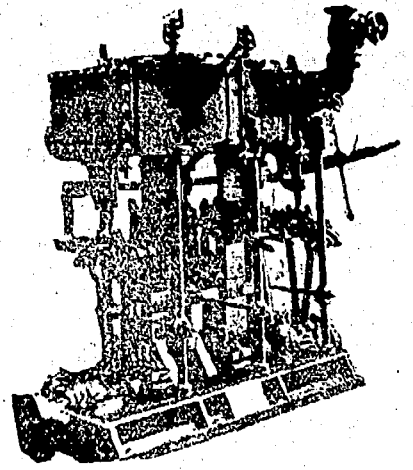
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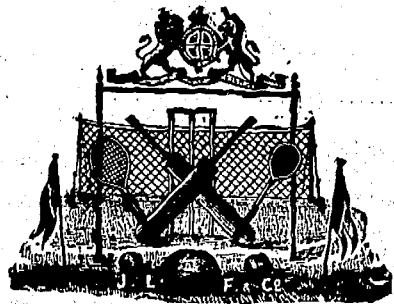
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Canadian Colored Cotton Mills Company.

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It will tone up your system, and restore the appetite.

The best cure for Debility.

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FANCY MOUNT ROYAL MILLS.

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Commercial Summary.

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

—The population of Ottawa has increased 1,616 in the past year; the present figures are given as 37,000.

—A new lumber tariff will go into force on the Grand Trunk, November 1st, on lumber shipped from Georgian Bay points to New York. The rate will be advanced from 19½ cents to 20½ cents. Lumber rates from other points will advance pro rata.

—As an instance of the present scarcity of workmen in the Canadian West, agents of some American contractors have been actually "stealing men." They offer higher wages and thus induce the men to go across the border. The contractors for the Ontario and Rainy River Railway report that they needed 2,000 men but have only succeeded in securing 500. Wages being paid match those given in the early days of American railway construction west of the Mississippi; \$2 to \$3 is freely offered.

—The plant of the London, Ont., Furniture Company was sold at auction on the 4th inst., including the site of the factory on King street, and several lots opposite. The property was bought for \$29,500 by a firm of real estate brokers, acting for a syndicate, who propose to have the factory running shortly. It is a five-storey brick structure, with plant capable of employing 200 men. It has been idle about a year, and is said to have cost the London Furniture Company about \$120,000. The Huron & Erie Savings & Loan Company held a mortgage on the property for \$26,500.

The well dressed man is well introduced.

THE CELEBRATED "FIT REFORM"

E. A. SMALL & CO.

MONTREAL.

"FIT REFORM" means: The perfect adaptation of artistic and scientific CUSTOM DRESS METHODS, to the peculiar wants of each individual at the lowest possible cost.

We solicit correspondence from pushing progressive men, desiring to establish branches.

Roofing and Asphaltting

OF EVERY DESCRIPTION.

Metal Cornices, Skylights, &c.,
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Boston Hot Blast Heating, and Pneumatic System of conveying Mill Stock.

GEO. W. REED & CO.,
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M. L. MORRIS,

Wholesale Clothier Hards faites en Gros

146A ST. LAWRENCE STREET,
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E. GIROUX, Jr., Proprietor,

216 St. Lawrence Street
MONTREAL, Que.

M. BERNSTEIN,

... Manufacturer of ...

WHOLESALE CLOTHING

126 & 128 St. Lawrence Street, MONTREAL.

Jobs in Clothing always on hand.

R. J. PIKE,

Gold and Silver Watch Case
Manufacturer,
CROMWELL HOUSE,
EARLSDON, COVENTRY, Eng.

FERRO-NICKEL MANGANESE,

For CUPOLA, CRUCIBLE or LADLE USE is the only Low Priced but High Grade Alloy that does convert Hard White Iron into Soft Ductile Steel Castings.

A sample keg 100 pounds shipped for trial to any responsible foundryman.

From the DURANGO IRON MOUNTAIN HIGH GRADE NICKEL AND MANGANESE under Mexican Patents by

The National Ore & Reduction Co.,

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STAIHLKNECKT YCIA, Bankers, exclusive Sole Agents for the Mexican Republic,

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The United States Patent Right is for sale.

Howard Chemical Works,

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Mention "CAN. JOURNAL OF COMMERCE."

The "FLUX" Fountain Pens.

TRADE MARK.

Made of the best Para Rubber, nicely finished, while the Pen is solid Gold, 14 and 18 carat fine, respectively, and being Iridium pointed it can be used on smooth or rough writing paper with equal ease and comfort. There is no scratching and spurting, so common with cheap fountain Pens.



Platin Cases or chased in various elegant patterns, also chased and gold mounted. Prices, 5/4, 5/6, 8/6, 10/6 and 13/6 each.

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

THE CHEAPEST PEN FOR UNIVERSAL USE.



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

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

—Mr. Mathewson, on retiring from the management of the Bank of Commerce, Winnipeg, to assume the position of assistant manager in this city, received very handsome presents from the Winnipeg staff.

—The extension of the Lorne graving dock, at Levis, Que., from 445 to 600 feet in length, is likely to be made by a local contractor. The work will be of a difficult nature, being almost entirely of rock excavation. The departmental estimate is given as \$117,000.

—Enos S. and Howard Munro, the former ex-collector of Customs at Whitehead, N.S., are under arrest on a charge of having set fire to premises owned by the Dominion Government. Perry Munro was recently sentenced to 8 years' imprisonment for scuttling a steamer to get the insurance on the cargo.

—Reports from Cuba state that the more enterprising inhabitants are beginning to settle down to business. Trade all over the island is said to be satisfactory owing to the expectations of general resumption of work on the sugar plantations. The prevailing high price of building material has prevented many improvements, both public and private, from being undertaken.

—Application has been made by the British-Yukon Mining, Trading and Transportation Company, for a permit to build and operate a railway from Fort Selkirk to Dawson City, and on to the 141st meridian; also from the main line, at or near Cariboo Crossing, to Teslin Lake, and to Atlin City or lake. The company will ask power to alter its name to "The British-Yukon Railway Company," and to amalgamate with or purchase the British Columbia Yukon Railway Company, or other companies.

—That the workings of the transgressor do not appear to keep pace with those of honourable beginning, is evidenced by the meagre returns which have fallen to the lot of the safe-blower, burglar and all round evader of the law lately. It may be that after a lengthened period of less prosperous times, those whose "shekels" are rapidly increasing, see the necessity for more care in their protection. Two dollars was the amount in waiting for a safe expert one night last week, after spending probably a greater amount of material in accomplishing his object.—A seizure of 150 pounds of manufactured tobacco was made on the 6th inst. by revenue officers in a suburban village.

—The active opponent of the departmental store is still using measures for the suppression or regulation of the young but ambitious dealer in everything. A law which came into effect in the State of Missouri, U.S., last month practically prohibits by its enforcement any and all departmental stores in the State doing business in cities of 50,000 inhabitants or over. License Commissioners were duly sworn in to see that the law was complied with. To offer for sale other than special or single lines of goods, according to this law, makes the owner subject to a fine of \$100 to \$500 for each day, or imprisonment for one year. The departmental store owners served a temporary injunction on the license commissioner, and will oppose the legality of the matter in the courts.—At a convention of the National Association of Retail Druggists held in Cincinnati last week it was decided to take steps toward the prevention of jobbers and manufacturers selling goods to cut-rate stores and combines known as department stores.

—Mr. Lacroix, city building inspector, has reported that the collapse of the building occupied by Messrs. Scroggie was caused by excavations going on. It is marvellous that accidents, so-called, of this nature are so few, as the reckless exposure of foundations is very common and nothing is done to shore up walls from lateral pressure after earth has been removed. Mr. Lacroix might see to this. The excavating work at the collapsed building ought not to have been allowed.

—An esteemed correspondent writes to inform us, that while travelling recently in the States he was told that, "a British seaman piloted Admiral Dewey into Manila Bay," who seems to have known there was no danger from submarine mines, or from the guns which were supposed to be guarding the entrance, or from the fleet which was knocked to pieces without striking one damaging blow on the American war ships.

—A Montreal manufacturing company in kid, leather and kindred goods has requested a bonus of \$25,000 from the neighboring municipality of Lachine in the event of their moving their plant to that town. They promise to employ twenty-five hands, and pay out \$40,000 per year.—Lachine debentures amounting to \$188,000 have been sold at \$102.60.

—A line of telegraph has been established to Dawson City. The rate for 20 words is \$4.35, which is well nigh prohibitive.

(FOUNDED 1825.)

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Assets exceed, - \$21,000,000.

Fire risks accepted on most every description of insurable property.

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Special Agents for Montreal, 80 Hospital St., Room 4.

Canadian Head Office: 67 Beaver Hall, Montreal.

J. E. E. DICKSON, Manager

Agents Wanted throughout Canada.

FRANCIS BAGLEY,

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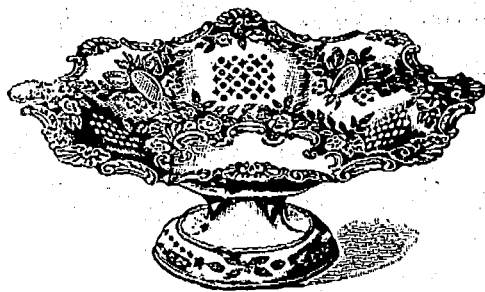
Ribbons, Belts, Hat Bands, Ties, Etc.

EARL'S COURT,

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

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ALLAN GREEN

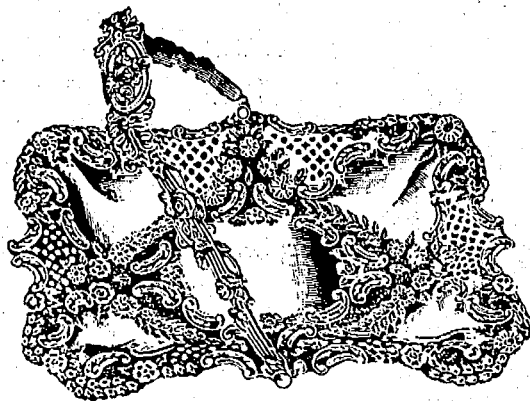


MANUFACTURER OF

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

Table and Pocket Cutlery, etc., etc.

ALBERT WORKS, 28 Cambridge Street, Sheffield, England.



—Work on the proposed summer hotel at Muskoka, which is to be built by Hamilton capitalists, is to begin at once. The hotel will have 250 rooms, and all modern conveniences.

—The thirteenth annual report of the commissioners for the Queen Victoria Niagara Falls Park shows that the receipts for the year amounted to \$45,841, and the expenditure was \$21,719. The coupon interest on debentures and bank charges thereon was \$24,121.50.

—Welland County, Ont., is likely to have another electric railway. Application has been made for permission to construct a road from Fort Erie to Chippewa. Local capital is at the back, and with the amount of electrical power in that vicinity the undertaking will likely be carried through.

—Locomotive works in Germany are reported to be crowded with orders, many of which have to be turned down for the present. So busy are they that many railway managers requiring quick deliveries of new engines are sending to the United States, although German quotations are somewhat lower.

—Our Cape Breton correspondent writes as follows: Sydney, C.B., has become the centre of considerable activity resulting from the establishment of the works of the Dominion Iron and Steel Co. The contractors for the foundations of the four gigantic furnaces, McManus, Law and McManus, have over 500 men employed. The foundation of one furnace is now complete and the others are to be finished by November 15. The Company has itself about 500 men employed building railway tracks, foundations for coke ovens, machine shops and foundry, opening stone quarries, &c. General business is good. A number of new stores have been opened and more will be built in the Spring. New buildings of the value of over \$100,000 have been either contracted for or are building. A syndicate has given a contract for the erection of 100 workmen's cottages, 50 of which will be soon completed. Land is advancing in price. The town of Sydney has exempted the company from taxation for a period of years, and also expropriated the site for the works, some 450 acres. This land, which was previously assessed for \$24,000, was appraised at \$83,000, and the owners are far from satisfied.

—A German chemist having, it is reported, concentrated a glass of beer into a lozenge a British bard has burst into song over this triumph of chemistry, one of his verses being:

"When once I have filled up my pocket,
What then of the Licensing Law?
With the utmost of ease I can mock it,
Nor care for its terrors one straw,
The police may go spying and gropin'
To shut up the Houses I use,
But I can my pocket keep open
As late and as long as I choose!

—Succeeding to the general store business of Geo. E. Lawrence, with whom he was employed, in the winter of '97-'98, H. F. Smith, Upper Haynesville, N.B., is now endeavoring to get from under his load of debts by paying 25c in the dollar, 12½ cents cash and a like amount in 3 months, secured. He owes \$2,300 and shows assets of \$1,300. He had but little capital on beginning, besides his former employer was unable to make a success of the business.

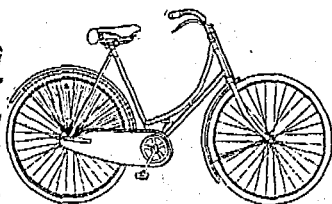
—The New York Life Insurance Co., has taken the yacht race excitement as an opportunity for a novel form of advertisement. It has issued a tract giving the history of the America Cup, with pictures and details of the various boats which have contended for this prize. The cover is beautifully embossed in silver, showing the Cup in relief, which is a very pretty specimen of decorative work of this class.

—The erstwhile invincible mule met his match recently, while on the Pacific en route to Manila. The severe storms encountered by the U.S. transport Siam, with 350 mules aboard, resulted in the destruction of almost the entire number. Fighting at such long range is apt to discourage, if not to destroy, even the mule which, in his native land, mournfully outlives the strokes and jokes of his owner.

—Stratford, Ont., while being threatened with a shortage of coal, is, according to a recent letter, in a fair way of being supplied with local fuel in the shape of peat, of a quality nearly equalling coal and at a much lower cost.

—The Acton, Que., Leather and Shoe Company has been incorporated. Capital, \$10,000. A bonus of \$10,000 is to be received from the town of Acton, voted in December, '98, in favor of Mr. D. Lemay, one of the promoters.

—The Ottawa Paper Company's mill, on Middle Street, Chaudiere, is about ready for operations. It will employ some fifty hands on commencement.

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On the
Look Out
For
Business

.....Should drop a line to.....

THE COVENTRY WHEEL CO., LTD.
COVENTRY, ENGL. (Only address).

Makers of the celebrated
"Coventry Wheel" and "Maxim" Cycles.

Cable Address:
FABRIQUE, "LONDON."

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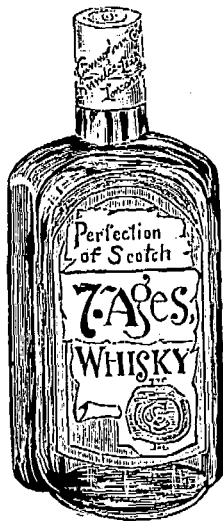
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PATENT AGENT,

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WINE &
SPIRIT
BROKERS.

33 Seething
Lane,
GREAT
TOWER ST.,
London, E.C.,
ENGLAND.

GEORGE PHILLIPS & CO.,

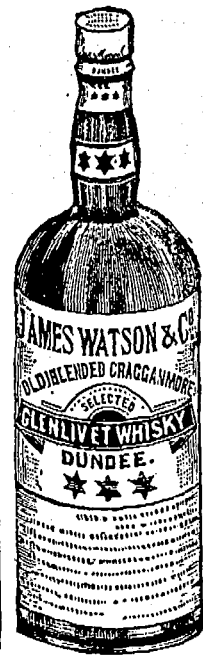
St. Andrew's Distillery,
LONDON, E.C., ENGLAND.

Unswd. Gin	Orange Bitters
" Old Tom "	" Brandy
British Brandy	" Gin
Imperial "	Ginger "
Champagne "	" Brandy
Irish Whiskies	Cherry "
Scotch "	Aniseed
Jamaica Rum	Noyau
Demerara "	Raspberry
Vatted "	Lovage
Hollands	Shrub
Dantzic Spruce	Gingerette
Ports	Mint
Sherries	Gloves
Clarets	Capillaire
Champagnes	Coloring
Lime Juice Cordial	Peach Bitters

Glenallan Pure Malt Whisky.
Shaubeg " Irish "
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Sole Agents for

Rivaud Frere & Cie., Cognac
Hyperkoff & Wacholders Old Schiedam.



A Safer Drink has
never yet been
brewed than . . .

Watson's
Dundee
Whisky

Undoubtedly the
Finest Imported.

Henry J.
Chard & Co.

Agents for Canada,

28
HOSPITAL ST.,
MONTREAL.

—A small fruit dealer at Maissonneuve, Que., S. Richardson, has assigned.

—The Chatham, Ont., inland revenue returns for September show an increase of \$164.56 over the same month last year.

—Mr. J. G. A. Panneton of Three Rivers, who died last week, was insured in the Canada Life for \$4,000.—J. C. Wilson, paper manufacturer, who died Sunday, was insured in the same Company for \$26,000.

—A Hamilton, Ont., letter states that considerable wool is being sent to the United States from that district. Shipments to the value of \$8,000 went from Hamilton during September, and upwards of \$2,000 was paid at Galt for similar shipments.

—A letter from the Canadian commercial agent at Christiania, Norway, to the Department of Trade and Commerce, tells of general shortage of crops in Norway and Sweden, owing to the drought. Considerable importations of foreign flour and grain must result and Canada, it is stated, should profit largely by the existing conditions. The fruit crop is also reported a failure, and a market for Canadian apples, fresh and evaporated, is here pointed out.

—A charter has been granted to the Lake Simcoe Navigation Company, Limited, capitalized at \$90,000. Among the members are Messrs. J. C. McKeggie, J. McNairn, Edward Adamson and Wm. Paul, of Toronto, and J. L. Ross, of Aurora.—The Brantford Specialty Company, Limited, has been incorporated with a capital of \$20,000.—The Grand Opera House Company of Kingston, Limited, has been incorporated with a capital of \$30,000.—A charter has been granted to the Crown Point Mining Co., Limited, the share capital of the company to be one million dollars, divided into one million shares of one dollar each; the head office of the company to be at Ottawa.—The Ottawa Fire Insurance Company has been granted an initial license for one year.

—When the average man who has acquired a knowledge of some particular calling, either in his father's shop or as a subordinate assistant, begins business for himself, he is, as a rule, content with the success which may come from his undivided attention. But when an inexperienced tiller of the soil decides to leave his fertile acres to embark in business, as a speedier road to affluence, he is sometimes found to view his new profession as he did his fields, the more sown the bigger returns. If one line of business yields a stated sum why not run two and reap a double amount? W. F. Morris of Burt's Corner, N.B., quit the farm and with limited capital started a general store and hotel about the beginning of '97. He is at present endeavoring to effect a settlement with his creditors by paying them 30 cents in the dollar of their claims; 15 per cent. cash and a like amount in three months.—His liabilities are light, being \$1,269.

—Mr. R. G. Reid, so well known by his Newfoundland enterprises, is now at his residence in this city. He reports the new railway as progressing satisfactorily, in connection with which seven new steamers will run that will do invaluable service in developing the Island's resources. The Belle Isle iron mines are being vigorously worked, and shipments of Newfoundland ore to the Cape Breton smelting furnaces will be extensive.

—Some four years ago Cyrille Baron of Valleyfield, Que., a stone cutter by trade, decided to abandon his lucrative, but monotonous position and embark in the sale of shoes. His success has not been such as to keep him beyond worry over payments and he has now assigned, owing \$2,500, with stock, etc., about \$2,300. A meeting of creditors is being held to-day.

—At Pike Creek, in Essex County, Ont., Wm. Belanger has been conducting a small grocery since the fall of '96. He was previously a farm laborer but the life of the grocer seemed to him more in harmony with his ideas. He did not succeed, and the assignee has temporary control.

PURE
OAK
BELTING

The J. C. McLaren Belting Co.,
Montreal and Toronto
Tel. No. Main 363 Tel. No. 875

DISTINCTIVE QUALITIES

—OF—

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

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

CABLE ADDRESS: "GLOSSIEST," LONDON.

ESTABLISHED 1800.

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



NAYLOR BROTHERS

Varnish Manufacturers,

Office and Warehouse:

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

Works and Stores: SOUTHALL, MIDDLESEX.

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

Varnishes for House Painters and Decorators.

Varnishes for Yacht and Boat Builders.

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

Wood Stains to imitate all kinds of Wood.

—The Barrie, Ont., Board of Trade is exerting its powers in the endeavor to interest manufacturers in the favourable opportunities awaiting them at that town.

—Our Campbellford, Ont., correspondent writes:—J. W. Anderson has returned here and opened up a boot and shoe store.—P. C. Foy, who had a boot and shoe store here has gone out of business.

—A winding up order has been granted for the Anglo-Canadian Asbestos Company, on the petition of a creditor who is interested to the amount of \$5,000. Voluntary liquidation had recently been decided on. The mines are located at Black Lake, Arthabaska.

—A Kingston, Ont., letter, referring to the profitable returns from the waterworks under the city's control, states that when the city took over the waterworks, in 1887 the revenue amounted to \$24,153, at very high rates. In 1898, the revenue was \$31,017 at about half the rates of ten years ago. In the interval only about \$600 has been lost by consumers not paying up.

—A Toronto letter, treating of the Ontario crop movements, states that the skyward flight of ocean freight rates has checked the export movement of hay from Ontario. Dealers state that it is impossible to ship at a profit, situated as they are, with the farmer on one hand demanding high prices, because of the supposed demand of hay for the Transvaal campaign, and the ship-owners doubling up rates on the other. While the Ontario farmer does not altogether look to war or its results for the higher price he is desirous of receiving for his surplus hay crop, the prices of so many other products of the farm having kept high during the summer owing partially to drought, he naturally gauges the hay crop by the same standard.

—A new telephone company is appearing on the scene and is anxious that its voice shall be heard. Application has been made to the Board of Works, Toronto, from a patent company, on behalf of the inventor of the Dodge system, Post Mills, Vt., asking the Council to grant a building permit to a joint stock company, organized to take over the above system, lay wires, etc. The amount of rivalry which might be supposed to exist in Chicago, where some of the streets are 27 miles in length, and telephones of greater proportionate necessity than in any city on the continent, does not prevent the upholding of high prices. To a business street nine miles south of the post office the telephone charge is \$241 a year, payable quarterly in advance. Even this charge does not include free connection with suburban points some of which are within the city's expanded limits, extra charges of 10 to 15 cents per call are made.

—A Kingston letter states that the Robertsville and Martell iron mines at Calabogie are now being worked by the Hamilton Blast Furnace Company. Next week a force of men will be put to work at the Zanesville mine. Nearly all the ore which the furnace will need will come from the mines along the Kingston & Pembroke Railway.

—The Grand Trunk is about to lay a double track between Hamilton and Niagara Falls. This has long been needed and will be a great convenience to the travelling public, and doubtless an equal advantage to the company by developing traffic and lowering its cost.

—Mr. C. R. Hosmer has been elected a director of the Canadian Pacific Railway, of whose telegraph system he is general manager.

—The late crops in Manitoba and the Territories are promising as good a yield as the grain recently harvested.

McArthur, Corneille & Co.

Importers and Dealers in

WHITE LEAD AND COLORS,

AND GROUND IN OIL.

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

Offices and Warehouses:

310, 312, 314 & 316 St. Paul Street

AND

147, 149 & 151 Commissioners St.

MONTREAL.

THE NEW COVENTRY CYCLES,

Specially made for the Trade.

NO EQUAL FOR PRICES.

Send for lists.

THE

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

CABLE ADDRESS: "RUGSTER," LONDON

THE
BRITISH SYPHON MANUFACTURING CO.,
SOLE MAKERS OF THE

"Standard English Syphon."

Aerated Water Manufacturers should write for our

SAMPLES & PRICES.



Offices and Warehouse:

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

Smollens & Mitchell,

WHOLESALE JEWELLERS,

Watch Manufacturers . . .

--- AND ---

. . . Diamond Merchants,

52 HATTON GARDEN,

LONDON, E.C., ENGLAND.



Watches, Clocks, Jewellery, Electro-Plate,

Leather Goods, Cutlery,

Opera and Field Glasses,

FANCY GOODS, &c., &c.

Established 1820.

James Lyne Hancock,

INDIA RUBBER MANUFACTURER.

Office & Warehouse: 266 GOSWELL ROAD,

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

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

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

—The gross receipts of the Toronto Street Railway Company for September were \$140,279 as against \$136,254 for September, '98; \$114,223 for September, '97; and \$106,529 for September, '96.

—A small music store at Ottawa, conducted by A. Saidenberg, is in the hands of the assignee. The business was started in the spring of '98, the owner being formerly a tuner in Montreal. Insufficient capital appears to have been the cause of the stoppage.—J. C. Anderson, a Windsor, Ont., wood dealer, has made an assignment.

—While North-western Ontario and British Columbia are being freely and fruitfully advertised as good fields for mining industries, many valuable timber tracts nearer to market still await the energy and capital necessary to make them very profitable sources of supply. A recent letter from Sault Ste. Marie, Ont., treating of the immense hardwood limits in that vicinity, especially white and bird's-eye maple, and red birch, states that industries especially to be encouraged there are those which will make use of the resources specially abundant and cheaply produced. Wood working industries in all lines, but particularly those requiring hard woods, box factories, furniture factories, barrel factories, and tanneries to use hemlock bark, are among those most favourably considered. Immense water power is available at low cost.

—The art of manufacturing wood pulp to meet the varied requirements of the paper industry is not alone confined to the American continent. According to Consul Bordewich, of Christiania, Norwegian manufacturers of wood pulp are advised by a well posted authority that the demand for wood pulp for paper making in Japan is extensive. Manufacturers there have been informed that if they can only get ahead of the Americans an extensive trade is assured. In Japan both common pulp and chemical pulp is needed, both kinds are used even now in large quantities by the largest paper mill there. The Japanese, with their great facility for imitation, have, it seems, also become desirous of manufacturing a different and finer paper than the soft and porous article which they have so far made from a pulp consisting of rice straw, papyrus, bark, etc., the same as is used in China.

—We do not see what particular interest the United States have in Venezuela, over a dispute regarding the boundary of which their rulers moved by President Cleveland, seemed anxious to go to war with Great Britain. This was stopped by a reference of the matter to arbitration. Now, the arbitrators have given England what she has claimed for a generation or two, the American papers are very angry. One says: "There are two methods by which Great Britain acquires territory belonging to other countries—grabbing and arbitration." According to the American press every claim made by Uncle Sam must be allowed, that any claim by John Bull, although upheld by an international tribunal, ought not to be allowed. Our Yankee friends act and talk like very badly spoiled and very selfish children. They have no respect for anything under the sun except their own will and own interests, whatever crosses them an American condemns. They will grow out of this smallness in time, but while it exists it is very pitiful.

—An assignment last week in Rossland, B.C., came as a surprise in more ways than one. The dealer in the older towns of Ontario and Quebec, who has been seeing his profits cut finer each year with little chance appearing whereby he can offset such deals, is apt to say, "If I were only out at Rossland or some of them new towns in the far West, I could get my own price, and that too without this constant haggling and referring to other dealers' prices." But even the untold wealth beneath the surface at Rossland does not come up fast enough for unalloyed prosperity. M. S. Logan, who had been in the dry goods business at Morrisburg, Ont., since '91, pulled up last February, and sought the mining fields as a better centre for the dry goods trade. His assignment last week caused surprise among those interested, as it was generally believed he had a few thousand dollars' capital which should have sustained him.

—The rumoured discovery of gold in large quantities in South Australia has caused much excitement in Adelaide and throughout that region. A grand rush for the gold fields is being made from all parts of the island.

McLaskill, Duggall & Co.
Fine Varnishes & Japan
Manufacturers
Montreal
Price Lists on application

E. BOISSEAU & CO.

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

CLOTHING

Yonge & Temperance Sts..

TORONTO, ONT.

A Jewel of a Pen!



In choosing a Pen, every one wants the Best, that is, they want the **"CALTON" STYLOGRAPHIC PEN.**

It is the Simplest and Cheapest of its kind in the Market, and is praised by all who use it. We send it Complete in Box, with Filler and Directions, post paid for 3/3.

"JEWEL" Fountain Pen, fitted with 16 ct. Gold Nib Iridium Tipped, 5s. Mounted & Chased, 7s. 6d. All kinds repaired.

THE TRADE SUPPLIED.

JEWEL PEN COMPANY,
58 FENCHURCH STREET, LONDON, ENGLAND.



The "STRAINETTE"

Registered TEA STRAINER.
Fits Cups or Glasses.
Nickel Silver, 8s. per doz.
E.P.N.S. Gilt in'a. 34s. "
Hall-Marked Silver,
Gilt inside..... 7s. 6d. each

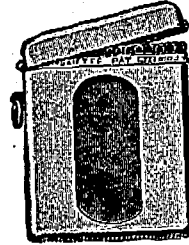


"UNICUS" TEA INFUSER

H. J. COOPER'S PATENT.

No. 1. N'k'l Silv'r... 8s. p. doz.
" 1" "
Bright, Gilt in... 12s. 6d. "
No. 2. Electro-Plate on
N'k'l Silv'r, Gilt in... 2s. each
No. 2. Hall-M'k'd Silv'r,
Gilt inside..... 7s. 6d. "
No. 3. Electro-Plate on
N'k'l Silv'r, Gilt in... 2s. 9d. "
No. 3. Hall-M'k'd Silv'r,
Gilt inside..... 8s. 9d. "

All above are size of large tea spoons.



The "SAIFTEE"

(H. J. Cooper's Patent.)

Made to take Ordinary Wooden Safety matches. The Striker can be instantly replenished by inserting one of the sides of a common match box in the groove which will be found on opening the box.

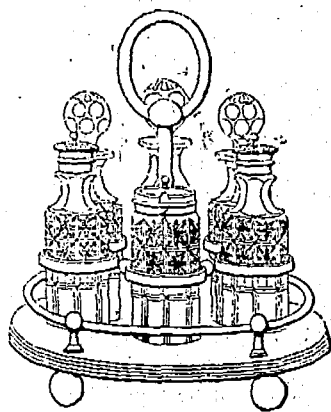
Electro-Plate on N'k'l Silver 1s. 9d. each
Hall-Marked Silver, Gilt inside..... 8s. 9d. "

Illustrated Price Lists of above and all kinds of Watches, Jewellery, etc., free.

H. J. COOPER & Co., Ltd.. 22 & 23, Tavies Inn, Holborn Circus, LONDON, E. C., Eng.

—The island of Porto Rico, one of the recently acquired U. S. possessions, seems in greater need of peaceful attention from the latter than is being shown by that country, in an opposite spirit, toward a people of a far distant land, who are proving they can protect and sustain their own lives and industries. An official letter to the secretary of the Porto Rico Central Relief Committee of the U.S. from that island last week, referring to the conditions existing down there, said: "We require 1,000 tons of food each week to feed the starving in Porto Rico; that rice, beans and codfish or bacon are the cheapest and most acceptable food materials, and that these people do not know how to manage other materials. Hundreds of tons of flour have been sent down, the baking of which the people generally know nothing about and to utilize which has been found most difficult. Because of failure to appreciate these facts not a little of the material sent us by the charitable at home cannot be utilized or even disposed of in any way intended by the kind-hearted donors. Please make it known in the United States that ours is a question of food more than anything else, and the simplest kind of food at that. We need a thousand tons of it a week, and if it comes in the shape of beans, preferably red beans, rice and codfish or bacon, it will be most acceptable to these poor people. Of course the Porto Ricans will be greatly obliged for any contributions that our people may make, but I sincerely hope that they and your committee will bear in mind that food is the first requisite, and that people can live in Porto Rico without anything else, but that without food they must die."

—The lot of the small jeweller, who attempts to do business on too little capital, is gradually becoming less productive. His hopes for pulling out of the narrow groove into which circumstances placed him, cannot be said to be dependent on trade conditions. Pick up the average daily paper and in its advertising columns are apt to be found stirring announcements of the purchase, at a fraction of its cost, of the entire stock of some retail jeweller who was forced to the wall. This impetus doubtless assists, for the time, the dealer who was in a position to be able to take advantage of a chance for bargains. The average jeweller seldom moves about and is one of the most trusted men in business. He acquires this enviable reputation by earning it from years of correct representation in the sale of his goods. Because they admit of more deception there is a corresponding amount of trust allotted the dealer whose goods prove the faith reposed in them, and the guarantee that accompanied their sale. This confidence is invaluable to the jeweller. When he, at length, advertises a sacrifice sale, he is apt to sweep the town of considerable of its jewellery money and draw much trade from his competitors. How about the dealer who cannot afford to lose trade? He has no other field open by which he can counteract the effects of the inducement which is drawing his customers away. Times may be prosperous or otherwise, but he is not a sharer in their conditions.—Bargman & Co., jewellery, Madoc, Ont., (Jonas Bargman only partner), has assigned. The business has been running in a small way for about three years.

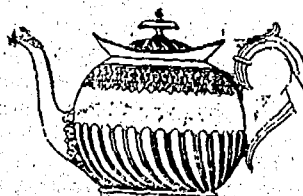


W. R. NUTT & CO.,

Silver...
Plate...
Manufacturers,
Norfolk Place,
Suffolk Road,
Sheffield, Eng.
London Show Rooms:
28 Clerkenwell Road,
London. E. C., Eng.

PARIS EXHIBITION.

Honorable mention for superiority of Electro-plate and Britannia Metal Goods.



ROBERT S. SLACK,

MANUFACTURER OF
Countersink Bits, Gimlet Bits, Drill Bits, Taper Bits, Rose
Head Countersink Bits, Half-round
Binders, Turncrew Bits, Centre Bits, Shell Bits,



BROOMSPRING LANE, SHEFFIELD, ENGLAND.

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

GOUT, RHEUMATISM, AND ALL URIC ACID TROUBLES.

UNQUESTIONABLE TESTIMONIALS.

WALTER SEVERN, Esq., President of the Dudley Gallery Art Society, writes:—

"171, Piccadilly, W., May, 1898.
"For two years I suffered martyrdom from rheumatism in all my joints, all the usual methods of treatment failed, and the malady was thought to be chronic. I happened to hear of your cure, and determined to try the tablets, which I did with most satisfactory results, as I was speedily enabled to resume my writing, to keep free from pain, especially at night, and to move about without help. It would be very ungrateful to withhold this letter, as I have good reason to believe your remedy to be all you represent, and I hope my cure may induce other sufferers to avail themselves of it."

"77, Earl's Court Road, South Kensington, London, S. W., February 7th, 1898.

"Dear Sir—I have suffered from acute rheumatism for many years—quite ten years. Have had the best medical advice; have taken the baths at Aix-les-Bains, Weisbaden, and others, and found no relief, so I am only too pleased to say that your marvellous medicine has entirely cured me, and I have only taken five bottles. I find that, apart from its curative qualities for rheumatism, it is an excellent tonic.

"I remain,
"Yours very truly,
"(Mrs.) ANNA ARGLES."

"33 Ebury Street, London, S. W.

"September 23rd, 1898.

"Dear Sir,—For nearly two years I suffered from Gouty Arthritis, which so affected my feet, that I was unable to walk without great difficulty and pain. I had been unable to obtain any relief, except of a temporary nature, until I tried your Tablets. After three months' trial, I am thankful to say I have regained the use of my feet, and am free from pain. I earnestly recommend anyone afflicted with Gout or Rheumatism to give them a fair trial.

"Faithfully yours,
"ALFRED SIMPSON."

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

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

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

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

GROCERY NOTES.

—Late cables from Denia report an advance of a shilling in the price of Valencia raisins.

The price of laundry starch has advanced three-eighths of a cent per pound, in New York, in both bulk and package goods.

—Following the sharp advance in American oil and mustard sardines, announced last week, it is reported another advance is likely to occur.

—Scotch kippered herring, according to late cable advices, have advanced the equivalent of 20c per dozen owing to the scarcity of fish and the high cost of tin.

—Latest reports confirm previous announcements of an advance of \$1 to \$1.50 in the price of French sardines, and state that the tendency of prices is still upward. There has also been an advance of 50c in the prices of Portuguese sprats.

—The steamer Escalona arrived at Montreal this week bringing her first cargo of Mediterranean dried fruit direct. It consists of 65,000 boxes Valencia raisins, 10,492 boxes Spanish onions; and a large quantity of currants from Patras. A considerable portion was sold to arrive to Ontario merchants.

—At a meeting of the Montreal Grocers' Association held on the 5th inst., the following officers were elected for the ensuing year: President, Mr. V. Raby; first vice-president, Ald. Turner; second vice-president, Mr. John P. Dixon; hon. secretary, Mr. John Scanlan; treasurer, N. Lapointe; secretary, C. J. Dixon; directors, Messrs. H. Poirier, Pepin, E. de Repentigny, M. O'Brien, A. W. Farrell, A. D. Fraser, P. B. Menard, and A. O. Galarneau. A petition will be addressed to the City Council, asking for the appointment of an inspector, who would protect the grocers' interests against the encroachments of peddlers.

—The price of currants has reacted in the primary market, present quotations being one shilling lower than three weeks ago. Reviewing the situation, a prominent importing firm said: "Shipments from Greece continue on a large scale. The Stalheim sailed on Thursday with 1,750 tons in place of 1,000 tons as first reported. The King Medlyn is expected at Patras and has already engaged a full cargo, 2,000 tons, or upward; to be followed by the Hexham, expected in Patras about the 18th, and already reported to have engaged 1,000 tons. Market in Greece is in favor of buyers. The price which stood at 13s 6d on September 20th has gradually declined to 12s 6d, at which figure Greece continues to offer. The reason of the decline in that market is not easy to see, as the statistical position appears to favor the growers."

DRY GOODS NOTES.

—Some importers of foreign white goods report that difficulty is experienced in having orders filled; Manufacturers assert that they are rushed with orders to an extent heretofore unknown.

—In the New York market domestic white goods are very scarce, having been almost entirely cleaned up. Sales are reported in excess of actual requirements, which will bring the market to a still closer search in the near future.

—One of the causes given for the present shortage of fine wool is that sheep raisers in the States, Australia, and Argentine have of recent years been turning their attention somewhat to the raising of sheep for mutton rather than wool. The possibility of sending frozen mutton to England has been responsible for this change. The demand for fine wool has been so great in the latter country lately that prices have induced American purchasers of Australian wool to send back over 13,000,000 lbs. to England recently. While this has been crossing back, however, American and Canadian buyers have been purchasing at the London sales.

PROVINCIAL OUTPUTS.

While Manitoba has achieved enviable notoriety and world-wide advertising by its present wheat yield, though no extra exertions were brought to bear by the industrious inhabitants; and while British Columbia has been forcibly announcing her countless fortunes of buried wealth, the older provinces of the east are proving their capacity for achievements which mark them as having lost none of their early vitality. A Halifax letter of last week, referring to the present enormous crop of apples, for which Nova Scotia has been famed for many decades, says: "Reliable advices from various fruit sections of the province place the apple yield of Nova Scotia at ninety per cent. of a full crop, the second largest on record. There will be available this year 400,000 barrels for export, representing to the growers of the Annapolis Valley a sum of \$1,000,000. Over a dozen orchards in that section have each a yield of 2,000 barrels. There is a strong movement of apple shipments now to Boston, where they will be trans-shipped to steamer for the English market. The apples are being carried by steamers from Yarmouth or in schooners from various points in the Bay of Fundy to Boston in preference to direct shipment by rail to Halifax. The rates from this port to London are one shilling a barrel higher than from Boston to London." The interest now being awakened in better and speedier shipping facilities between Maritime ports and England, will, it is hoped, ere long relieve the necessity of such trans-shipments, in order to save either time or money. Natural conditions favor it, and the sooner it is brought about the better.

RECENT FIRES.

Sussex, N.B., Oct. 6.—Destructive fire occurred involving a total loss of some \$70,000. The losers are: P. Doherty, Queen's Hotel; J. B. Sharp, druggist; Miller Bros., butchers; W. F. Flower's residence, owned by Geo. Morton; W. Baril, general store; Chapman & Lamb, restaurant; Mr. Berry, barber; M. Scott, grocery and dwelling, and Robt. Johnson, barber. The Byrne Block, valued at \$10,000, was uninsured.—Pilot Mound, Man., 6.—Stables and 5 horses, owned by A. Hunter, burned. Incendiary.—Winnipeg, S.—Store, dwelling and outhouses of Mr. Layton, St. Charles, burned. Loss, \$5,000; no insurance.—Colborne, Ont., 10.—Residence of J. C. Scripteur, and owned by J. S. Yeomans, burned; fully insured.

SHOE SETTLEMENTS AND SACRIFICES.

A retail shoe dealer, whose estate shows assets of \$3,600 against liabilities of \$2,600, who obtains a settlement at 60 cents in the dollar cash, should be in a position to prosper even though general trade conditions favored otherwise. He can sell his entire stock at absolute wholesale cost and have 40 per cent. of the result as clear profit. It should not require much more than ordinary business judgment to accomplish such a sale in a brief period besides disposing of an equal amount of other regular goods at 20 to 25 per cent. profit. The recent advance in all shoe findings is also in his favour. Joseph St. Amour, retail shoe dealer, Montreal, has compromised on the above basis after a business experience of about 11 years. The difficulty of successfully disposing of such stocks is constantly becoming greater owing to the large number advertised and which upon investigation prove to be attempts at closing out odds and ends of unseasonable shoes, such as Oxfords, sandals, narrow widths, old styles, etc. Even these are seldom sold at a discount under their intrinsic value sufficient to warrant a customer in increasing her purchase or referring her bargain to a friend. At a recent sale of this nature in Montreal, which was freely advertised to be closed out at 50 cents in the dollar, infants' shoes were marked down, apparently, from 50 to 25 cents per pair. The shoes in question were single button Oxfords, sizes 3 to 5, very inferior Dongola, and were made with paper inner-soles, although the conscientious salesman was positive they were "solid stock," and were "being sacrificed at half price to clear out the entire store." Solid stock high shoes, with enamel uppers, were being retailed in the regular way for 35 cents a short distance up the street. This want of business judgment on the part of some dealers only works against their future interests. To give exactly what is advertised will surely benefit the dealer who remains in business.

COMPARATIVE AREA OF BRITISH COLUMBIA.

Many young Canadian farmers, when away from the district school for a few years, are apt to freely forget much of the teachings relative to their own country, its area, natural resources and healthy climate. Hearing so much of the country to the South, which, more thickly settled, admits of more general news, they are to an extent taught that the States of New York or Illinois are equal to all Canada. The following extract from the pen of a Quincy, Ill., editor who has recently been touring along the western frontier, may be of interest: "British Columbia is as large as all the New England States, New York, New Jersey, Pennsylvania, Maryland, Delaware, Virginia, West Virginia, North Carolina, Kentucky and Tennessee, with 9,000 square miles to spare. As large as sixteen States in the American Union! This comparison gives us some idea of its magnitude."

—It may be that the average purchaser of precious metals has of late been turning his attention toward the accumulation of mining stock certificates, in the hope of larger returns by dealing in the crude article, for a number of small jewellery concerns throughout the Dominion have gone under within the past week. At Hantsport, N.S., W. C. Balcom is endeavoring to settle his debts at 50 cents in the dollar, cash. He has been doing a peddling business for some years, not having any regular stand. Investments in real estate appear to have tied him up financially. —E. L. Williams, jeweller, Fort William, Ont., has again found himself face to face with too many bills payable and has given his affairs into the assignee's charge. He began in '92, with but little means, confining his business principally to repair work, but eventually branched out only to become involved and in October, '98, he assigned, settling at 50 cents in the dollar, cash.—A. Henderson, jeweller, Almonte, Ont., has assigned. He was formerly at Arnprior, where he failed in June, '95. He subsequently settled with his creditors, closed out and went to British Columbia. Returning, he opened in March, '98, at his present stand. Liabilities are not heavy.

FRIDAY, OCTOBER 13TH, 1899.

BAD BRICKLAYING.

The art of bricklaying in this city is in a highly crude, primitive condition, if we may judge by some work we have seen in progress. The local system has the advantage of such extreme simplicity that no skill is required to lay bricks. The plan is just to dump bricks down in rows precisely as children do when building a toy house with toy bricks. The old plan of "binding" the courses, of which there are several varieties, is discredited, so the courses are not "tied," or "bound" together. A wall so built must be a very poor and a weak specimen of a solid brick wall. Besides needing no skill, this system has another advantage. When a building so constructed has to be pulled down the work of destruction would be very easy, as one course after another could be dislodged instantly by inserting a crow bar behind each course, when a little pressure would bring down course after course in great masses at a time.

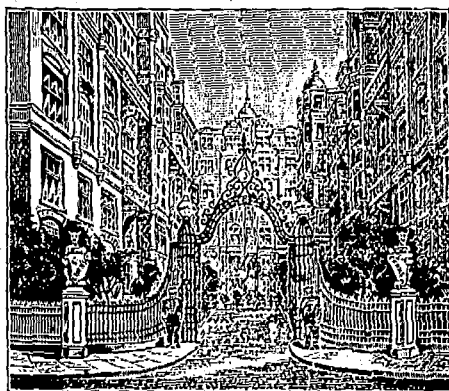
A STREET CAR NUISANCE.

The new system of stopping street cars before crossing the street at a right angle to their route is much complained of. It compels passengers to wade through mud to reach the steps, whereas by the old plan the steps were on a line with a crossing which was usually kept clean. To ladies this is a source of serious annoyance, frequently indeed of injury to their attire. It is to all classes a great nuisance to be compelled to plunge into the filthy mud between the sidewalk and the car platform. When the snow season comes, it will be impossible to reach a car without plunging knee deep into snow and slush. Another annoyance arises from the new plan preventing conductors seeing persons who are waiting or hastening to take a car. The car is often abreast of them before they are seen, so they "get left," sometimes in a seriously inconvenient manner. The new system is most unpopular; no one has yet discovered why the change was made, or what wrong the passengers have committed to be so punished. Its advantages are a mystery beyond the power of the acutest observer to penetrate. The new plan, in fact, is a mere fad, and being highly objectionable to all those who use the street cars, should be abolished and the old sensible system restored.

ST. ERMINS HOTEL

WESTMINSTER, S. W.,

London, England,

The Largest and Finest
in London.Midway between Victoria and
Charing Cross Stations.

Inclusive Terms, 10/6 per day.

Telegraph Address (Management), Unparalleled, Londop.
" " (Visitors), Erminites, London

50 YEARS OLD
ESTABLISHED 1847

Assets Over Assurances Over
\$20,000,000 \$75,000,000

THE CANADA LIFE
Assurance Company.

A. G. RAMSAY, President. J. W. MARLING, Mgr. for Quebec Prov.

THE STANDARD ASSURANCE CO. ESTABLISHED 1825.
OF EDINBURGH.
HEAD OFFICE FOR CANADA, - MONTREAL.

Invested Funds, \$44,700.00
Investments in Canada, 14,150.00

[WORLD WIDE POLICIES.]

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

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



LANCASHIRE
INSURANCE CO. OF ENGLAND.

CAPITAL: THREE MILLIONS STERLING.

Canada Branch - - - - - Head Office, Toronto
J. G. THOMPSON, Manager.
A. W. GILES, }
J. A. FRIGON, } Inspectors.

THE MANCHESTER FIRE ASSURANCE COMPANY.

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

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

C. R. G. JOHNSON, Resident Agent, MONTREAL.
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THE CANADIAN
Journal of Commerce.

MONTREAL, FRIDAY, OCTOBER 13TH, 1899.

THE MOLSONS BANK MEETING.

The 44th annual meeting of the Molsons Bank was held in this city on 9th inst. The Report stated that the net profits last year amounted to \$289,888, which is \$14.49 per cent. on the paid-up Capital. From this sum two dividends, each of four per cent., have been paid, and a bonus of one per cent. making a distribution of 9 per cent. to the shareholders. The Reserve Fund was augmented by \$125,000 by which it was raised to \$1,625,000. From bank premises' account there was \$50,000 written off, which is a very wise step, as bank buildings, as a rule, are over-estimated in value from a real estate point of view. The Report names the new branches established this year as, Alvinston, Chesterville, Fraser-ville, Hensall, Kingsville, Knowlton, Port Arthur, Valleyfield, Victoriaville where the results are regarded as satisfactory. A pleasant feature of the Report was the announcement of the recovery of the bulk of the \$62,000 stolen from the Winnipeg branch.

The Molsons Bank, under the present management, has made remarkable progress.

Since 1879 the following changes have taken place:

Molsons Bank.	1899.	1879.	Increase.
Capital	\$2,000,000	\$1,998,861	\$1,139
Res.	1,625,000	100,000	1,525,000
Circulation	1,935,545	1,150,626	784,919
Deposits, demand	2,383,881	1,458,191	925,690
Dpts' pble after notice 10,164,530		787,055	9,377,475
Total inc. in deposits			10,303,165
Discounts	13,753,441	4,273,796	9,479,645
Stock quotations	207	69	138
Market value of stock.	4,140,000	1,380,000	2,760,000

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CHEYLESMORE WORKS,

COVENTRY, ENGLAND.

The above record speaks for itself. That the property of the shareholders has been increased in market value by \$2,760,000 in the last 20 years, is a triumph of management, upon which Mr. F. Wolferstan Thomas doubtless looks with very justifiable pride, and the stockholders with the highest gratification.

The President, Mr. William Molson Macpherson, announced that a by-law would be submitted authorising the Board to call up additional stock to the extent of \$500,000, divided into 10,000 shares of \$50 each. This increase is needed to meet the needs of enlarged business and to give a proportionately larger circulation, as the present limit has been reached.

A discussion took place on the premium to be charged on the new stock. Mr. E. J. Barbeau, whom we are glad to see taking an active interest in bank meetings, urged the claims of the shareholders to liberal consideration by the stock being issued at a lower premium than was generally understood. Mr. John Crawford pressed the same point, and affirmed that the opinion seemed to be almost unanimous that it should be issued at not above 50 per cent. premium. Mr. Crawford, however, expressed his willingness to vote for 60 per cent. being the premium. The President explained, that although the question had been discussed by the Board it had not been decided. This led to Mr. Crawford suggesting that the question of the rate of premium be laid over for three months. Mr. A. F. Gault thought the discussion out of order, as the matter should be left to the Board to decide, which course he felt sure would be approved by the shareholders. Mr. Gault moved the resolution for increasing the stock, which, after being seconded by Mr. James Wilson, was passed unanimously.

The remarks and reminiscences of the General Manager will be found in full on a later page, and we ask at-

Mutual Reserve Fund Life Association

(INCORPORATED)

FREDERICK A. BURNHAM, PRESIDENT.

Mutual Reserve Building, New York City.

EIGHTEENTH ANNUAL STATEMENT—Dec. 31, 1898

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

Income During 1898, \$6,134,327.27
Death Losses Paid, 1898, \$3,887,500.95
Total Paid Members, 1898, \$4,584,096.12

CASH AND INVESTED ASSETS.

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

BUSINESS RECEIVED AND IN FORCE.

Business written in 1898, Policies, 12,779 Ins., \$82,027,390
Total Business in Force Dec. 31, 1898, Policies, 102,419 Ins., \$29,109,521
Total Death Losses paid by Mutual Reserve Fund Life Association since organization, over THIRTY-SEVEN MILLION DOLLARS.

EXCELLENT POSITIONS OPEN in its Agency Department in every Town, City and State, to experienced and successful business men, who will find the MUTUAL RESERVE FUND LIFE ASSOCIATION THE VERY BEST ASSOCIATION THEY CAN WORK FOR. Further information supplied by any of the Managers, General or Special Agents in the U.S., Canada, Great Britain or Europe.

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attention to them as being of much interest and value. He forcibly defended the course of the bank in building good offices, a policy which the late Mr. Gilbert, the eminent English banker, advocated, and which commends itself to every thoughtful business man. He showed, that the new stock could not be issued at a higher rate than the Reserve Fund shows, which is 82 per cent. on the Capital. The meeting closed by the re-election of the Board and of Mr. W. M. Macpherson as President, and Mr. S. H. Ewing, Vice-President, its record being high water mark of The Molsons Bank.

RECENT DISCOVERIES IN THE APPLICATION OF ELECTRICITY.

The marvellous developments of scientific experiments and acquired knowledge of late years have so accustomed the mind to accept them, almost as a matter of course, that the majority of people do not realise their portentous import on the future business and social relations of human beings that will succeed this and later generations.

The present century, now so near its end, more especially the latter half of it, has been more prolific in inventions for promoting the comfort of the people and facilitating the business of the world at large than all the previous centuries of the Christian era.

The changes in the method of our daily lives have been so great and have come upon us so fast that few fully realise the advantages they possess over their progenitors in so many respects. In the wide range of subjects, from the introduction of the modern matches for household purposes to the magnificent steamships and the present luxurious railways that afford such rapid means of travelling from place to place, all adding to the comfort and well being of the masses of the people where they have been introduced, the passing century is notable beyond any recorded in history.

Is the inventive genius and scientific research of man to be continued in its intensity into the next century with practical results in a ratio equal to that which has been accomplished in the lifetime of so many still living? If equal progress is to be made what a different world it will be to live in for coming generations than it was for our forefathers, and is now for the living! Many yet in active life recollect when some of the most learned and practical men declared it was impossible to cross the Atlantic Ocean by steamships and when serious men

jeered at the elder Stephenson when he proposed to run a railroad train at the rate of 12 miles an hour because it would be dangerous for the cows that might get on the track. Still more will recollect how diligently they had to care for the then absolutely necessary tinder box and how painfully they had to strike the flint and steel to ignite the tinder from which to light the cumbrous match of that day. The change from that condition to the present method of producing light for household purposes has added greatly to the general comfort to a degree that the younger generation cannot appreciate.

In view of what has been done no reasonable man will think of placing a limit to the discoveries yet to be made. For instance, much practical use has in the last few years been made of that mysterious force we call electricity, yet we know but little about it, although it is surmised that in some way it is an agency in the working of the national universe. There are hundreds of active brilliant minds, in various countries, at work to find out new methods for applying electricity to practical purposes. Among the more remarkable discoveries of recent years in connection with electricity is that of wireless telegraphy. Up to the last few months the idea of such a thing being possible was laughed at as being nothing more than the fantastic notion of a visionary. Now it has already reached the stage of practical utility. It has been amply demonstrated during the last few months that it can and will, in the near future, be an established means of communication between man and man, between vessels at sea, and country and country. The system is not yet perfected but the correctness of the idea involved is fully established. The relative position is about the same as was that of telegraphing over the present system of wire, not more than forty years ago. Increased knowledge affords the means for the more rapid perfecting this new system of communication which is surely coming to the front in the line of progress for the benefit and advantage of humanity.

It has already been demonstrated that instantaneous messages can be transmitted without wires across the Channel from England to France, and that messages have been transmitted over all intermediate obstacles at a distance of more than 100 miles. It is further established that the Prince of Wales, during his enforced retirement on his yacht—owing to an injured limb—was enabled in his daily cruise round the Isle of Wight, by the use of this "Marconi" system of wireless telegraphy, to be in hourly communication with the Queen at Osborne. Within the last few days its usefulness has been proven in the reports of the yacht races outside of New York harbour.

Without being at all optimistic, ordinary people may well be justified in expecting that this new conception of wireless telegraphy, when it is fully perfected, will be one of the wonderful productions of the 19th century, although its perfection may not be reached before that of the 20th, which is now near at hand. Another invention, perhaps still more far-reaching in connection with electricity seems to be also maturing and may be successfully reached before this century closes.

It seems to be a foregone conclusion that in the near future the Automobile, or horseless vehicle, will, in a large measure, supplant the use of horses for general use for local transportation. It is not at all likely that that noblest of all animals will disappear altogether from the service of man. It is becoming evident, from day to day that in the near future the horse will be supplanted by electricity for the ordinary purposes of practical every day life.

It has before been intimated in these columns, that in all probability some means would be discovered by which vehicles could produce a self-acting propelling power; as they travel along, that will not only keep them moving, but supply power that can be stored up for future use.

Such a wonderful invention seems likely to be brought into use if not altogether perfected before the close of the century. Already we read of the successful production of electric lighting of cars on three different railroads derived from the axles of the car wheels when running and from which a storage supply is obtained. This is a great step forward. In view of past discoveries it is reasonable to expect this first step will be followed by others that can be applied to the horseless carriage by which it will be enabled to be self-propellant, independent of a storage power, the want of which is now the only drawback to its general use for heavy traffic and travel on country roads.

The beginning of the present century will, in all likelihood, see things that are not at all dreamed of by this generation any more than they were by those of the past.

HOME AUTHORITIES ON THE TRANSVAAL.

From recent utterances of the Hon. Mr. Chamberlain, the Hon. Campbell-Bannerman, the Liberal chieftain, and Sir William Harcourt we are getting more definite expressions in regard to the real cause of the quarrel between Great Britain and the South African Republic.

It has been represented as though the only, or at least, the chief source of trouble was a difference of opinion between Mr. Kruger and his colleagues, and the Home Government respecting the length of time a British subject had to be a resident in the Transvaal before his being conceded political freedom. This, though a serious question under the circumstances, could not be regarded as an adequate cause for war between the two powers. Conditions, however, sometimes exist which bring two nations, or powers, to the verge of war, for the outbreak of which both are desirous in order to bring their disagreement to a head, but when neither can show any adequate cause for active hostilities.

Thus, prior to the Franco-German war, "strained relations," as the term is, existed between France and Germany, arising mainly out of national jealousies, ambitions, and trade disagreements. Each power stood with, as it were, a chip on its shoulder, waiting for the other to knock it off, so that the pugilistic game might commence. A cause for the outbreak of war was found over a petty question of dynastic right relating to a third power, which it has since been shown respecting which neither of the combatants really cared two straws. Germany wanted the Provinces of Alsace and Lorraine, the French Emperor wished to humble Germany in order to consolidate his power and establish his dynasty, neither could use these as a pretext for war, so they fought ostensibly over a question of no importance to either country.

England and the Transvaal are in a somewhat similar position, though the real difficulty is of a more serious nature. By clever diplomacy Mr. Chamberlain has drawn out from the Boer leader such declarations as are regarded by all parties in Great Britain as ample justification for at least, a demonstration of the power of British armaments to maintain its prestige and authority in South Africa. Put tersely the quarrel is over the question, Shall Great Britain continue to be the predominant power in South Africa, or, shall her authority and her prestige be reduced and lowered and her possessions and

subjects endangered by the existence of a rival, a hostile power on her borders? To descend to the idiom of the streets, it is a question whether Mr. Kruger is to be Boss of South Africa, or Her Majesty the Queen.

Mr. Chamberlain we may surely allow to be perfectly informed on all the aspects of the case, incomparably more so than his critics, who have learnt all they know from newspaper gossip. He speaks, too, under the deepest sense of responsibility, and with a full consciousness that his statements are liable to be challenged by other high authorities. Quite recently he said in public, "There is no controversy as to the essential point in the relation between the Imperial Government and that of the Transvaal, which gives to Great Britain a position of superiority." The claim of Mr. Kruger that the South African Republic is a Sovereign, independent State, Mr. Chamberlain declared to be "a defiance of Her Majesty's Government." Sir William Harcourt, the chief oracle of the Liberals of England, has endorsed this judgment, and Sir William has the highest reputation as a constitutional lawyer and an historical authority.

The dominance of Great Britain over the Transvaal is based upon the very constitution of that State, which owes its very existence to Great Britain whose sons have shed their blood for its protection. The Boers have been acting the part of the proverbial half frozen snake, which, when warmed into life by a kindly hand, used its renewed power to sting its benefactor. It seems to have been demonstrated that the attempt to raise the Transvaal into an absolutely independent State, owing and owning no form of allegiance to Great Britain, or in any way recognizing Great Britain as a paramount power, is the initial move in a game to remove the Union Jack from South Africa. The whole power of the British Empire will be put in motion to guard our South African colonies. The result of a conflict would soon be, that the flag would proudly wave over both the Transvaal and the Orange Free State, and float over the graves of the victims of the massacre on Majuba Hill.

U. S. CONSUL ON CANADIAN TRADE.

Praise from the praised is said to be the highest form of eulogy, but praise from a rival may surely be ranked equally high. The U. S. Consul at Liverpool has furnished the American Government with a report on Canadian trade with Great Britain. It is evident that this country has distanced its great rival in the race for trade with the old country. The Consul shows, or endeavours to show by what methods our success has been obtained, which should stimulate the development of those methods into greater efficiency. Much of the increase in Canada's exportations to Great Britain he attributes to a mere gain in transportation, so large a quantity of American produce being shipped through this port. Grain is especially drawn from the States to the St. Lawrence route for the sake of economy in rates. This is a welcome compliment to this port, which should encourage the movement to furnish greater local facilities for grain transportation.

The Consul speaks of a great deal of American cheese entering Montreal for shipment to Great Britain to be sold as Canadian cheese. This is also done partly to save freight, but the principal reason is one discreditable to American shippers. There is a prejudice in Great Britain against cheese made in the States owing to the practice of "filling," which is a gross fraud on both re-

tailers and consumers, it is also an infamous wrong to Canadian cheese makers and dealers. The Consul considers the American cheese equal to the best Canadian, but it cannot be sold on its merits if known to be from the United States. This may be so to some extent, but, it is grossly unfair to make Canada in any way protect the American cheese makers from the consequences of their fraudulent practices.

We are glad to find praise given to the Dominion for having "nine or ten agents in the British Isles who combine some of the functions of a consul with those of a commercial traveller." This policy was first advocated in this journal some years ago, we have therefore especial satisfaction in finding it regarded by an American Consul as effective in promoting our trade. Notice is also taken in his report of English newspapers having of late paid more attention to Canadian products than ever before known. The expressed desire of Canadians to furnish help in South Africa will do much to increase the attention of British papers to the claims of Canada. The U.S. Consul at Liverpool thinks there can be no doubt that British-Canadian trade largely increased last year, attributable to some extent to the cold-storage service and the extended service of Atlantic steamers plying between this port and Liverpool.

Liverpool shipowners are reported as never having had confidence in the scheme to run twenty-one knot mail boats between England and Canada. There are authoritative intimations that the next attempt will be made by the Canadian Pacific, which is regarded as considering a scheme, "to take through passengers and freight from Liverpool to Yokohama over its system the entire distance." The Consul gives the following comparisons as stated in the "Canadian Gazette":

Articles and whence imported.	1894.	1897.	1898.
Apples, raw—			
From United States ..	\$2,129,234	\$2,443,228	\$ 1,954,298
From Canada	1,541,368	1,355,643	2,179,782
Bacon—			
From United States ..	24,703,141	26,018,612	31,289,841
From Canada	2,553,701	2,542,727	4,838,737
Beef, fresh—			
From United States ..	18,109,997	22,400,371	22,632,314
From Canada	476	55,870	1,682,169
Butter—			
From United States ..	612,102	3,079,048	1,386,601
From Canada	437,988	2,162,029	3,217,004
Cheese—			
From United States ..	7,816,848	6,867,563	4,892,007
From Canada	13,068,277	16,278,574	14,306,503
Eggs—			
From United States ..	126,034	205,806	325,717
From Canada	450,249	942,830	1,223,310

"The value of the total imports into Great Britain from the United States in 1898 was \$612,662,073, a gain of 28.8 per cent. in five years; the value of Canadian imports in 1898 was \$99,161,544, a gain of 38.7 per cent. in five years. The value of the total exports from Great Britain to the United States was \$138,677,558, a loss of 7.2 per cent. in five years; the value of the exports to Canada in 1898 was \$28,372, a gain of 5.1 per cent. in five years."

It is evident from these returns that Canada has beaten the United States in the race for British trade in the last five years.

—The earnings of the Grand Trunk Railway from 1st to 7th October were \$554,736 as against \$527,603 in same week of 1898, an increase of \$27,133.

STEAMSHIPS AND FOGS.

In our last issue dealing with the wreck of the Scotsman in a fog off Belle Isle it was stated that the only prudent course for a vessel to take when caught in a fog near the coast is to stop until the fog cleared off. This, it is stated on authority, is the rule adopted and followed by the Allan line of steamships. The prudence of it is emphasized by the experience of one of the largest vessels of the German line running into New York. That fine ship, freighted with several hundreds of passengers, ran ashore near the Long Branch pier on the New Jersey coast in a fog. That point is some fifteen miles south of the Sandy Hook lighthouse, which is at the southern entrance to the New York harbour, therefore the vessel must have been more out of her regular course than was the Scotsman. Fortunately, the sea was calm and as the vessel struck at low tide the rise of the water enabled her to get off without any damage or a long detention, so the incident passed without much remark. It goes to show, however, that the only safety for any vessel when approaching the coast in case of a fog is to stop until the course, or at least reliable signals, can be seen.

RESPONSIBILITY OF BANKS FOR GOODS COVERED BY BILLS OF LADING.

The Supreme Court of Texas has recently delivered an important judgment in regard to the responsibility of a bank for the quality of goods covered by a bill of lading upon which it has made an advance. The custom is a general one for banks to discount drafts drawn by the shippers of goods upon the consignees, which drafts are attached to the bills of lading, by which course payment of the draft is secured. The custom is one of the utmost convenience to shippers, and an enormous business is sustained by it. Those not familiar with this trade and banking system are apt to be puzzled by seeing notices that consignments of goods have been made to certain banks. The Scotsman, for instance, had a portion of its cargo, consigned to banks in this city, indicating, that their English agents had made the drafts they had discounted for consignors of which were attached to bills of lading, payable to these banks. The upshot of the Texas case was a decision that a bank holding a draft attached to a bill of lading cannot recover from the consignor if the goods are inferior to the quality specified by the consignor, upon which the bargain for sale was made. The bank in fact was held to have become the practical owner of the goods when the title to them was transferred by handing over the bill of lading and become responsible for their condition to the consignee.

SOULANGES CANAL OPENED.

Although the Soulanges Canal is not yet completed in electric power equipments, it was formally opened on the 9th inst. Considering that this work has cost \$5,500,000 and is calculated to add much greater facilities to our canal system, the opening ceremony was unusually modest. The affair consisted of a trip through the canal by the steamer Alert having on board the Hon. Messrs. Tarte and Fielding, accompanied by the engineers of the work, the contractors, and other officials. It commences at Coteau Landing, 15 miles from the head of the Lachine Canal, and runs on the north shore of the St. Lawrence for 14 miles, the old Beauharnois canal running east from Valleyfield on the opposite side

of the river. The new canal connects Lakes St. Francis and St. Louis, between which waters the river is too turbulent for safe navigation. Seven years have been occupied on this important work. The total height overcome by the locks is 82 feet, which is remarkable in so short a distance. There are five bridges over the canal spanning it without any centre pier. The valves are of a kind used for the first time on this continent, being similar to those on the Manchester Ship Canal. The locks are 270 feet long by 45, the wall being 41 feet high. The machinery will be operated by electricity, generated at a power house several miles from the entrance. The Soulanges Canal will enable the large class of vessels coming more and more into use, to pass this part of the route to Montreal without passing through the Coteau, Cedar, or Cascade Rapids. To Mr. Munro and his staff of engineers the highest praise is accorded for this splendid construction. The Soulanges Canal is one of the most important links in the water-way between the West and this city and will greatly aid the movement to make Montreal the chief port for shipping grain and other produce from the western fields of both America and the Dominion.

IMPORTANT RAILWAY PROJECT.

The New York "Tribune" affirms that a syndicate of American capitalists, behind whom are the Vanderbilts, have had plans prepared for a short line of railway in Cape Breton Island, N.S. The scheme is proposed to be carried out by the Cape Breton Railway Extension Co., which was incorporated last month by the Nova Scotia Legislature. The projected line would run from Louisburg, a port on the east of Cape Breton Island, to Hawkesbury on the Straits of Canso, a distance of 86 miles. Louisburg is regarded as the nearest point to England which is practically available for ocean steamers. The "Tribune" declares that by landing European mails at Louisburg a saving of 48 hours would be effected over the New York route, and the harbour is open all the year round. The projected railway would be able to make connections with lines which connect with those that run to New York and through Canada. The "Tribune" is not given to making announcements so positive, and so detailed without some authority. There is, however, much more to be considered in a scheme of this nature than a mere saving of time for mails. To maintain a line of steamers between Louisburg and Liverpool would involve a cost from which even the Vanderbilts would recoil, unless there were freights and passengers sufficient to make the service a financial success independent of the mails. It will be remembered that the approach to Paspébiac and its harbour were thought to be safe and free from ice all the year round, as Louisburg is said to be, but the Gaspesia learnt differently. We have no confidence in the new scheme ever effecting what the "Tribune" predicts, at any rate not until there is a very great and highly problematical change made in the course of ocean bound freight and passenger traffic.

BANKING IN THE KLONDYKE.

We have an article in preparation giving a sketch of the history of the establishment of banking in the Klondyke, with illustrations of the buildings erected by the Bank of Commerce, group portraits of the staff, &c. The whole enterprise reflects unbounded credit upon the Hon. Senator Cox, President of the Bank, and upon its energetic Gen-

eral Manager, Mr. B. E. Walker. Speaking of Mr. Cox, who was in this city a few days ago, one of our leading citizens said to us, "It would be a blessing to Canada if there were a Senator Cox in each County." The article above alluded to will be found a most interesting record of an enterprise which is quite unique in banking history.

THE BANK OF ENGLAND.

(Continued from Last Issue.)

It was not until after the Bank had existed some forty years that the directors found the business so completely outgrow the accommodation afforded by the Grocers' Hall as to necessitate a separate building of its own. The foundation of the present building was laid in 1732 on the site of the residence of Sir John Houblon, the first governor of the Bank, and business was commenced in the new premises in 1734. The edifice was greatly enlarged between the years 1770 and 1786, and was completed, pretty much as it now stands, in 1786, an Act having been procured in 1780 to enable the directors to purchase the adjoining church, land and parsonage—in fact the whole parish—of St. Christopher le Stocks, to the rector of which non-existent parish the Bank pay £400 a year to this day. The drawing office now stands on the site of the old church, the garden being the churchyard. In 1800, when Prince Street was widened, the present wall-screen round the Bank was erected by Sir John Soane, giving a uniform appearance to the exterior of the building. There is much in the architectural interior of the Bank which is well worthy of admiration; for instance the quadrangle called the bullion-yard, in Lothbury, the garden, rotunda, and court rooms, &c. The long prison-like stone-coloured passages and offices devoted to public business, however, are singularly cold and cheerless, owing chiefly to some apparent, yet unaccountable, objection of the authorities to employ colour as a decorative auxiliary; possibly from a fixed but mistaken idea that colour is antagonistic to cleanliness and brightness to business.

Although the necessities of the State contributed to the establishment of the Bank of England, they were, at intervals of every few years, compelled, after making a feeble resistance, to purchase the continuance of their privileges on exceedingly onerous terms. The history of the seven renewals of the charter between 1694 and 1800, and of the accordance of permission to increase the capital of the Bank, is one continuous record of State exactions. The Bank, as a condition of State patronage, were on each successive occasion forced to increase their loans to the Government at low rates of interest or without any interest whatever, three millions sterling being lent for six years without interest in 1800. Interest on previous loans was reduced, exchequer bills were cancelled, and on one occasion a free gift of £110,000 was made to the State. As a consequence the Government debt to the Bank increased at a rapid rate, till it amounted at last to upwards of fourteen and a half millions sterling, or rather more than the whole capital of the Corporation. In 1833 the Government paid off one-fourth of this debt in reduced annuities, and thereby reduced it to £11,015,100, at which amount it now stands. While Ministry after Ministry thus accurately attested the pliability of the "Governor and Company," and relentlessly preyed on their fears as to the continuance of their monopoly, it is pleasant to read of the intense feeling of loyalty which actuated the directors in all their dealings with the State. When, after the Rebellion of 1715, the Government proposed to reduce the interest on the National Debt from six to five per cent., the Bank testified to their desire to assist the measure by at once agreeing to accept the lower rate, and to provide money to pay off those creditors who declined to submit to the reduction. Again, when a further reduction in the interest on part of the National Debt was proposed in 1750, the Bank at once assented, and arranged to find a sum of money to pay off the dissentients. The passive attitude lately assumed by the Bank directors towards the conversion scheme of the present Chancellor of the Exchequer contrasts somewhat unfavourably with the loyal attachment of the Bank to the

State in olden times. The transactions of the Bank of England with Government for a period of one hundred and twenty years ending with 1816 are but a series of loans and advances by the Bank in anticipation of the revenue, or of payments of treasury bills drawn by the Government agents abroad. These large advances and payments were entirely independent of the permanent loan made to the Government by the Bank, and were supposed to be but temporary assistance rendered to the State in times of sore need, to be repaid periodically as the revenue was collected. But repayment was not made. Again and again did the Governor and Company represent to the Ministers that they were unable to continue to increase the floating debt without endangering the safety of the Bank. Coaxed and bullied in turn (especially by Pitt), they allowed their loyalty to outrun their prudence, and yielded more or less gracefully time after time, till at last in 1797 they were compelled to suspend cash payments, entirely through their exertions to aid the Government. Undoubtedly the exclusive privileges which the Bank in the infancy of banking enjoyed were in some sense a "quid pro quo" for their services to the State, and the fear of losing their charter may have been a strong incentive to loyalty. The subsequent gradual enfranchisement of banking by the various enactments between 1826 and 1858 and the enormous progress which banking has since made throughout the country, have, however, considerably lessened the value of these privileges, and from a mere proprietor's point of view it is quite possible that the Bank of England might profitably forego their charter altogether, now that they are in no fear of losing it, and so far as pure banking is concerned, they no longer enjoy a monopoly. These considerations may have tempered the loyalty of the directors, and may account for the very independent fashion in which they nowadays approach the Government for the transaction of business upon which, in the olden time, they were accustomed to enter with fear and trembling.

The establishment of branches by the Bank of England in 1826 was a direct consequence of the great panic of 1825, caused, as the Government alleged, by reckless speculation encouraged and fostered by private banks, and by the over-issue of country bank-notes. In a correspondence with the Bank, the Government expressed their determination to "improve the circulation of the country paper," and, after paying the Bank the compliment of saying, "We believe that much of the prosperity of the country is to be attributed to the general wisdom, justice, and fairness of the dealings of the Bank," suggested that the Bank of England should establish branches of their own in different parts of the country, and should, moreover, yield part of their exclusive privilege of joint-stock banking by permitting the formation of banks with more than six partners, except in or within sixty-five miles of the metropolis. After a vain attempt to obtain some compensation for the concession of their monopoly for joint-stock banking the Bank yielded on both points, and an Act was passed authorizing the establishment of Bank of England branches and the formation of country joint-stock banks. The circulation of one and two pound notes was also prohibited by this Act.

The Bank Charter was again renewed in 1833, when Bank of England notes were first made a legal tender, and the usury laws repealed so far as they affected three months' bills. The most important clause in this charter, however, was that which legalized the establishment of joint stock banks in and within sixty-five miles of London. This led to the establishment of the London and Westminster Bank in 1834, the first of those numerous metropolitan joint-stock banks which now so extensively and beneficially administer to the commercial wants of the country. Up to about this time it had been universally considered that the Bank of England enjoyed the exclusive privilege of joint-stock banking within the above radius, but now the astonishing discovery was made that this was not so, and in fact never had been so; and this discovery was confirmed by the law officers of the Crown. The directors protested, but resistance was useless. The Bank lost its supposed privilege, though it is very questionable whether the Government behaved quite straightforwardly in the matter. This Act, together with one or two subsequent banking Acts, thus completely enfranchised banking, and abolished a monopoly.

after all, obstructive both to financial and commercial progress. The abolishment of any monopoly is invariably but a question of education and time, and, in accordance with the doctrine of experience, it does not appear that the Bank really lost anything by the competition engendered by the enfranchisement of joint-stock banking, while commerce and the community have undoubtedly gained enormously.

(To be Continued.)

PUBLICATIONS RECEIVED.

The publishers of the following are thanked for their courtesy in sending us a copy:

Loan Corporation Statements for 1898, issued by order of the Legislative Assembly of Ontario, which contains the reports of all those companies operating in that Province, with an analysis of each one showing the financial movement of the Company for the past year. The Report for 1898 of all the Loan Companies and Building Societies of the Dominion, prepared for the Deputy Minister of Finance by Mr. N. S. Garland, F.S.S., F.S.A., Ottawa. Both this, and the Ontario work reflect the highest credit upon the officials by whom they were compiled and tabulated. The Act for Supplementing the Revenues of Ontario, shows the nature of the new taxes imposed on banks, insurance, and other companies in that Province, and of the changes the Act makes in municipal taxation by which the government will derive a large revenue of which the municipalities have been deprived. A number of Blue books have been received from Ottawa, too numerous for detail. Canadian Water Power, an address by Thos. C. Keefer, C.M.G., President of the Royal Society of Canada. Needless to say, this Address is a very complete statement of the extent of the water power of this country, and of its localities and resources for providing mechanical aid to manufacturing and electrical enterprises. The Bankers' Magazine, published by Messrs. Bradford, Rhodes & Co., New York, stands at the head of magazines, of its class. The brief editorials are ably written, are inspired by the true banking spirit, and replete with financial information relating to the past and present aspects of banking. The legal and statistical departments of the Bankers' Magazine contain materials carefully compiled. The American Banker pays its visits weekly. Its comments on current topics and matters of financial import are always characterised by sound sense and a clear insight into the situation. The American Banker makes a specialty of reports of Bank Conventions, which, so far, have been most complete and well done. The Report of the U. S. Labour Commissioner, in two volumes, on "Hand and Machine Labour," like all publications prepared by his staff, are unique of their class, in the fulness of their information, and the admirable arrangement of the vast mass of statistical details they contain. We much appreciate the bi-monthly publications of this Department. The Dominion much needs a Department of the same nature, from which periodic reports should be issued relating to all the economic phases of trade in this country. The annual Reports of the Insurance Commissioner of Massachusetts, of Connecticut and several other States, are, as a rule, compiled with great skill, and contain comments on certain local phases of insurance of much interest. Introduction to Poor's Manual of Railroads, is the menu, or bill of fare promised in the complete Manual. The Report on the Statistics of U. S. Railways, issued by the Interstate Commerce Commission, giving the balance sheet of American railways, and a very ably compiled synopsis of their returns, is another specimen of the thoroughness and marked ability which characterises American official returns. The Hon. Clifford Sifton, Minister of the Interior, has issued an illustrated pamphlet giving Views in Western Canada, and a large amount of information relating to the conditions existing in Manitoba, the North-West, and British Columbia. The pictures of farm-houses, barns, groups of cattle, &c., are well executed, and are calculated to aid immigration. The New Bankruptcy Law of the States, is the subject of an instructive brochure by Messrs. Bates & Holliday, Barristers, Boston; U.S. The Journal of the Canadian Bankers' Association for October commences a new volume. It is almost wholly taken up with legal comments and reports. Not a word appears in it relating to the collapse of

the Ville Marie, the temporary suspension of the Jacques Cartier, or the run on the Hochelaga banks. Presumably these several banking incidents were regarded as too insignificant for notice.

The Contemporary Review, comes to us monthly and is ever most welcome, as the articles maintain that high standard of literary ability, and are marked by that fulness of information, for which the Contemporary has so long enjoyed the highest repute.

—Changes for advertisements should be on hand not later than Wednesday morning if possible.

—Fleury, Hebert & Co., hardware, Montreal, previously reported, have since assigned. Liabilities, \$5,500.

—Cottons of all kinds have advanced in price, not so much because of the rise of raw material, as from the greatly increased demand for goods. The increase ranges 5 per cent. to 12½ according to the goods.

—Liabilities of \$6,800 are shown against the estate of Alex. Henderson, general storekeeper, Shawbridge, Que., who has assigned. He began in September, '97, in partnership with a Mr. Bell, buying out the business of W. H. Scott. The firm dissolved a few months later; the former continuing alone. Some of his capital was drawn into outside deals.

—The cigar manufacturing firm of A. H. Wood & Co., Montreal, has assigned. Mrs. A. H. Wood is the sole owner, the present business being conducted since June '98. Her husband was formerly of Tasse, Wood & Co., who failed a few months previous to the above date. The liabilities are about \$14,000. The chief creditors are the Dominion Bank, indirect, \$6,500; Miss D. Beau, Ogdensburg, \$3,500; Hon. A. W. Ogilvie, \$1,000; A. H. Kuffler and Co., New York, \$970; J. Hamburger and Co., \$443.

—The splendid profits derived from the manufacture of dairy products during the past season would suggest, it is thought, honourable dealing even in a case where the opposite might be thought of under less prosperous conditions. The arrest of John McAdams at Morrisburg, Ont., on the 6th inst., tells a story of brief business enterprise without unity of strength. Last spring a farmer named Robert Long disposed of his broad acres to join McAdams in the butter trade at Walkerton, Ont., the latter being well experienced, having formerly carried on business at Coldwater. They accordingly opened up as the Brill Butter factory. Two weeks ago, it is alleged by Long, his partner, McAdams, left to go to Parkhill, and a few days later Long discovered from Montreal that McAdams had collected \$3,200 on goods shipped there. He consulted his solicitors, and was advised to issue a warrant for McAdams on a charge of theft. Long did so, and McAdams was taken into custody at Morrisburg.

Correspondence.

THE BANK VILLE MARIE.

To the Editor of the Journal of Commerce:

Sir,—I hear much talk on the street about the Ville Marie Bank, although, I expect, it may now be considered among the things that were. There is a rule handed down that we should "speak well of the dead;" but, Mr. Editor, if a man dies who held my money during life, who gave me to understand that there was ample security against any possibility of loss, backed up, too, by the Government banking laws, which I am told are supposed to keep strict guard over such institutions; if that man dies and I find my hard-earned savings tied up, or "interred with his bones," as Shakespeare would say, it is hard for me then to speak well of the dead. If the dead need no money, why was mine thus taken? I know little about the "inside workings" of the banking institutions, but I am of opinion that there are still some walking our streets who have my money in their pockets.

Was it not a fact that the net capital of the Bank was un-

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der \$150,000? How does that stand against the banking laws governing such institutions? I don't think my money could have gone towards the payment of the several branch managers, for I hear they drew salaries as high as \$35 a month, quite a tame contrast to the wild ending. These managers must have paid their grocers and butchers promptly and cheerfully. Yet I'm told many of them, or their co-workers, were empowered to sign papers which might have given much license. I'd want more education, Mr. Editor, in order to tell a little more of what I know of this particular Bank, but I want my deposit money worse to buy coal for the winter.

LABOURER.

Point St. Charles, Oct. 12th, 1899.

NOTE.—Some twenty employes of the Bank were accused to sign the notes for circulation according as required.—Ed. J. of C.

Meetings, Reports, &c.

THE MOLSONS BANK.

The forty-fourth annual general meeting of the Shareholders of the Molsons Bank was held in the Board Room of that institution, at 3 o'clock on Monday, 9th October. The President, Mr. W. M. Macpherson (Quebec), occupied the chair, and among those present were: Messrs. S. H. Ewing, Vice-President; Henry Archbald, J. P. Cloghorn, W. M. Ramsay, Samuel Finley, H. Markland Molson, directors; John Crawford, George Durnford, Dr. G. W. Lovejoy, C. E. Spragge, J. Try-Davies, John W. Molson, A. F. Gault, Henry Hogan, R. W. Shepherd, David Crawford, James Wilson, Daniel Wilson, E. H. Copland, J. X. Perrault, E. J. Barbeau, Mrs. Nora Evans, and others.

The President, having called the meeting to order, requested Mr. James Elliott to act as secretary, and after that gentleman had read the advertisement convening the meeting, the President named Messrs. J. Try-Davies and R. W. Shepherd to act as scrutineers.

REPORT OF THE DIRECTORS.

The Secretary then read the annual report of the Directors, as follows:—

Montreal, 9th October, 1899.

Gentlemen:—

The Directors beg to submit to the Shareholders the forty-fourth annual report of the Molsons Bank, being for the year ending 30th September last.

The net earnings for the year, after making full provision for bad and doubtful debts amount to \$289,888.52. From this two semi-annual dividends at the rate of 8 per cent. per annum, and a bonus of 1 per cent. equal to \$180,000, have been paid, leaving \$109,888.52 which, added to the amount carried over from last year, \$81,020.95, makes a sum of \$190,909.47, appropriated as follows:—

Transferred to Rest Account	\$125,000.00
Written off Bank Premises	50,000.00
Carried over at credit of Profit and Loss Account	15,909.47

To avail ourselves of the increased prosperity in the country, and in order to retain business, the Directors, since our last annual meeting, have opened new branches at the following places: Alvinston, Chesterville, Fraserville, Hensall, Kingsville, Knowlton, Port Arthur, Valleyfield, Victoriaville, and so far as we can judge the results promise to be satisfactory.

The business of the different branches of the Bank, for the past year has been increasing and profitable, and your Directors are pleased to testify to the continued faithfulness and zeal of the officers as a body.

You will see by the addition to Bank Premises' Account an appropriation of \$50,000 for the same, that the Directors have been acquiring our own buildings wherever it could be profitably done. In order to establish the Bank in British Columbia, a fine building has been erected in Vancouver, which affords us safe and handsome quarters, and brings in a fair revenue.

At our last annual meeting reference was made to the robbery of \$62,000 from the treasury of our Winnipeg branch. We are pleased to be able to say that the bulk of the stolen money

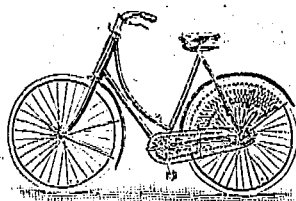
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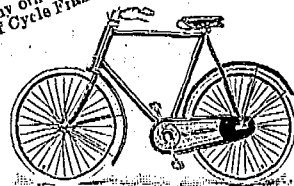
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mer junior clerk at Winnipeg Branch, accused of the robbery, is now in jail awaiting his trial, which takes place about the 1st of next month, in Winnipeg.

You will see by the notice calling this meeting that the Directors consider the time has arrived for increasing the Bank's capital, and a by-law to that effect will be submitted for your approval.

(Signed), **W. MOLSON MACPHERSON,**
 President.

GENERAL STATEMENT OF THE AFFAIRS OF THE
 MOLSONS BANK.

	30th Sept. 1898.	30th Sept. 1899.
Capital paid up	\$2,000,000 00	\$2,000,000 00
Reserve Account	1,500,000 00	1,625,000 00
Rebate in full on Notes dis- counted	\$0,000 00	\$0,000 00
Profit and Loss Account	\$1,020 95	15,909 47
86th Dividend	\$0,000 00	\$0,000 00
Bonus of one p.c. to Share- holders	20,000 00	20,000 00
Dividends unclaimed	128 00	298 00
	\$1,761,148 95	\$1,821,207 47
Interest, Exchange, etc., re- served	122,785 45	163,790 11
Notes in circulation	1,847,556 00	1,935,545 00
Balance due to Dominion Gov- ernment	30,168 76	40,912 08
Balance due to Provincial Gov- ernments	18,198 76	92,809 81
Deposits not bearing interest . .	2,034,252 94	2,383,881 15
Deposits bearing interest	9,098,678 25	10,164,530 93
Due to other Banks in Canada . .	325,572 71	241,944 47
	\$17,238,356 82	\$18,814,621 02

	Assets.	
Specie	436,334 95	\$327,728 27
Dominion Notes	750,893 00	960,677 50
Deposit with the Dominion Government to secure Note Circulation	100,000 00	100,000 00
Notes and Cheques of other Banks	760,645 35	526,108 23
Due from other Banks in Can- ada	190,013 19	131,534 78
Due from Foreign Agents	319,417 69	371,259 83
Due from Agents in United Kingdom	215,356 68	10,504 08
Dominion Government debent- ures	326,644 15	325,644 15
Canadian Municipal and other securities	752,055 36	681,616 40
Canadian, British and other Railway Securities	595,336 74	589,236 49
Call Loans on Bonds and Stocks	662,513 00	605,081 25
	\$5,118,210 11	\$4,629,391 00
Bills Discounted and Current . .	\$11,706,871 13	\$13,753,441 00
Bills past due (estimated loss provided for)	\$5,716 24	60,130 23
Real Estate other than Bank Premises	\$7,181 57	77,648 05
Mortgages on Real Estate sold by the Bank	2,431 66	1,481 43



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Bank Premises at Head Office and Branches	190,000 00	300,000 00
Other Assets	47,946 11	13,529 31
	12,120,146 71	14,215,230 02
	\$17,238,356 82	\$18,844,621 02

PROFIT AND LOSS ACCOUNT.

Balance at Credit of Profit and Loss Account, Sept. 30th, 1899	\$81,020 95
Net profits for the year, after deducting expenses of management, reservation for interest accrued on deposits, exchange, and provision for bad and doubtful debts	289,888 52
	\$37,909 47

Appropriated as follows:—

87th Dividend at rate of 8 p. c. per annum, 1st April, 1899	\$80,000 00
88th Dividend at rate of 8 p. c. per annum, 2nd Oct., 1899	80,000 00
1 per cent. Bonus, 2nd Oct., 1899	20,000 00
Added to Rest Fund	125,000 00
Applied on Bank Premises lately acquired	50,000 00
	\$355,000 00

Leaving at credit of Profit and Loss Account, 30th September, 1899	\$15,909 47
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THE MOLSONS BANK, Head Office, Montreal, 2nd October, 1899.

THE DISCUSSION.

The President then said: "I think the report is a very full one, it speaks for itself. The business of the bank during the past year has been most prosperous, and there is every indication of a continuance of it. The increase of capital, concerning which we shall submit to you a by-law to vote upon, has recommended itself to us on account of the prosperity of the country, and the large increase of business generally. But, in addition to that, the circulation of the bank is such that under the powers given us, we would urge very strongly that the capital be increased. I have, therefore, much pleasure in moving the adoption of the report. The motion was seconded by Mr. S. H. Ewing, vice-president."

Mr. E. J. Barbeau remarked that as far as he could see, the statement was an admirable one, and he was sure that the shareholders were all proud of the splendid results that had been achieved by the management during the past year. The only question that he would moot would be that of the new stock to be issued. He would like to know the opinion of the board as to the terms upon which they wished to issue it. Some conversation had taken place pretty generally among the shareholders and the public about the matter. If the stock was to be issued at the high premium that was generally understood, he supposed that it must be so; but he had so much confidence in the board that he would not think of dividing the meeting upon it. At the same time, the shareholders had been connected with the bank for a very long time, and he thought that if there was any little advantage to be given, it should be given to the shareholders by issuing the stock on fair terms. The reserve now considerably exceeded 75 per cent. He was sure that if the issue were made in the way he had intimated, it would be a very popular thing among the shareholders, and it would be a very nice way of recognizing those who had been connected with the bank for many years. On these grounds he would like to have an expression from the Board as to what they intended to do and on what terms they intended to issue the stock.

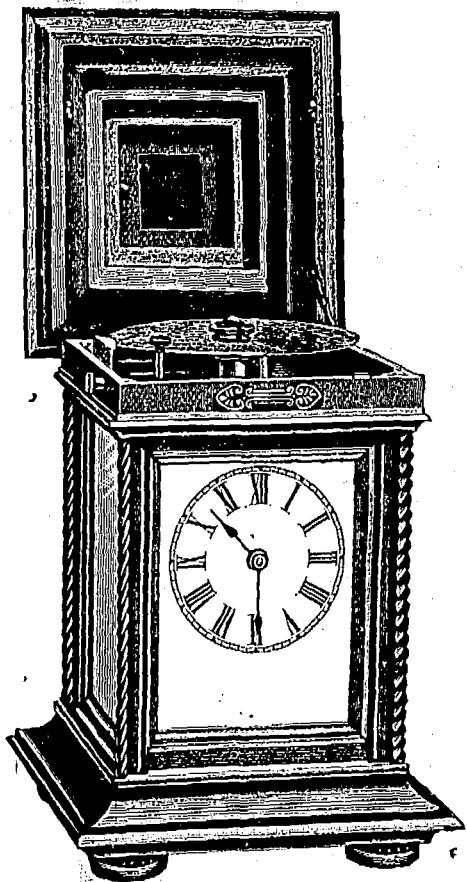
Mr. John Crawford considered that the report and financial statement were such that there was no one present who would not raise both his hands in commendation of them. They were the most satisfactory that had been received for many years. Speaking of the proposed issue of new stock, he said that it was of very great importance to him to know whether it would be issued at a high premium, a low premium, or no premium at all. He would like to have an expression of opinion from the Directors on this point, in order to enable the Shareholders to vote discreetly and wisely. He had listened to a great many opinions on the street and elsewhere, and the opinion seemed to be almost unanimous that it should be issued at not above 50 per cent. premium; but Mr. Wolferstan Thomas, on behalf of the Board, had very strong feelings that there should be as large a premium as possible. He had very great esteem for Mr. Thomas, and under these circumstances, he would be willing to vote up to the extent of, say, 60 per cent. premium.

Mr. A. F. Gault, considered that Mr. Crawford's remarks were not in order; it should be left to the Board of Directors as to the rate at which the stock should be issued. Mr. Crawford said that if the stock was

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would give a rest of 65 per cent., issued at 50 per cent., it would give a rest of about 73 per cent.; and issued at 75 per cent., it would give a rest of 78. It was generally considered that 50 per cent. was ample for any bank for a rest, and he was of opinion that the Molsons was able to get along with as small a rest as any bank.

The President—We are very pleased to hear the views of the shareholders. That is the chief reason why we purpose now submitting the by-law for the increased capital. We thought that the best time to submit it was at the annual meeting, when you would be anxious to be present. It really would be assuming a great deal on our part to state that we had decided at what price to issue the new stock, because we have not decided. I cannot say we have not discussed it, but we have not made up our minds. We are pleased to hear your views, and I have no doubt we shall be largely guided by what you have said, and what we shall subsequently hear. The by-law will be proposed, and if there is anything further from the shareholders, we shall be glad to hear it. Meanwhile, the motion for the adoption of the report is before you.

Mr. John Crawford suggested that as the directors had not made up their minds yet as to whether the stock should be issued at 50 or 100 per cent. premium, it might be desirable to postpone the consideration of the subject for three months—there was really no hurry—and by that time they would have come to a conclusion as to what the price should be.

The President—After you vote for increasing the capital, it has to be submitted to the Treasury Board, and it will take fully a month or more before we can do anything. I don't think it is necessary to postpone the vote on the by-law until then.

The motion for the adoption of the directors' report was then carried unanimously, after which Mr. A. E. Gault moved the following:—

“Resolved, that the following by-law of the bank, be adopted:—

“By-law (a). Whereas it is expedient that the capital stock of the bank should be increased, be it therefore enacted by the shareholders of the Molsons Bank assembled at the annual general meeting of the said Bank:—

“1. That the capital stock of The Molsons Bank be, and the same is hereby increased by the sum of \$500,000, divided into 10,000 shares of \$50 each.

“2. That the said increased stock shall, when the Directors so determine, be allotted to the then Shareholders of the Bank, pro rata, at such rate as is fixed by the Directors, but no fraction of a share shall be allotted, and the allotment of the said shares shall be subject in all respects to the provisions of The Bank Act.

“3. Any allotted stock which is not taken up by the Shareholder to whom such allotment has been made within six months from the time that the notice of the allotment shall be mailed to his address, or which he declines to accept, and also any shares which shall not be allotted by the Directors, by reason of the prohibition contained in the Bank Act, against the allotment of fractions of a share, may be offered for subscription to the public, and on such terms as the Directors may prescribe.”

Mr. Gault said that he had much pleasure in moving the resolution, and he was quite satisfied to leave it in the hands of the Directors, as to the premium at which the stock should be issued. He felt confident that the Directors would be very prudent in the matter, and he thought that all the Shareholders present would be quite willing to leave the matter in their hands.

The motion for the adoption of the by-law was seconded by Mr. James Wilson, who re-echoed Mr. Gault's remarks.

THE GENERAL MANAGER.

After a little further discussion, the by-law was unanimously adopted, and following this the General Manager said: I may just say, as several gentlemen have remarked upon what they consider their rights, that is, that they should have a considerable sum placed to their credit, you

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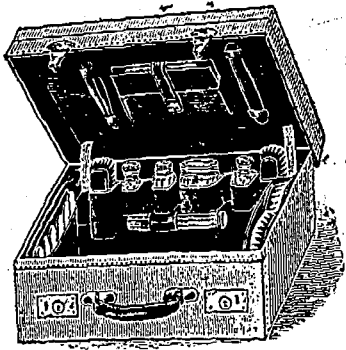
HOWARD CASE WORKS,

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might say, by the premium at which the stock is issued being so much less than what they suppose it should be issued at. It has generally been spoken of as being issued at 75 per cent. Since the dividend was paid, stock has sold at 207%. Take 210, and it would give you \$180,000 of advantage which is not a very bad thing, considering you have participated for forty-four years in the dividends of this stock, and they have shown a dividend of \$7.89 per cent. There is scarcely a business in this country that will show that. There is a reserve of \$1,625,000, and besides this there are bank premises. There are bank premises at Vancouver which cost \$124,000. You may say that is a large sum to invest in buildings. We thought so, but we were laboring under a difficulty. There are advantages, I suppose, I know there are disadvantages in having a bank called after the name of an individual. It is to the interest of any bank to have a territorial attachment as the name, or else some such title as the Bank of Montreal, the Dominion Bank, the Imperial Bank, the Bank of Commerce. I may tell you this as absolute fact, that when I came here, thirty years ago—I will say, en passant, that I have served under every president of this bank, and there is no director at the meeting to-day who was with me when I came here—when I came here, the first thing that struck me very forcibly was that there was no vitality in the old Bank, and the reason was there was no life-blood. You were concentrated in Montreal. The other banks have drawn their life-blood from places scattered over the country. When I went to London, where we opened first of all, the bills were placed there. It was well known that Molsons were splendid brewers of beer, and people used to come in and ask if it was the Molson brewery. I had to say that it was not, but that the bankers were a very respectable body of men, and that the institution was carried on under banking laws. If I had to explain that only 400 or 500 miles away from home, you can imagine the difficulty it would be at Vancouver. So we thought we must, like the insurance companies, erect a big building. The Sun Life, the Standard, have big buildings; they give an idea of solidity to the public, who come and view them, and say, "that's all right." So we thought it would be desirable when we opened in Vancouver, to put up good banking premises there; and we did so at the cost of \$124,000. We were late in finishing them this year, but next year we shall

have about \$7,000 return from them, I believe it is the best banking building in the city of Vancouver to-day. If you just look, you have got to-day your discounts—we hope they are pretty good—\$13,753,000. When I came here they were \$11,053. I don't attribute that to myself, but to the fact that you opened branches at different places, thus enabling you to lend your money to advantage. As to the rate of issuing the new stock, the Government protects you, and says that new stock cannot be issued at a higher rate than the reserve shows. Your reserve shows \$2, and if your Directors were to listen to me, but they won't, I would put it at \$2. As to paying, I don't know whether the act provides it or not, but we have generally accustomed ourselves to thinking that 10 per cent. of the new stock, and 10 per cent. of the premium, should be paid monthly. The stock can be paid in whole at any time, and it will receive the dividend of the year.

Mr. John Crawford then moved:—

"That the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President, and Directors of the Bank for their attention to its interests during the year just closed."

In making the motion, he paid a tribute to the General Manager, and asked to be allowed to include his name in the resolution, which was granted.

The motion was seconded by Mr. Daniel Wilson, and was unanimously concurred in, after which it was duly acknowledged by the President.

Mr. John Crawford called attention to the fact that a revision of the Banking Act would take place before the next annual meeting, and he would like to know what amendments, if any, the Directors proposed making.

The President—The General Manager is a member of the Bankers' Association. The matter has been considered by them, but nothing has been brought before the Board for consideration.

The meeting then proceeded to the election of Directors, and the scrutineers soon reported that the old Board had been re-elected, viz.:—Messrs. Henry Archbald, J. P. Clegghorn, S. H. Ewing, S. Finley, W. M. Macpherson, H. Markland Molson, and W. M. Ramsay.

At a subsequent meeting of the Directors, Mr. W. M. Macpherson was re-elected President, and Mr. S. H. Ewing, Vice-President.

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LEGAL RECORD.

WRITS ISSUED — ONTARIO.

October 5.

Darling Tp.—Mary L. Clare vs C. S. Craig et ux, \$689; Fort William—T. B. Reive vs Geo. Postill, \$453; Gower N. Tp.—Western Bank vs Wesley Pettapiece, \$528; Ottawa—G. W. Baker vs Elizth. A. and A. L. Frood, \$583; A. J. Maenab vs G. E. and I. L. Pennoek, \$823; Tilbury—R. Bell, jr., vs Keddy & Downs and Kippen & Searff, \$940; Toronto—G. P. Magann, vs Catholic Register Printing & Publishing Co., Ltd., \$3,614; Jno. Church Co. vs Imperial Music Publishing House, \$1,000; F. A. Mills vs Imperial Music Publishing House, \$1,000; Wallaceburg—Jane G. Watterson vs W. J. Badder, \$405; Whitby E. Tp.—M. A. Moore vs Wm. Hodgson and wife, \$3,547; Detroit, Mich.—E. J. Cowan et al vs H. J. Boerth et al, \$2,100.

October 7.

Chatham—Sarah A. Cutler vs J. W. W. Brown, \$650; Dereham—T. Ball vs Washington Atwood, \$1,000; Fordwich—Knox, Morgan & Co. vs P. A. Donaghy, \$512; Frankford—J. Macdonald & Co. vs M. Sarles, \$432; London—W. J. Gage vs Ontario Lithographing Co., \$343; Ottawa—J. Warnock vs Elizth. D. Arnoldi et al, \$3,101; Toronto—Confederation

Life Assn. vs F. J. Andrews, \$321; W. H. Cawthra vs W. J. McGuire & Co., \$387; W. Harris vs Wm. Wright, \$6,882; Waterford—Alice Tweedle vs Arthur and Annie Penfold, \$390; Fargo, U.S.—I. H. Cameron et al vs John and I. Orchard, \$636.

October 10.

Chatham Tp.—G. Stephens & Co. vs James Langstaff, \$339; Hamilton—Tooke Bros. vs H. T. Lyne, \$327; Matilda — A. Payne vs D. H. and Mary A. Hanson, \$3,235; Matilda Tp.—A. Payne vs Robert and Selina Kirkwood, \$1,971; St. Thomas—Atlas Loan Co. vs George Calvert, \$1,050; Shallow Lake—Canadian S. L. and B. Assn. vs I. and E. M. Groh, \$695; St. John, N.B.—H. Moorhouse vs J. E. Mollieur, \$1,076; Detroit, Mich.—Sable and Spanish Boom and Slide Co., \$542.

WRITS ISSUED—BRITISH COLUMBIA.

October 5.

Grand Forks—Olive Mining and Smelting Co., \$3,560; Nelson—G. O. Ross, \$339; Sloean City—McCallum & Co., \$337

October 10.

Whitewater—Whitewater Mines, \$2,387,

JUDGMENTS RENDERED—NEW BRUNSWICK.

October 7.

Fredericton—McGinnis Bros., \$517.

BUSINESS DIFFICULTIES.

—Jas. Hillman, shoes, Montreal, has assigned. He owes \$3,200. He began in May, '98, with small capital.

—E. Raymond, general store, St. Anne de Beaupre, Que., has assigned. He owes about \$14,000; assets, \$8,000. He settled in '95, at 50 cents in the dollar.

—An offer of 20 cents in the dollar, in 3 and 6 months, has been made by G. J. Grenier, mfr. corsets, Montreal, previously referred to.

—We regret to learn that the auction firm of Stewart & Herbert, Montreal, has been obliged to suspend. It is expected a settlement will be effected and that business will be resumed in a few days.

Jas. D. Webb, doing business under the name of R. W. Webb & Co., druggist, Montreal, has assigned, with liabilities of \$14,700. The chief creditors

are John Webb, \$8,434; Henry Lyman, \$1,248; Quebec Bank, \$1,216. He succeeded his brother, R. W., who died in '93, being assisted by his father.

—At a meeting of creditors of John A. Mooney, retail shoes, Montreal, held on the 9th, an offer of 35 cents in the dollar was made, but not accepted, the meeting being adjourned for a few days. He owns \$10,000 to \$11,000. He had a number of stores but has been closing them out. He was formerly of Angus, Mooney & Co., wholesale leather, who dissolved and liquidated in '92, Mooney subsequently opening alone. He gave up in '96, and began the shoe trade.

—As a result of a meeting held on the 3rd inst., the Stacey Hardware and Manufacturing Company, St. Thomas, Ont., is offering 70 cents in the dollar, spread over 12 months. If security can be provided this will likely be accepted,

Direct liabilities of about \$17,000 are shown, with assets of about \$4,000 in excess. Col. Stacey, the manager, has been unwell recently and this has assisted the trouble. The business is owned by Thos. and John Stacey, father and son, and has been established many years.

—Mr. Wm. C. McIntyre, (Messrs. McIntyre, Sons & Co., wholesale dry goods, Montreal), who has been absent on a visit to the manufacturing centres of Great Britain and the Continent, returns home to-day.

—The many friends of Mr. Leslie H. Gault, of Messrs. Gault Bros. Co., Ltd., who has returned from a visit to manufacturing centres in England, are congratulating him upon having failed to secure passage by the unfortunate Scotsman.

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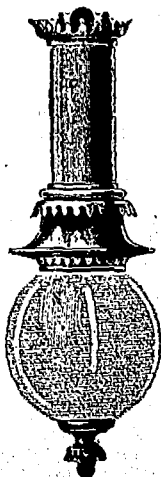
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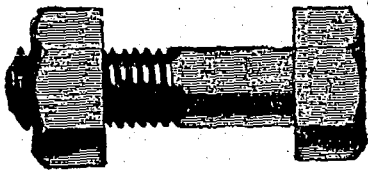
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It is announced to-day that the Courts will be appealed to to settle the dispute. Royal Electric has been selling at from 162½ to 164, but sales were not extensive. Pacific has rallied somewhat, having touched 94, with other sales at 92¼ to 92½. Toronto Street has declined to 111½ to 111¾, Gas to 190½. Wheat has advanced a fraction under the war excitement, and the withdrawal of numerous steamers for transporting troops to South Africa has stiffened freight rates. The steadiness of Consols is enough to show the confidence felt in London that the Transvaal affair will not be any strain on British resources. Sterling bills at 60 days are 8¼ to 8½, demand, 9½ to 9 7-16. For mercantile loans rates remain unchanged, and call loans are from 5 to 5½ per cent.

The following is a comparative table of stocks for w.c. Oct. 12th, supplied by Chas Meredith & Co., Stock Brokers, Montreal:—

BANKS.	Shares Sold.	Highest.	Lowest.	Average same date Last Year
Montreal.....	38	260	259	....
Molsons.....	17	107	105	....
Merchants.....	40	166¼	166	180
Union.....	7	114	114	105
Can. Bk. of Com.	40	151	150¼	144
MISCELLANEOUS.				
Can. Pacific.....	2742	94	90	84½
Comm. Cable...	100	182	181½	180½
Twin City.....	300	62½	61½	....
Payne Mining Co.	6000	120	116	....
Montreal Teleg..	8	175	175	175
Rich. & Ont.....	100	112	111½	100
Royal Elec. N'wS'k	262	164	160	....
M. S. R.....	730	312	309¾	277
" new stock.	68	312	309½	270½
Montreal Gas Co.	866	193	190	187
Bell Telephone ..	23	190	190	171
Bell Tel. Bds...	15000	115	115	....
Royal Electric ..	1404	165	158	158½
Toronto Ry. Co..	835	112¼	110¾	108¾
Halifax Ry.....	110	103¼	102	130¼
Halifax Ry. Bds.	5000	106¼	106¼	....
Mont. & Lon....	3815	52	50	....
War Eagle.....	6000	306	302	288
Republic.....	8800	120½	116	....
Mont. Cotton Co.	85	146	145	152
Dom. Cotton Mills	825	101	97	97¼
Merchant Cot. new	45	187¼	187¼	....
Corp. 4 p. c. bds.	1000	105	105	....
Hal. H. & L. Co..	50	20	20	....

Brazilian exchange for the week ending Oct. 11th, is as follows:

Oct.	5	7 3-8d
"	6	7 17-32d
"	7	7 1-2d
"	9	7 13-32d
"	10	7 18-32d
"	11	7 13-32d

MONTREAL WHOLESALE MARKETS

Montreal, Oct. 12th, 1899.

Trade has kept active during the week, assisted by the confidence which is being shown in values which, in nearly all lines, are being held firm or showing decided advances. Hardware lists show advances on cut nails and many other staples. Export trade in leather was never better, while in dairy produce cheese holds the highest point gained, even in face of higher freight rates. Wheat has advanced slightly on news of the Transvaal war, but other commodities have not been noticeably affected. Dry goods are firm and advancing in sympathy with wool and silk.

BUTTER.—The market has taken a much weaker turn, trade for the past week being the lightest of the season. Some holders, however, are meeting the market and pushing sales so that prices all round have lowered fully one cent per pound. Choicest creamery is being offered largely at 22½ to 23 cents and moving very slowly. Earlier makes are offering at 20 to 21 cents. Dairy butter keeps in better demand, choicest kinds being pushed easily, while medium and inferior grades are very slow. Choice to finest are quoted at 17 to 18 cents, with medium grades, 12 to 16 cents.

CEMENTS, FIREBRICKS, &c.—Arrivals during the week ending 11th inst. were: 3,800 brls. English and 4,000 brls. Belgian and German cement 187,300 firebricks. Prices show no change.

CHEESE.—While the market exhibits much firmness, there is wanting the activity which would indicate satisfaction between holders and shippers. Quotations are nominally 11½ to 12 cents for finest Western, with Eastern makes 11 to 11½ cents. The recent advance of 2s 6d. on freight rates for cheese and butter to all British ports except Glasgow has been somewhat responsible for the existing quietness among exporters. This advance has been necessitated owing to the withdrawal for Imperial purposes of several vessels.

DRY GOODS.—The home trade shows a steady increase without, however, any enthusiastic rush such as might warrant purchases of faster-selling staples under like conditions. Importers express the feeling that conditions are right for good times in the trade for the next two years, and that the man who cannot make money now ought to quit for good. Buyers just back from European markets state that advances—heavy and increasing—are shown on all lines, till one wonders where prices are really going to, or when they will stop on their upward march. All woollen and silk goods are up fully 25 per cent. The rise in cotton and linen goods has

The Transvaal situation seems to be practically one in which war has been commenced by action on the part of the Boers which, ere long, they will bitterly rue. Those who are waiting for a formal declaration of war by Great Britain are looking for what is not likely to happen in the usual sense. The whole dispute is over the claim of Great Britain to paramountcy over the South African Republic, so that England is not dealing with an independent power with whom certain formalities have to be observed. Great Britain will simply take Mr. Kruger in hand like an irate father, who chastises a bad boy without any ceremonious preliminaries. The money market has evidently discounted the outbreak as the modern fashion is, there being such prompt news in these days that surprises are rare. The Boers' order to Great Britain to "clear out" will end in the clearing out being done by themselves in short order. The local stock market has been more interested in the Royal Electric Company's affairs than the Transvaal. The projected amalgamation of this company with the Chamblay Water and Power Company has met with a snag and its prospects under the competition of the Lachine Rapids Co., are not as bright as they might be.

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not been quite so severe, being about 10 per cent. Manufacturers are crowded with orders for fine wool goods and not being able to procure sufficient raw material, are using crossbred stock in many instances. No guarantee is given on repeat orders. One line of black goods purchased a month ago advanced 10d. while on the way across, a letter to that effect arriving here as soon as the goods. On this market colored cotton goods advanced 5 per cent. this week which makes a total of 10 to 12½ per cent. advance in the past two months. It is expected the Montreal Cotton Company will announce another advance in a day or two. Grey cottons are up about 5 per cent.

Eggs.—There is a good demand for finest fresh stock at 17 to 19 cents, but held or No. 2 stock is offering freely and difficult to move. Prices range from 12 to 15 cents. Export demand is now making heavy inroads on supplies of strictly fresh eggs and until the close of the season this drain is likely to show no abatement.

Fish.—The herring catch in Nova Scotia is a partial failure and dealers look for higher prices. The green cod market is firm and prices are advancing. There are very tight stocks here and such are held principally by jobbers. No large quantities are arriving as yet, and the probabilities are that high prices will rule, as there is no certainty of sufficient stock for fall deliveries.

Flour, Feed & Meal.—“Never so prosperous” was the report of a leading flour merchant this week who was so busy with growing business and trying to keep up with it that he told his story briefly. Almost every mill in the country is working overtime; particularly in Western Ontario. Feed is scarce and held firm at last week's advance. Rolled oats is in better demand, some round lots having changed hands within the week. Prices are unchanged. Quotations are: Flour—Winter wheat patents, \$3.80 to \$4.00; straight roller, \$3.50 to \$3.60; and in bags, \$4.60 to \$4.65; Manitoba patents, \$4 to \$4.20; strong bakers, \$3.70 to \$3.80; Bran, Manitoba, bulk, \$13.50; do. Ontario, \$14.50 to \$15; shorts, \$15.50 to \$16.50; meal, \$19.50; oatmeal, \$3.50 to \$3.60; and \$1.70 to \$1.75 per bag. Baled hay—No. 1, \$8 to \$8.50; No. 2 extra, \$6 to \$6.50; clover and mixed, \$5.50 to \$5.75 on track.

GAME.—Arrivals are meeting with ready sale. Partridges fetch 50 to 65 cents per brace; ducks, 25 to 60c as to kind; venison in carcass, 8c to 9c; saddles, 11c to 12c.

GREEN FRUITS, &c.—Grapes are arriving in larger quantities, but distribution appears to keep pace so far. Ap-

ple exporting is beginning to assume large proportions; the total exports for the present week ending 14th will reach 30,000 brls. These go to London, Liverpool and Glasgow. Regular quotations are:—Vertelli lemons, \$3.50 to \$4.25; Spanish onions, in crates, 65c to 70c; cranberries, Cape Cod, bushel brls., \$6.50; California plums, \$1.75 to \$2.25 per box; bananas, 90c to \$1.25; apples, in brls., \$2 to \$3.50; do. in baskets, 30c; pears, do., 50c to 75c basket; grapes, Delawares, 10 lbs., 35c; Rogers, 10 lbs., 23c; Niagara, 10 lbs., 20c; blue, 17c to 18c; pears, brls., \$3 to \$5; peaches, fair, 50c to 60c; sweet potatoes, \$2.50 to \$2.75 brl.; quinces, 25c to 40c per basket; oranges, \$6.50 to \$7.50 per brl.; chestnuts, 10c per lb.

GROCERIES.—A good distributing trade is being done. Granulated sugar was reduced this week to \$4.55, in accordance with lower prices on raw. Teas are moving freely with extra demand for Ceylons and Congous at 18 to 20 cents. Coffees are steady and unchanged.

HARDWARE.—Advances appear to be the order of the day. Cut nails are now \$2.55 base, 5 cents per keg off. Barb wire has advanced to \$3.40 per 100 lbs. Discount on lead pipe has been reduced to 17½ per cent.; zinc plate is now \$8 pr box. In tin plate, I.C. coke is quoted at \$4.50, and I.C. charcoal, 14x20, \$4.75; spelter, S.S., 6¼c. Bright and annealed wire has advanced to \$3.35 base. Dealers report that despite these and past advances business shows no perceptible falling off, buyers on the contrary feeling that what they purchase is more likely to be worth more money the following week.

HIDES, &c.—Montreal green hides are steady, at 10c 9c and 8c per lb. Lambskins are unchanged, at 65c each.

LEATHER & SHOES.—Leather is quiet for local account. The export movement was never better, the demand from England keeping up with a steadiness scarcely expected. Should the war prove of any length, or of much resistance, there is likely to be considerably more leather required for army supplies. Dealers express the belief that a rise may result owing to the price of sole in the U.S. markets having advanced much greater in proportion than here. Shoe travellers are now on the road with spring samples. Orders coming show a healthy trade and satisfactory payments are likely from the present outlook. Meetings of shoe manufacturers have been held both east and west recently, but while there is shown an almost united front in dealing with the necessity for better prices, past difficulties resulting after similar resolutions were previously adopted, keep many large houses from pinning faith in the result. Some small deal-

ers have sold shoes lower within the past month than they did two years ago. Rubbers.—The season is arriving for activity in rubbers, and it behooves the retailer to have his stock in good shape. What may probably be considered one of the wealthiest houses in the city gave an order several weeks ago to the Canadian Rubber Company for 1,400 cases, but have only been able to secure 200 cases so far. The delay certainly cannot be due to lack of credit on the ordering house, as they have long been among the most substantial of their line in Canada.

PROVISIONS.—The life which has been infused in nearly all lines of trade lately appears to have been overlooked in the case of pork. Business is considered quiet even for the present dull season, which usually comes in October, before the advent of the really cold weather. Farmers are holding back from market, and the knowledge of a war as far away as South Africa will likely cause them to be still more confident of reaping the higher prices which is their aim. There is more doing in lard, particularly the pure. Prices remain unchanged, but among some dealers is heard rumours

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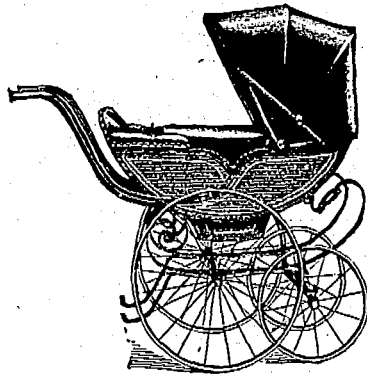
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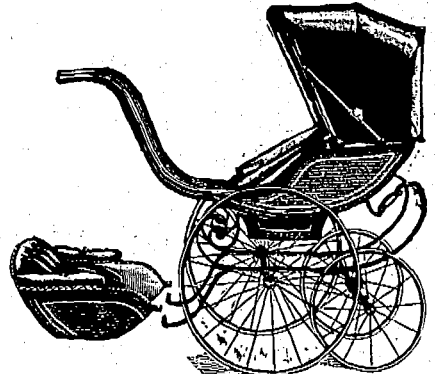
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Telephone No. 980 HOP. Telegrams:—"QUADRICYCLES."

of another advance in smoked meats. Quotations are: Selected heavy short boneless mess pork, \$16.25 to \$16.50; heavy Canadian short cut mess, \$16; short cut back, \$15.50; heavy long cut mess, \$14.75 to \$15 per brl; pure Canadian lard, per pail, 7c to 7½c; compound refined, 5¼c to 5½c; hams, 12c to 13½c per lb., as to size; bacon, 11½c to 13c per lb., as to grade.

Wool.—The movement here is much better, high prices at last being acknowledged. Sales of greasy Cape have been made during the week at 20 to 21½ cents. Australian is held at 27 to 29½ cents and B. A. washed at 45 to 48 cents. Some Canadian pulled sold last week at 20 cents, but it is worth 21 cents now. Canadian fleeces, 16 to 17 cents.

TORONTO WHOLESALE TRADE

(Revised by Telegraph.)

Toronto, Oct. 12, 1899.

Business in wholesale circles is active, with a large turnover for the season. Prices very firm and dealers expect they will continue so. Dry goods and hardware in active demand, and merchants experiencing some difficulty in keeping up supplies. Groceries moving fairly well, with sugars 5c per 100 lbs. lower. Good export demand for butter and wool, prices of which are firmer. Money 5½ per cent. and prime paper discounted at 6 to 7 per cent. Stocks fairly active and strong. Latest sales:—C. P. R.

Brousson's Agencies, Ltd.,

7 & 8 DYERS' BUILDINGS, LONDON, E.C., ENG.

The best medium to secure a permanent supply of the latest

ENGLISH & CONTINENTAL

China, Glass & Earthenware Goods

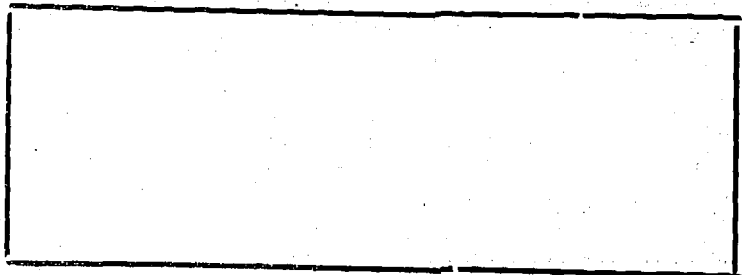
At makers' own lowest prices with highest discounts.

.... Correspondence Invited

Printed Dinner Sets

BEST STAFFORDSHIRE MAKE.

Ask for Illustrated List.



Trade only supplied.

"SALISBURY," No. 105.

Colours: Brown, Peacock and Pearl.

26 p. sets.	576 printed.	
54 " "	1076 " "	1679 printed and gilt.
70 " "	1779 " "	2579 " "

A Large Variety of Shapes and Patterns. Enamelled and gilt sets from 21/10. 54 p. Every kind of Earthenware supplied.

Watch this advertisement from week to week.

Thos. B. Cumpston & Son,

LINEN,

Works: St. Helen's Mills, Hunslet,

Whitehouse Street, HUNSLET,

LEEDS, ENGLAND.

Reg. Telegraphic Address:
"CUMPSTON, LEEDS."

—MANUFACTURERS OF—

Railway Carriage Roofing Canvas

D.S. & D.D. Cover Canvas,

Brattice Cloth & Wagon Covers.

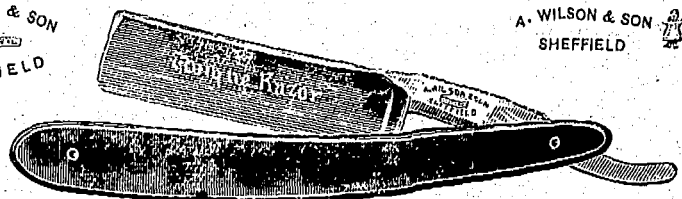
Contractors to the following British Railway Cos.:—Midland, Great Northern, North Eastern, Gt. Western, South Eastern, and Gt. Southern and Western Ry. of Ireland.

ALBERT WILSON & SON,

MANUFACTURERS OF ALL KINDS OF

A. WILSON & SON
SHEFFIELD

A. WILSON & SON
SHEFFIELD



RAZORS

56 BOWDON-STREET, MILTON-STREET,

SHEFFIELD

92½, Cable 181½, Toronto Ry. 111½, Cycle 101½, Luxfer Prism 110, Dominion Bank 268, Imperial Bank 215, Commerce 151, Hamilton 200.

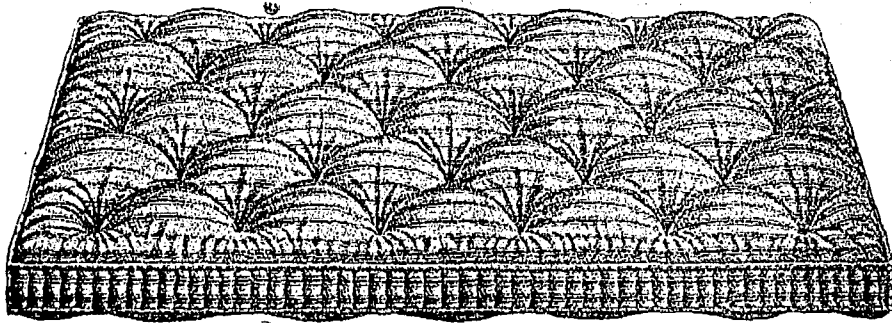
BUTTER, &c—Demand continues good for choice grades of butter. The best dairy sells at 17c to 19c, and medium at 13c to 15c. Pound rolls, 18c to 20c. Creamery firm at 22½c to 23c for prints and at 21½c to 22c for tubs. Cheese, 12c to 12½c in jobbing lots. Eggs firmer,

It is a pure white light—saves the eye-sight and yet makes everything bright and cheerful.

OSTERMOOR'S PATENT ELASTIC FELT MATTRESS

is the equal in cleanliness, durability and comfort of any \$40.00 Hair Mattress ever made. We know that we

make the best Mattress in the world, but it is hard for us to convince you individually of it, without a trial. Perhaps you don't need a mattress now. Don't let that keep you from sending for our free book. Patent Elastic Felt is the best material for church cushions and window seats. Write for our book on church cushions. The Alaska Feather and Down Co., Ltd., 298 Guy street, Montreal.



\$15.00

FOR THE
FULL DOUBLE SIZE
4 ft. 6 in. x 6 ft. 3 in.

Smaller Sizes,

Smaller Prices.

fresh bringing 17c, and seconds, 13c to 14c.

DRESSED HOGS.—The supply is fair and prices a shade weaker at \$5.90 to \$6, in small lots.

HARDWARE & METALS.—Business continues active and the high prices previously quoted are still current.

LEATHER.—Market is very firm, and prospects good. Good export demand for sole.

HIDES & SKINS.—Hides are firmer, green cows bringing 8½c and steers 9½c. Cured 9¼ for cows and 10c for steers. Sheepskins firm at 70c. Calfskins bring 9c for No. 1 and 7c for No. 2. Tallow scarce at 4½c to 4¾c for rendered; dealers ask 5¼c.

SPECIAL NOTICES.

SEVERAL REPRESENTATIVE PROGRESSIVE ESTABLISHMENTS.

The Dominion Cotton Mills Co.—The Guardian Assurance Co.—The City and District Bank.—Caverhill, Learmont & Co.—The Quebec Bank.—The Ocean Accident Assurance Co.—Caverhill & Kiskoek—and many other establishments of repute have their offices lighted with daylight by means of Luxfer Prisms. Such being the case those who are doubtful of the benefit of Luxfer lights can easily inquire of their value. It is hardly right on the part of an employer to have a clerk work day in and day out by artificial light when the cases cited above prove that it is not necessary. How many typewriter operators are there in this city working unnecessarily by artificial light? There is no light to equal Luxfer light for office use.

ESTABLISHED 1792.

HILL BROTHERS,

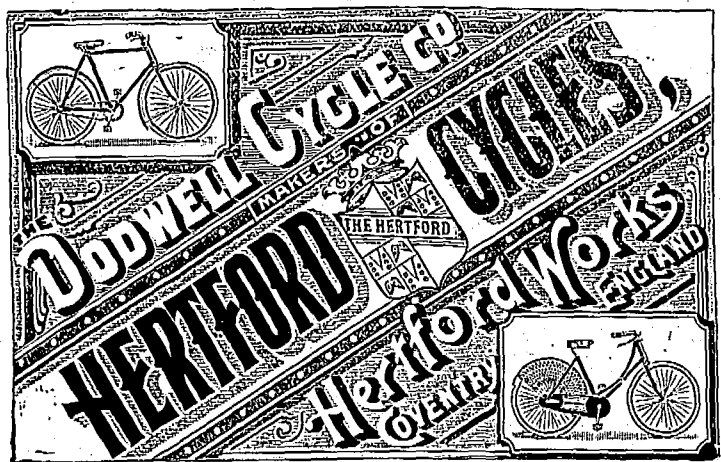
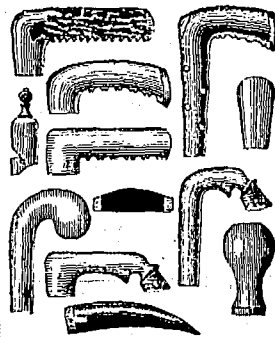
(LATE CHARLES HILL).

BURGESS STREET HORN WORKS,
Sheffield, England.

Manufacturers of Every Description of

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

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



Easily broken to convenient Size.

Patented, August 15th, 1899.



A Striking and desirable Novelty.

Packed 80 Sticks to Box.

Young & Smylie's Corrugated Stick Licorice.

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

Sold by the Wholesale Drug & Confectionery Trade.

Established 1845.

YOUNG & SMYLIE, Brooklyn, N.Y.

Write for Illustrated Catalogue.

ST. ERMIN'S HOTEL.

St. Ermin's Hotel, Westminster, London, England, is claimed to be the largest and finest in the great metropolis, which means in the United Kingdom. It is situated midway between the Victoria and Charing Cross Stations, and amid surroundings highly convenient and attractive to visitors. It is built to enclose a large quadrangle, after continental fashion, and as are several of the grandest mansions in England. This open area is shaded by shrubs and trees which afford a most agreeable prospect from the windows. While away from the more noisy and crowded parts of the city it is yet near enough to the principal theatres and streets where the great stores are situated, for visitors to reach them conveniently in a short time. The hotel is superbly furnished, but the dominant note of the whole place and all the rooms is, comfort with elegance. A large number of private sitting rooms are found to be highly attractive to visitors who seek, as far as possible, to enjoy the privacy and conveniences of a home in a building where they have also the advantages of such services as are only found in such an hotel as St. Ermin's. It is a common remark made by travellers that all hotels are alike. To some extent this is true. There are necessarily features held in common by establishments for housing and feeding a large number of transient guests. But every visitor to St. Ermin's realises that this hotel has certain distinguishing features by which it is rendered a far more agreeable residence pro. tem than other houses. The management at St. Ermin's is seen to be making every effort possible to meet the personal comfort of each guest, just as is done by a hospitable host and hostess at a private house. Hence there is growing up a class of habitués who look forward with pleasure to periodic visits to St. Ermin's. The terms are quite moder-

Cable address: "Scent Fountains" London.

R. R. PATTISON & Co.,
..IMPORTERS OF..

FOREIGN FANCY GOODS.
and Factors of English Toys
OF EVERY DESCRIPTION.
191 HIGH HOLBORN, LONDON, W. C. England.
Bone Goods with Sea Side Views.

THE CANADIAN
JOURNAL OF COMMERCE
FINANCE AND INSURANCE REVIEW
DEVOTED TO

Commerce, Finance, Insurance, Railways
Manufacturing, Mining and Joint
Stock Enterprises.

ISSUED EVERY FRIDAY MORNING
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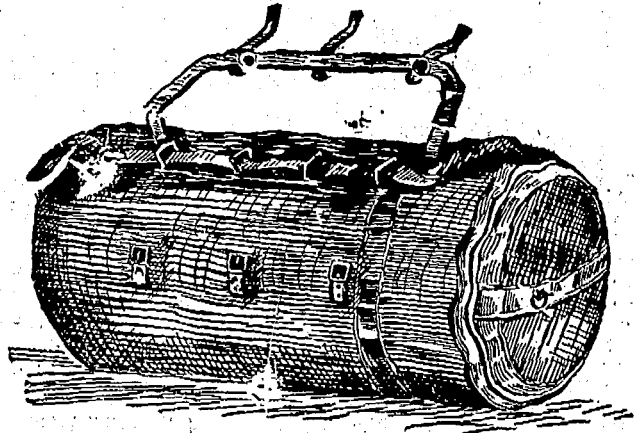
M. S. FOLEY, Editor, Publisher and Proprietor
We do not undertake to return unused manuscripts.

The Editor cannot under any circumstances undertake to return unused manuscripts, or enter into any correspondence concerning it.

S. & H. BORBRIDGE

88 & 90 Rideau, 15 to 23 Mosgrove Sts., OTTAWA.

Manufacturers of the following KLONDYKE GOODS:



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

ESTABLISHED 1867.

Telegraphic Address, MEASURES, SHEFFIELD.

TYZACK & HOLMES,

STANDARD WORKS, SHEFFIELD, England.

Manufacturers of

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

SPECIALTIES:

Cold Rolled Cast Steel.
Up to 8 inches wide by 3/4 inch thick, of the very first quality. Steel for Springs. Clock, Watch, and other Flat Coiled Springs.

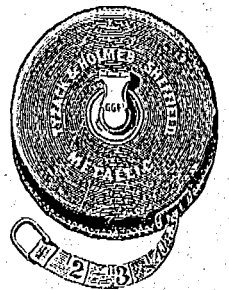
Cold Rolled Steel for Cycle Trade.
BAND SAWS Set sharpened, Brazed ready for use, or in long lengths unfinished.

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

Proprietors and Sole Makers of the
REGISTERED SPRING MEASURE, No. 943,
and of the

Enamelled Waterproof Linen and
Metallic Measure, No. 69227.

GARDEN SYRINGES.



Telegraphic Address: "SCYTHES."

Established 1772.

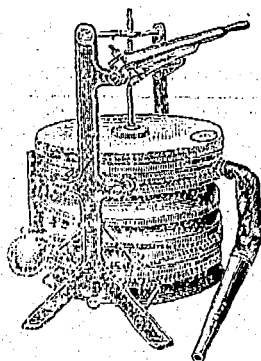
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LINLEY & BINGHAM,

(Formerly S. & R. LINLEY.)

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

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



Clough Works, Sylvester Gardens,
SHEFFIELD, England.

nte for this style of hotel and for the splendid service rendered.

SILVER AND GOLDSMITHS' TOOLS AND MATERIALS.

Messrs. E. Gray & Son, of Goswell Road, London, England, for over seventy years conducted business on Clerkenwell Green as tool and material dealers. Their specialty was the necessary tools and appliances for the watchmaker, jeweller, silversmith, and cognate trades. As business kept expanding and the opportunities for enlarging their premises came to an end, they removed to the commodious premises at 86 Goswell Road, where ample room was found for the various departments with their multitudinous stocks. Each department is under the care of specially competent men, the whole establishment being under the supervision of the principal, Mr. Gray. "Clerkenwell" was for a long period the chief centre of the watch manufacturing trade of England. Although, like at Coventry, this local industry was practically ruined by England's fiscal policy which enriches foreign workmen, there are still some of the finest watches produced in this historic quarter. While the watch trade was prosperous there were a number of establishments carried on for supplying tools and materials to those in that industry, and for other trades which flourished in the Clerkenwell district where there was a large population of artisans specially skilled in the finer classes of machine work, and in making instruments of delicate construction. Messrs. E. Gray & Son stood for long years at the head of these supply firms, as they yet do in their new quarters. Like many London establishments the exterior gives no idea at all of the extent of the premises occupied, nor of the extensive business carried on. In London space is more costly than in any place in the world. Every square inch there is utilized to its utmost capacity, so that in a London factory the output is usually wholly out of proportion to the area occupied, judging by other places. The premises consist of three floors and a very extensive basement, which is used for storage and heavier goods. The melting room is handy, which is in connection with the the bullion department, also the large packing room, which is a very busy place, and where the addresses on boxes, &c., show that the Gray & Son firm ship goods to all parts of the world. In the general department are found every class of material, tools, and fixings in use by the gold and silversmith, watchmaker, engraver, chaser, electro-plater, or gilder. Here also are sold another class of goods, also made on the premises, such as small cycle accessories, and the smaller kinds of electrical machinery and fittings, which now play such an important part in many of our trade establishments. In the bullion department one can buy



"Jardine"

TIRE UPSETTERS WILL UPSET TIRES

Some machines sold as Upsetters will not. Perhaps you make as much money on the sale of a useless upsetter as on a good one, but your customer does not. He don't want a machine because it is called an upsetter. He wants a machine to upset tires. Sell him one of ours.

It Pays to Sell the Best Tools.

A. B. JARDINE & CO. HESPELER, ONT.

Cable Addresses—BRADBURY, SHEFFIELD.
SILVIUM, LONDON.

THOMAS BRADBURY & SONS,

— 22 and 24 Arundel Street,
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..... AND

15 Charterhouse Street,
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MANUFACTURERS OF

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— OF —

Every Description;

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Best Electro-Plate Only.

Spoons and Forks, &c.

Reproductions of Old English Silver a Speciality.

7 GOLD MEDALS.

B. SKINNER, BRISBANE, QUEENSLAND.

24 FIRST PRIZES.

AS SUPPLIED FOR FIFTEEN YEARS TO THEIR EXCELLENCIES THE GOVERNORS OF THE COLONIES, AND CHIEF CLUBS.

His SOUP now established for last 15 years; compared with TURTLE from ALL NATIONS, at the Centennial, 1889, by a Jury of Connoisseurs and Caterers, and found superior to all others and awarded SPECIAL MEDAL.

FINISHED SOUP.
Special Prices to Hotels and Trade.

Genuine



Turtle Soup.

READY FOR USE.
Half-Pint 2s 3d.
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CLEAR or INVALID.

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

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

Obtain your Supplies from the

ONLY DIRECT EXPORTERS FOR CANADA,

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All Orders by Telegram or otherwise despatched per return. Telegraphic Address "ARSENIC" LONDON.

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Patent Carbonic Anhydride

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PATENT CARBONIC ANHYDRIDE REFRIGERATING MACHINES
AS APPLIED TO BREWERIES.
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COLD STORAGE OF HOPS.

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Rough Ice.

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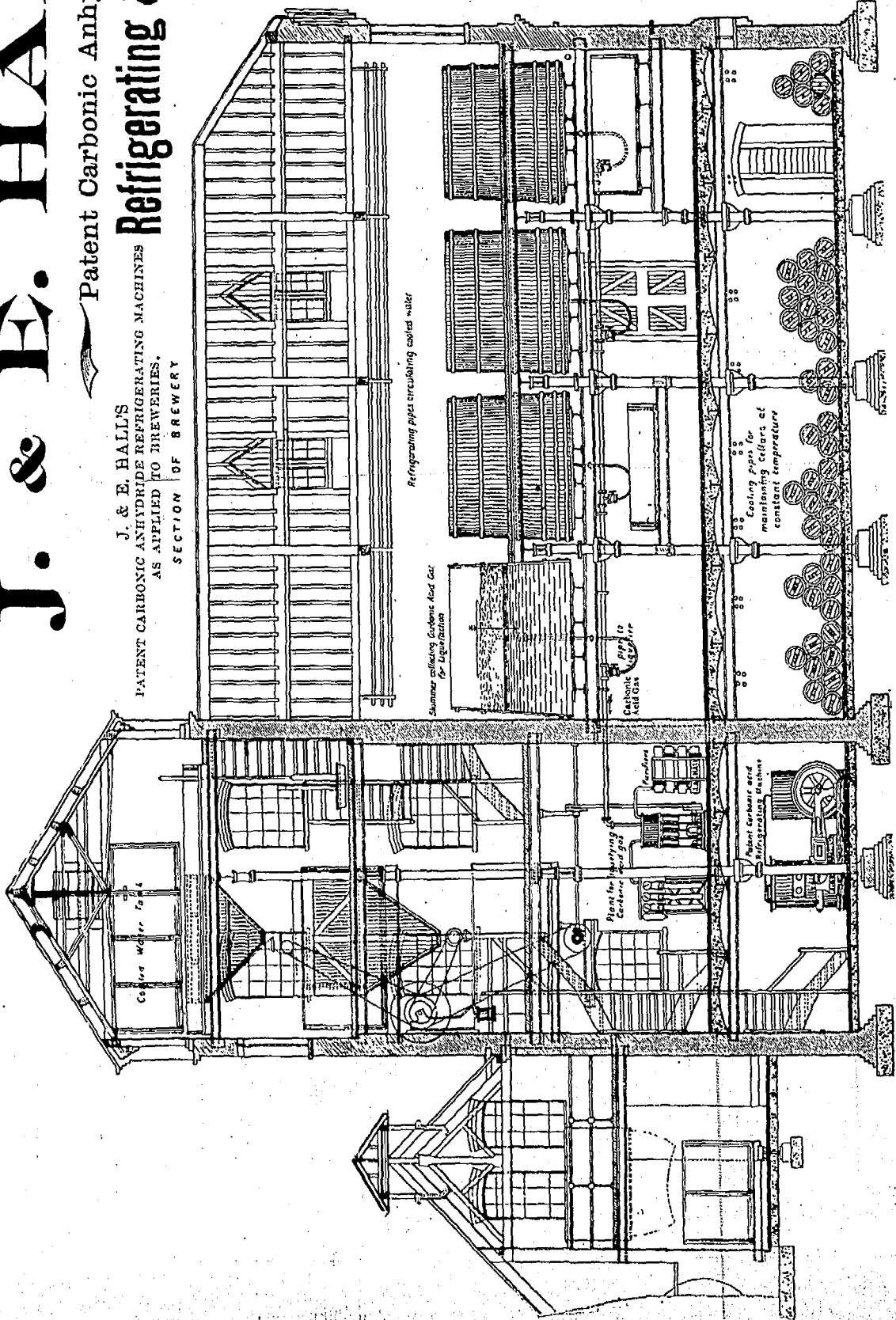
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Telegrams: "Hallford, Dartford." "Hallford, London."
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 Messrs. LND, COOPE & Co., Burton-on-Trent. "
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Telegraphic Address—"GRIFFITH, SHEFFIELD."

ESTABLISHED 1863.

GRIFFITH & SON,

Steel Manufacturers and Merchants,

Manufacturers of Railway, Loco, Carriage & Wagon Springs.

Manufacturers of Crucible Cast Steel of every description in Bars of all shapes, tilted and rolled for every purpose.

SWEDISH, SIEMENS, & BESSEMER STEEL FOR HOME, COLONIAL & FOREIGN MARKETS.

Shovels of all kinds. Shovels Plates Cut and Stamped for the Trade.

HAMMERS OF ALL KINDS.

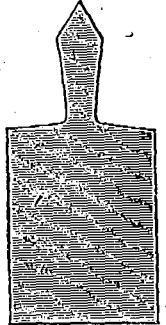
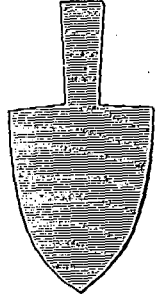
Steel Castings and Hammered Forgings.

Rolled and Drawn Wire Rods of Every Grade.

STEEL FACTORS

Plough and Share Plates to all Patterns.

Best Cutlery, Scissor and Razor Steel in Sheets and Bars.



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E. L. ETHIER & CO.,

Billiard Table
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Manufacturers and
Importers.

Do all kinds of work in
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88 St. Denis Street,
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Telephone 6037.
Branch Store, Ottawa.



ESTABLISHED 1859.

VERDON BARNES,

Manufacturer of **IVORY TABLE KNIVES**

French Cook Knives, Xylonite a Speciality.
Pen, Pocket, and Sportsman's Knives, &c., &c.

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<p>TELEGRAPHIC ADDRESS WHEELS Telephone 1021 FOUNDED *1859*</p>	<p><i>A large Stock of Machine Cut Patterns from which Castings can be Supplied in iron or Steel.</i></p> <p>WILMOT NORTH PATTERN MAKER WHEEL & RACK CUTTER, ST. MARYS ROAD, SHEFFIELD.</p> <p>WHEEL CUTTING & HOBGING IN ALL ITS BRANCHES ALL KINDS OF MACHINE MOULDED WHEELS SUPPLIED.</p> <p>PRIVATE WORKSHOPS &c SPECIAL MACHINERY FOR COMPLETE INVENTIONS OR EXPERIMENTING PURPOSES.</p>
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6d. and 1s.

6d. and 1s.

Sample Bottles, Post Free, 1s. Sample Tins, Post Free, 1s.

Specify "CLUB BLACK."

Specify "CLUB CYCLE OILS."

"SILICO" ENAMEL

Will protect your bright parts, and make them rainproof and rustproof.
Vaseline superseded.

"CLUB BLACK"

Is the oldest and best enamel on the market, and has the largest sale
in the world.

It is "SPECIAL HARD DRYING," and wears like Stoving Enamel.

Makers of Coloured Lacquers, Black
Stoving Enamel, &c.

Burning Oils, Lubricating Oils, Double
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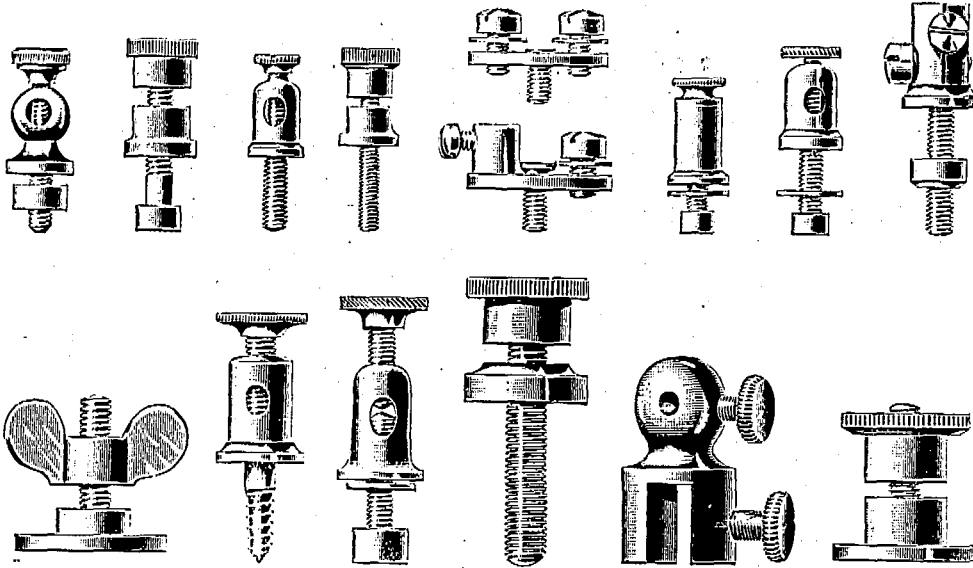
Bulk or Bottle.

Ask for "CLUB BLACK."

Enquiries for quotation in bulk will be
esteemed a favour.

Silico Enamel Co.,

**KERRY ROAD, NEW GROSS,
LONDON, E. C., Eng.**



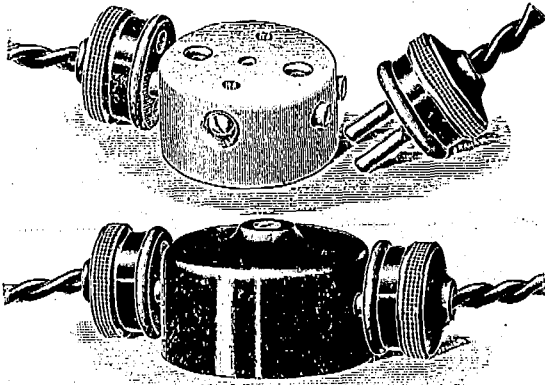
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 Cycle Inflators,
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 Screws for most purposes,
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 various trades.
 Send on your samples and
 quantities required and we will
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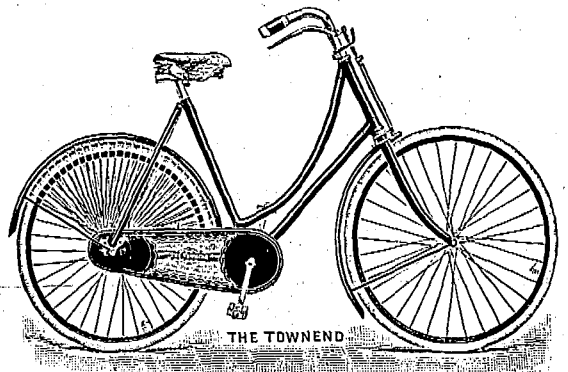
Bradbury Electrical Works,
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MANUFACTURERS OF

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

TOWNEND



CYCLES.

Send for Terms and Catalogue.

The New Townend Bros., Ltd.
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Are you fitting the "LONDON" Patent + +

DISC ADJUSTING HUBS?

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

- Can be adjusted to the 1,440th part of an inch.
- The bearing is absolutely and effectively locked, and cannot possibly work loose.
- Any child can adjust them, and the locking arrangement consists of two pieces only.
- Every Hub is guaranteed turned from bar steel.
- Every part guaranteed interchangeable.
- Dustproof and Oil Retaining. Made with 1½-in., 1⅝-in., 1¾-in., and 2-in. (for tandem) Chain Line.
- And the price—14/6 less 2½% 30 days, 5% cash.
- Guaranteed for three years.
- Don't procrastinate! Let us hear from you at once.

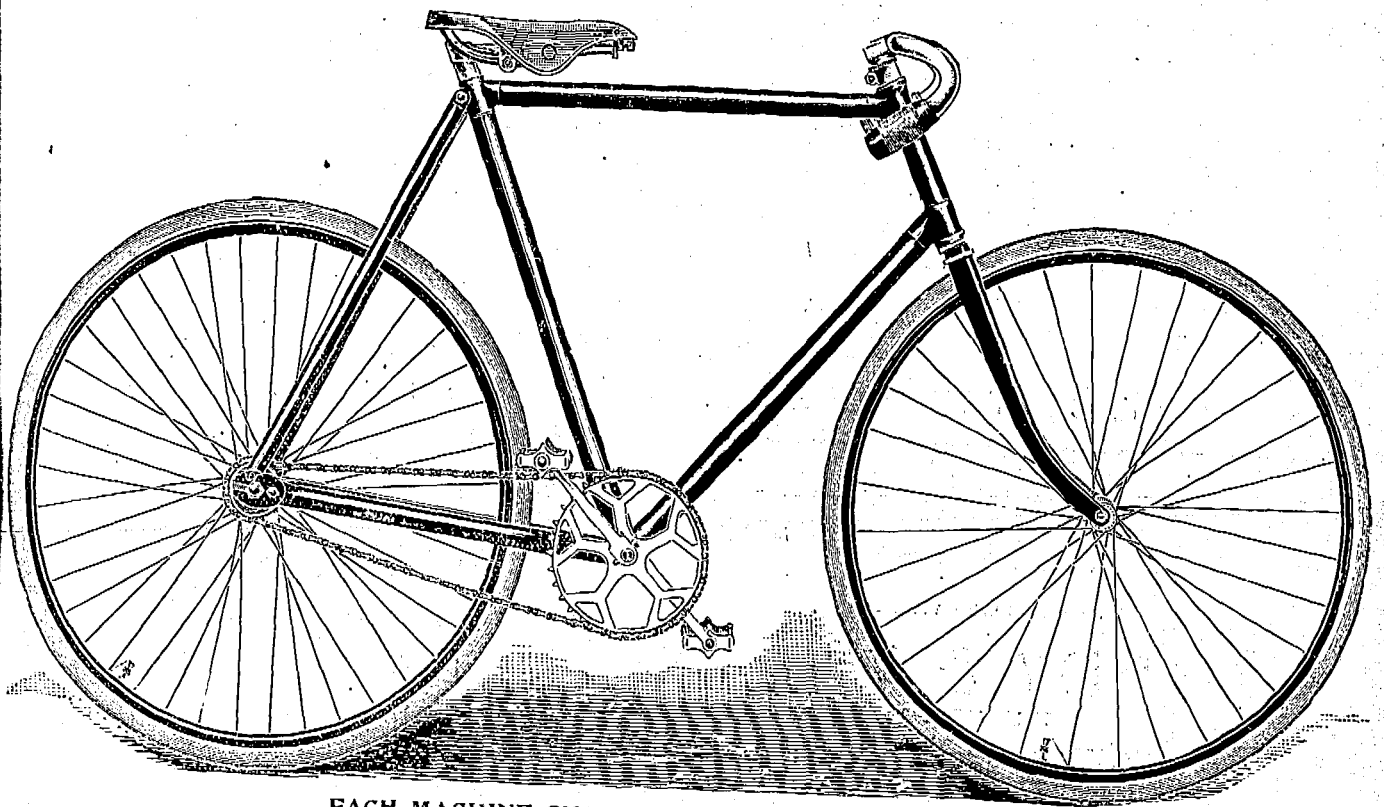
The London Hub Company, Limited.
 122 NEW KENT ROAD, LONDON, S.E., ENG.,

Marvellous Value.

.. Good English Make ..

Just send for a 1899 List.

SPECIFICATIONS AS BELOW.



EACH MACHINE GUARANTEED TWELVE MONTHS.

TRY a SAMPLE of our CYCLE with Warwick
DOUBLE TUBE TYRE

£6 10 0
Dunlop 10/ extra.

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

£8 12 6

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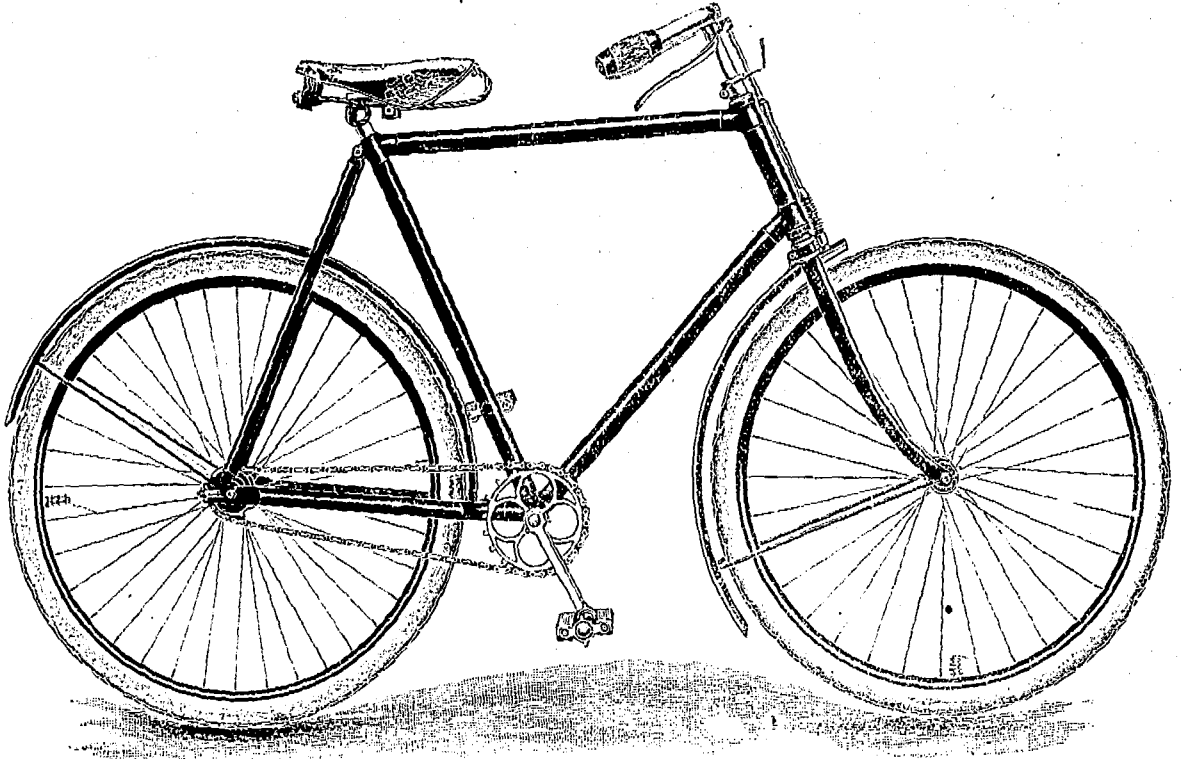
Manufacturing

Company,

LIMITED.

KING HENRY'S WALK, LONDON, N., Eng.

THE ELK CYCLES.



Price and Quality not Equalled in England.

BENNETT, COTTON & CO., Ltd. - - Works: **COVENTRY, ENGLAND.**



Telegraph and Cable Address—"PEARL, SHEFFIELD."

HARDY & WHITELEY,

MANUFACTURERS OF ALL KINDS OF

Electro - Plated Cutlery,

E.P. PEARL TABLE CUTLERY,

Fruit Knives, Dessert Knives, Fish Eating and
Carving Knives, Butter Knives, &c.,

20 Cambridge Street, **SHEFFIELD, Eng.**



SOLE MANUFACTURERS:

SILENT MACHINE CO.

(Late NEWTON'S)

ALBION WORKS, SAVILE STREET,

SHEFFIELD, England.

Inventors and Patentees of the
Finest Improvement of the Age:

"The Enamelled Bowl,"

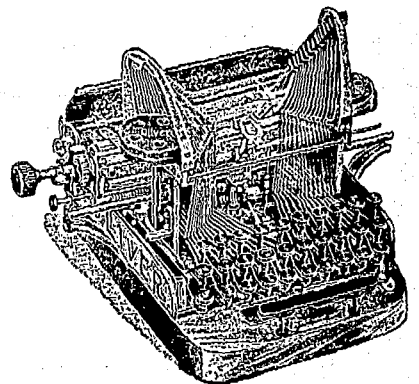
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In ordering state if to have Bright or Enamelled Bowl.

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Visible Writing

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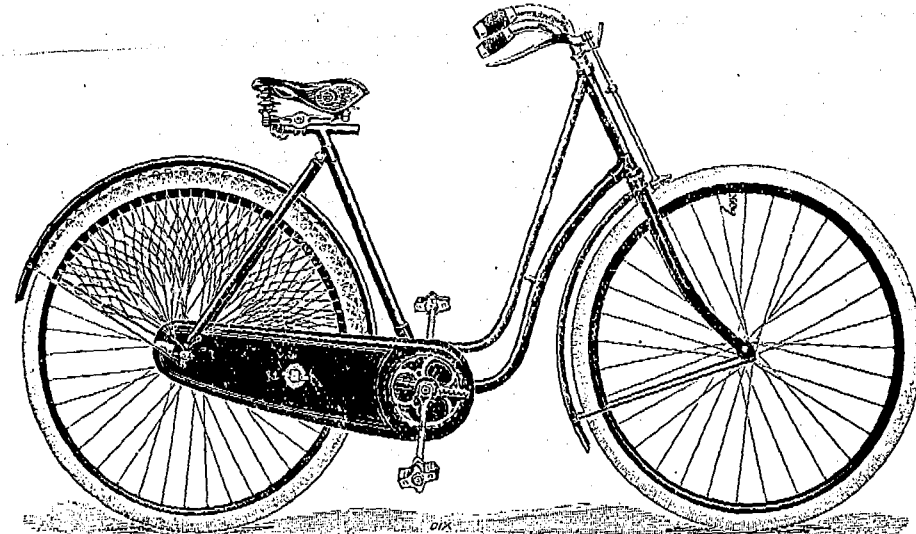
LINOTYPE COMPANY,

156 St. Antoine Street,
MONTREAL.

Manufacturers for
CANADA AND SOUTH AMERICA

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 12, 1899

Name of Articles.			Wholesale.			Name of Article.			Wholesale.		Name of Article.			Wholesale.			
Boots and Shoes.						Brooms.						Heavy Chemicals.					
Brogans or Cobourgs	\$0 75	0 85	Mens.	Boys.	Youths.	Good Luck 2 4 stg. Var. Han.	3 60	0 00	Bleaching Powder	1 75	2 50	Archil, con.	0 27	0 29			
Split Balmorals	0 90	1 10				Rose 4 varn. hand heavy	3 25	0 00	Bine Vitriol	7 00	5 00	Catch	0 08	0 09			
Kip	1 10	1 20				Pansy 4 " " medium	2 95	0 00	Brimstone	2 00	2 50	Ex. Logwood	0 10	0 15			
Buf	1 20	1 50				Thistle 4 " " "	3 60	0 00	Caustic Soda 60	1 75	2 00	Chip	2 00	2 10			
or Congress	1 20	1 50				Map Leaf A 4 stgs.	3 15	0 00	" 70	2 00	2 25	Indigo (Bengal)	1 50	1 75			
Split Boots	1 30	1 75				B 4 " stained	2 65	0 00	Soda Ash	1 21	1 50	Indigo Madras	0 70	1 00			
Kip	2 10	2 75				Shamrock A 4 " varn han	2 60	0 00	Soda Bicarb.	2 25	2 35	Gambler	0 04	0 06			
Grain	2 10	2 75				B 4 " stained	2 30	0 00	Sal. Soda	0 60	0 70	Madder	6 10	0 15			
Felt Boots, half fox	\$1 75	\$2 00	full	2 42	2 50	Daisy A 8 stgs varn handle	2 35	0 00	Concentrated	1 50	2 00	Sumac	70	0 75			
Women's.			Messes.			B 3 " stained	2 10	0 00	Dyestuffs.								
Split Batts or Bals	0 75	50				Tulip No. 1 3 stgs " "	1 85	0 00	Archil, con.	0 27	0 29	Catch	0 08	0 09			
Kip Pebbled or Buf Bals	0 90	1 00				" 2 2 " "	1 50	0 00	Ex. Logwood	0 10	0 15	Chip	2 00	2 10			
Pebbled Button, Machine Sewed	1 00	1 10				Curling 4 " "	3 25	0 00	Indigo (Bengal)	1 50	1 75	Indigo Madras	0 70	1 00			
Glazed Buff Button	1 00	1 10				Warehouse 4 heavy	2 00	0 00	Gambler	0 04	0 06	Madder	6 10	0 15			
Polish Calf	1 25	1 60				Letter A 2 plain	1 25	0 00	Sumac	70	0 75						
Dongola Kid 1 quality	1 00	1 10				Drugs & Chemicals											
" 2 " "	1 15	1 35				Acid Carbolic Cryst medf.	0 80	0 40	Acid Carbolic Cryst medf.	0 80	0 40	Aloes, Caps	0 16	0 18			
" 3 " "	1 50	2 00				Alum	1 40	1 50	Alum	1 40	1 50	Borax, xtlx	0 08	0 07			
						Children.			Brom. Potass	0 70	0 75	Brom. Potass	0 70	0 75			
Mens' Calf, Bals, Cong or Butt, Goodyear Welt						0 47	0 50	Camphor, Eng. Ref Rings	0 60	0 65	Camphor, Eng. Ref Rings	0 60	0 65	Refroz. ck	0 65	0 70	
" " " " " McKay Sewn						1 90	2 10	Citric Acid	0 85	0 85	Citric Acid	0 85	0 85	Citrate Magnesia lb	0 0	0 45	
" Tan Russia Calf, Bals, Cong or Butt, Goodyear Welt						2 50	3 50	Citrate Magnesia lb	0 0	0 45	Cocaine Hyd. (oz)	0 0	6 60	Coppras, per 100 lbs	0 75	0 80	
" " " " " McKay						1 90	2 10	Cocaine Hyd. (oz)	0 0	6 60	Cream Tartar	0 20	0 25	Epsom Salts	1 50	1 75	
" French Pat. Calf or Enamel Leather Bals, Butt. and Cong.						3 50	4 50	Glycerine	0 16	0 20	Glycerine	0 16	0 20	Gum Arabic per lb	0 25	0 50	
Ladies' Glaze Dong. Butt. and Bals, Goodyear Welt						2 10	3 00	Gum Arabic per lb	0 25	0 50	Insect Powder lb	0 25	0 40	do per keg, lb	0 22	0 30	
" " " " " " Turns 1 quality						2 10	3 00	Morphia	1 75	1 25	Morphia	1 75	1 25	Oil Peppermint lb	2 00	2 25	
" " " " " " " "						2 10	3 00	Oil Lemon	1 60	1 80	Oil Lemon	1 60	1 80	Oplum	4 25	4 50	
" " " " " " " "						2 10	3 00	Oxalic Acid	0 10	0 12	Oxalic Acid	0 10	0 12	Phosphorus	0 65	0 75	
" " " " " " " "						2 10	3 00	Phosphorus	0 65	0 75	Potash Bichromate	0 09	0 13	Potash Iodide	3 40	3 75	
" " " " " " " "						2 10	3 00	Potash Iodide	3 40	3 75	Quinine	0 35	0 45	Strychnine	0 75	0 90	
" " " " " " " "						2 10	3 00	Quinine	0 35	0 45	Tartaric Acid	0 35	0 40	Tin Crystals	0 25	0 30	
" " " " " " " "						2 10	3 00	Tartaric Acid	0 35	0 40	Licorice.—			Stick, 4, 6, 8, 12, & 16	2 00	0 00	
" " " " " " " "						2 10	3 00	Licorice.—			to lb, 5 lb. boxes	2 00	0 00	Acme Licorice Pellets, 5	2 00	0 00	
" " " " " " " "						2 10	3 00	Acme Licorice Pellets, 5	2 00	0 00	cans	2 00	0 00	Licorice Lozenges, lb.	1 50	0 00	
" " " " " " " "						2 10	3 00	Licorice Lozenges, lb.	1 50	0 00	5 lb. cans	1 50	0 00				

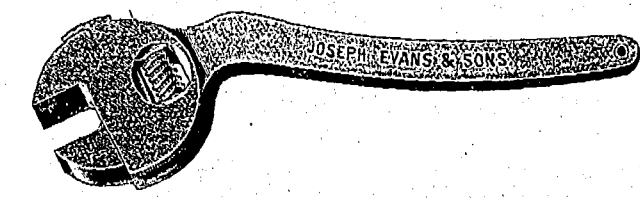


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Highfield Tool Works, HEELEY, SHEFFIELD, Eng.

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 12, 1899

Table with 4 columns: Name of Article, Wholesale, Name of Article, Wholesale. It lists various commodities such as Farm Products, Grain, Groceries, and other goods with their respective prices.

Freezing and Refrigerating Machinery,

On the Ammonia Compression System.

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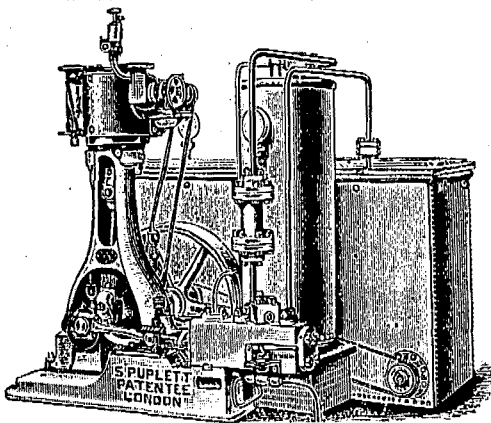
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MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 12, 1899

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Galvanized Staples—		Metal Scrap		Tallow, cake.	
CUT NAIL SCHEDULE.		100 lb. box	4 15 0 00	No. 1 Wrought Iron	16 50	" barrel (refined)	0 00 0 05
Base Price, per Keg	2 55 0 00	Bright	3 35 0 00	No. 1 Machinery	16 00	" Ordinary	0 04 0 04
Extras—Over and above 30d.	less 5c keg rebate.	Galvanized Iron:		Stove	10 50	Rough	0 04 0 04
40d, 50d, 60d and 70d Nails.		Queen's Head,		Malleable iron	6 00	Leather	
Cut and Fence Nails—		or equal, } gauge 28	4 75 4 85	Hard Steel	6 50	No. 1 B. A. Sole	0 24 0 25
16 and 20d Hot Cut, per 100 lbs	0 05 0 00	Common		(per long ton 2240 lbs.)		No. 2 B. A. Sole	0 23 0 24
10 and 12d " "	0 10 0 00	Bar Iron, per 100 lbs.	2 30 base	Lead sold	0 03 1/2	No. 3 B. A. Spanish Sole	0 20 0 22
8 and 9d " "	0 15 0 00	Car lots	2 25	" tea	0 03	Slaughter, No. 1	0 27 0 28
6 and 7d " "	0 30 0 00	Ord. Crown, base	0 00 0 00	Light Brass	0 09 1/2	" light medium & heavy	0 27 0 28
4 and 5d " "	0 40 0 00	Best Refined	0 00 0 00	Copper Bottoms	0 13	" No. 2	0 25 0 26
3d " "	0 65 0 00	Norway	3 50 0 00	Heavy Copper	0 14	Harness	0 26 0 31
2d " "	1 00 0 00	Am. Sheet Steel, 6 1/2, 14	3 10 0 00	Red Brass	0 14	Upper, heavy	0 34 0 36
Cut spikes 10c, per Keg advance.		" " " 17	3 00 0 00	Yellow Yellow Brass	0 10 1/2	Grained Upper	0 33 0 35
Fine blued nails—		" " " 18 & 20	3 10 0 00	Yellow Metal Sheathing	0 09 1/2	Scotch Grain	0 34 0 35
2d per 100 lbs	1 00 0 00	" " " 22 & 24	3 10 3 05	Wine:		Kip Skins, French	0 35 0 38
3d " "	1 50 0 00	" " " 28	3 20 0 00	Bright and Annealed		English	0 60 0 65
Casing Box, Tobacco Box		" " " 32	3 30 0 00	No. 2 to 9 base	3 35 0 00	Canada Kip	0 45 0 55
and Flooring Nails—		" " " 38	3 30 0 00	Net, extra for other sizes.		Hemlock Calf	0 50 0 60
20 to 30d per 100 lbs	0 55 0 00	Boller plates, iron, 1/2 in.	0 00 1 75	Coppered base Net, extra for other sizes.	0 00 0 00	" Light	0 50 0 60
10 to 16d " "	0 60 0 00	" " " 3/4 in.	0 00 2 50	Barbed Wire—	3 40 f.o.b. Montreal.	French Calf	0 50 0 60
8 and 9d " "	0 65 0 00	Boiler Heads, steel.	0 00 0 03	2 and 4 barbs		Split, light and medium	3 35 1 10
6 and 7d " "	0 70 0 00	Hoop Iron, base for 2 in. and larger.	0 00 3 20	Plain Twist 2 and 3 wrs.		" heavy	0 22 0 25
4 to 6d " "	0 85 0 00	Band Canadian, 1 to 6 in.		Spring Wire per 100, 85c net extra.		" small	0 17 0 20
3d " "	1 20 0 00	30c; over base of ordinary, smaller size Extras as adopted July 7th.		Rope.		Leather Board, Canada	0 06 0 10
Flooring nails—		Canada Plates:		Seal, base	0 12 1/2	Enamelled Cow, per ft.	0 16 0 18
3 inch and longer per 100 lbs	0 60 0 00	Good Brands	2 50	" 7-16 and up	0 12 1/2	Pebble Grain	0 11 0 13
2 1/2 and 2 3/4 inch	0 65 0 00	Full Polished	3 25	" 5-16	0 13 1/2	Glove Grain	0 12 0 13
2 and 2 1/2 inch	0 70 0 00	Galvanized	0 00 4 25	" 3-16	0 13 1/2	B. Calf	0 12 0 13
1 1/2 and 1 3/4 inch	0 95 0 00	Wro't Iron pipe, 1/2 in 1 in.	3 40	Manilla, base	0 14	Brush (Cow) Kid	0 11 0 13
1 1/4 inch	1 20 0 00	1/2 in.	2 60	" 3/16	0 14	Ruff	0 13 0 16
1 inch	1 50 0 00	3/4 in.	4 00	" 1/8	0 15	Russette, light	0 35 0 40
Slating nails—		1 in.	5 75	" 1/4	0 15	" heavy	0 25 0 30
1 1/2 and 1 1/4 inch per 100 lbs.	0 95 0 00	1 1/4 in.	7 50	" 3/8	0 16	" Saddle's doz	7 50 9 60
1 1/4 inch	1 20 0 00	1 3/4 in.	9 75	" 1/2	0 16	Imt. French Calf	0 65 0 76
1 inch	1 50 0 00	2 in.	12 75	" 3/4	0 16	English Oak lb	0 30 0 35
Common barrel nails—		per 100 ft. nett.		" 1	0 16	Dongola, extra	0 38 0 42
1 1/2 inch per 100 lbs	1 00 0 00	Steel, cast per lb.	0 08 base	Lath yarn	0 11	" No. 1	0 20 0 22
1 1/4 inch	1 25 0 00	" Spring, 100 lbs.	3 10 0 00	Wire Nails.		" ordinary	0 12 0 15
1 inch	1 50 0 00	" Tire	2 85 base	Base Price carload	3 25	Colored Pebbles	0 13 0 16
Clinch nails—		" Sleigh shoe, 100 lbs.	2 80 base	Less than	3 17 1/2	" Calf	0 16 0 22
3 inch and longer per 100 lbs	0 60 0 00	" Toe Calk.	3 20	2d f	1 00 1/2	Oils	
2 1/2 and 2 3/4 inch	0 65 0 00	" Machinery	3 60 base	3d	1 00	Cod Oil	0 35 0 40
2 and 2 1/4 inch	0 70 0 00	Tin Plates:		4d and 5d	0 65	S. R. Pale Seal	0 40 0 42 1/2
1 1/2 and 1 3/4 inch	0 95 0 00	IC Coke, 14 x 20	4 50	6d and 7d	0 40	Straw Seal	0 35 0 37 1/2
1 1/4 inch	1 20 0 00	IC Charcoal, 14 x 20	4 75	8d and 9d	0 30	Cod Liver Oil, Nid. Norw	
1 inch	1 50 0 00	IX Charcoal		10d and 12d	0 15	" Process	0 70 0 80
Sharp and flat pressed nails		DX " "	Usual	16d and 20d	0 10	" Norwegian	1 00 1 10 1/2
3 inch and longer per 100 lbs.	1 35 0 00	DX " "	Trade	30d to 60d	0 06	Castor Oil	0 03 0 10
2 1/2 and 2 3/4 inch	1 50 0 00	Terne Plate IC, 20x28	3 00	Castor Oil, Extra		Lard Oil, Extra	0 07 0 09
2 and 2 1/4 inch	1 65 0 00	Russ. Sheet Iron	0 10 0 00	" No. 1	0 55 0 65	" No. 1	0 45 0 55
1 1/2 and 1 3/4 inch	1 85 0 00	Lion & Crown tin'd sh'ts.	7 50 8 00	" balled, nett	0 53 0 60	Castor Oil, Extra	0 55 0 65
1 1/4 inch	2 50 0 00	22 and 24 gauge case lots	7 00 7 20	Linseed, raw, nett.	0 61 0 62	Lard Oil, Extra	0 07 0 09
1 inch	3 00 0 00	26 gauge	7 50 8 00	Olive, pure	0 90 1 10	" No. 1	0 45 0 55
Coil Chain—No. 6.		Lead, Pig, per 100 lbs;	4 25 4 00	Linseed, raw, nett.	0 53 0 60	Extra, qt., per case.	3 00 3 70
" 5.	0 91 0 00	Sheet, per 100 lbs.	4 00 4 25	Turpentine, nett	0 74 0 75	Petroleum	
" 4.	0 08 1/2 0 00	Shot, per 100 lbs.	4 75 6 50	Gasoline 76 gravity	0 00 0 20 1/2	Stove Gasoline	0 01 0 18 1/2
" 3.	0 07 1/2 0 00	Lead Pipe, per 100 lbs.	7 09 0 00	Benzine	0 00 0 17 1/2	Cer Lots Store, [1. p. c. off]	0 15 1/2 0 16 1/2
1/2 inch	0 06 1/2 0 00	Zinc:		American W. W.	0 16 1/2 0 17 1/2	Crown Acme	0 16 1/2 0 17 1/2
5-16	0 05 0 00	Spelter, V.M., per 100 lbs	7 00 0 00	Astral	0 18 1/2 0 19 1/2	American W. W.	0 16 1/2 0 17 1/2
7-16	0 04 1/2 0 00	" S.S.	0 00 6 25		0 20 0 21		
9-16	4 35 0 00						
1-1/2	4 25 0 00						
3-16	4 20 0 00						
5-16	4 10 0 00						
7-16	3 30 0 00						
9-16	3 20 0 00						
1-1/2	3 80 0 00						

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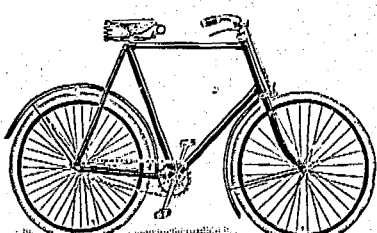
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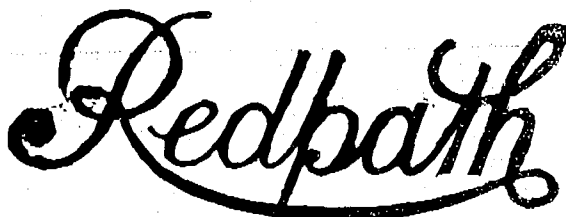
THE
ROULETTE CYCLE COMPANY Ltd

MONTREAL WHOLESALE PRICES CURRENT—THURSDAY, OCT. 12, 1899.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Class.	\$ c. \$ c.	Salt—Continued.	\$ c. \$ c.	Capstan Cigarettes, 10s. 50s.	\$ c. \$ c.	Ports—	\$ c. \$ c.
United Inches, 00 to 25.....	0 00 1 90	Special Dalry, per brl.	2 00 2 50	Gold Flake, 10s, 50s.....	0 15 0 75	Tarragona.....	1 10 1 50
do 26 to 40.....	0 00 2 00	quarters	0 45 0 50	Three Castles, 10s, 50s.....	0 20 1 00	Sandeman.....	2 00 6 00
do 41 to 50.....	0 00 4 25	Spl Cheese Salt p bag 200lb	1 25 1 50	Gold Tip, 60s, 100s.....	1 25 2 50	Warter & May's Ports gal.	2 10 8 50
do 51 to 60.....	0 00 4 50	Turk's Island per bush....	0 30 0 35	Gerth's Smoking, per lb....	0 00 1 60	Sherries—Per artin'	2 00 5 50
Paints, &c.		Tobacco—Cut Smoking.		Wool.		Wisdom & Warter's Sherries.... per gal.....	2 00 5 50
Lead pure 50 to 100 lb. kgs.	0 00 6 37½	No. 1 Black Cheewing, cases	0 50 0 65½	Fleece, combing ord.....	0 15 0 16	Clarets—	
do No. 1.....	0 00 6 10	No. 2 do	0 59 0 00	do clothing.....	0 15 0 17	St. Juliens.....	2 50 2 65
do No. 2.....	0 00 5 62½	Old Chum, in pkg., 10s and	0 00 0 82	Tab Wash.....	0 16 0 17	Barton & Guestier.....	4 00 25 00
do No. 3.....	0 00 5 25	12s	0 00 0 82	Failed, combing.....	0 17 0 18	Nat. Johnson & Sons.....	4 00 25 00
White Lead dry.....	5 00 5 50	Old Chum, in tins, lbs. and	0 00 0 82	do super.....	0 18 0 19	J. Calvet & Co.....	4 50 40 00
Red Lead.....	4 50 5 00	½s	0 00 0 82	do extra.....	0 21 0 00	Champagnes—	
Venetian Red Eng'h.....	1 50 1 75	Old Chum, 1-6 tins	0 00 0 95	B. A. Scoured.....	0 45 3 45	Pommery, Fils & Co.....	25 00 30 00
Yel. Ochre, French.....	1 25 3 00	Puritan, in pkgs., 1-11s	0 00 0 85	Natal.....	0 00 0 00	G. H. Mumm.....	25 00 30 00
Whiting, ordinary.....	0 40 0 65	do ½ lb. tins.....	0 00 0 85	Cape.....	0 20 0 21½	Ferrier. Jouet & Co.....	25 00 30 00
do Gliders.....	0 80 0 70	do 1 lb. tins.....	0 00 0 88	Australian greasy.....	0 27 0 23½	Brandies—Hennessy .gal.	7 00 8 50
do Paris, do	0 85 1 00	Cut Cavendish, in pkg., 1-10s	0 00 0 80	scoured.....	0 00 0 00	1 Star..... cases	12 75 14 00
English Cement, cask.....	2 40 2 10	Durham, in bags, 1-12s and	0 00 1 00	Waste.		Scotch Whiskeys	
Belgian Cement.....	1 95 2 05	1 6s.....	0 00 1 00	No. 1, White Cotton.....	0 07 0 08	Dewars Scotch extra spec.	12 25 13 00
Fire Bricks per 1000.....	18 00 20 00	Durham, 1 lb. drums.....	0 00 1 00	" 2, " ".....	0 06½ 0 07	Spl. Liqueur.....	9 25 10 00
Fire Clay.....	1 50 1 75	Ritchie's Navy Cut, 1-5 tins,	0 00 1 05	" 3, " ".....	0 06 0 06½	Gin—	
Rosin.....	2 75 4 50	do Smoking Mixture	0 00 0 95	No. 1, Colored Cotton.....	0 04½ 0 05	De Kuyper red cases.....	11 30 11 50
Glass—		½ tins.....	0 00 0 95	" 2, " ".....	0 04 0 04½	do green do.....	5 90 5 00
Domestic Broken Sheet.....	0 13 0 15	Ritchie's Smoking Mixture,	0 00 0 80	" 3, " ".....	0 04 0 04½	do hlds.....	3 00 3 15
French Casks.....	0 11½ 0 13	1-10s.....	0 00 0 80	Wines, Liquors, &c.		Irish Whisky—	
do brls.....	0 00 0 14	Unique, 1-15 pkgs.....	0 00 0 66	Ale—English..... qts	2 50 2 55	Geo Roe & Co. 1 star, qts	9 50 0 00
American White, brls.....	0 16 0 20	do in pkgs., 1 lb.....	0 00 0 61	"..... pts	1 62½ 1 67½	do do 3 stars, qts	9 70 10 50
Coopers' Glass.....	0 20 0 25	do in pkgs., ½ lb.....	0 00 0 60	Porter—		John Jamieson & Co.....	9 50 11 50
Golden Ochre.....	0 04 0 04	O. K. Mixture, in pks., lbs..	0 00 0 61	Dublin Stout..... qts	2 40 2 45	Angostura Bitters, per	
Brunswick Green.....	0 04 0 10	Plug Tobacco—		do do..... pts	1 57½ 1 62½	case of 2 doz.....	14 50 15 00
French Imperial Green.....	0 12 0 16	Ritchie's Derby Smoking,	0 00 0 63	Alcohol..... 50. O. P.	4 65 0 00	Banagher Irish Whisky, qts	9 75 10 25
Vermillionette.....	0 12 0 40	Solace, 3s, 4s and 10s.	0 00 0 70	Spirits..... 50. O. P.	4 25 0 00	do do per gal	4 00 4 25
Genuine Quicksilver.....	0 75 0 90	Ritchie's Old Virginia Smok-	0 00 0 70	do..... 35. U. P.	2 25 0 00	Watson's Old Irish, qts, prcs	6 75 7 75
No. 1 Farnie's Varn'h, pr. gl	0 50 0 65	ing Twist, 3/4s.....	0 00 0 70	Club Whisky..... U. P.	3 60 0 00	do do pts per cs.	7 75 8 75
Extra do	0 75 1 30	Old Virginia Solace, 3/4s...	0 00 0 70	Corby's IXL Rye, qrts	8 00 8 50		
Brown Japan.....	0 55 1 20	Solace, Thick and Thin 9s,	0 00 0 67	" XTC ".....	6 00 6 50		
Black Japan.....	0 50 1 00	(6 lb. cnds)	0 00 0 67	Rye Whisky.....	gal. 2.35		
Orange Shellac, No. 1.....	1 90 2 00	Standard, 3 1 3s, 6 lb. cnds..	0 00 0 67	Canadian Wines			
do do Pure.....	2 00 3 20	do Thin, 9s.....	0 00 0 67	Golden Diana, qts.....	6 00 0 00		
White do	2 25 2 40	W. D. & H. O. Wills,	0 00 0 50	Fine Old Port ".....	5 00 1 25		
Patty Bulk per cask.....	1 65 1 70	(E. A. Gerth, agent.)	0 00 0 50	Niagara ".....	5 00 1 25		
Paris green in drum 1 lb pk.	0 16 0 18	Westward Ho, ½ lb. tins... Meridian (Cavendish ½ lb... Traveller..... Three Castles..... Bristol Birds Eye..... Capstan Navy Cut.....	0 00 0 75 0 00 0 50 0 00 0 50 0 00 0 50 0 00 0 50	Golden Diana, qts.....	6 00 0 00		
Salt.				Fine Old Port ".....	5 00 1 25		
Liverpool per bag.....	0 25 0 45			Niagara ".....	5 00 1 25		
Canadian, in small bags.....	2 10 3 00			Burgundy ".....	4 50 1 00		
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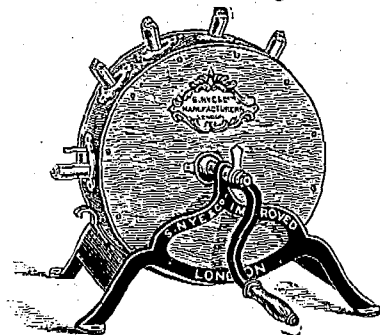
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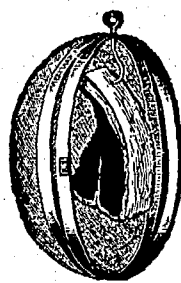
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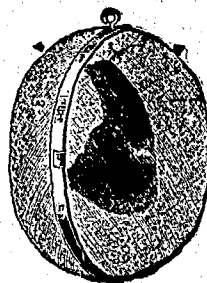
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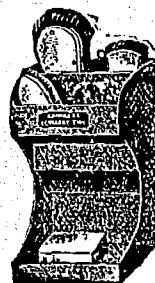


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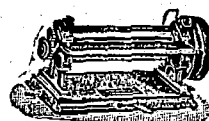


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Wanted in every house.

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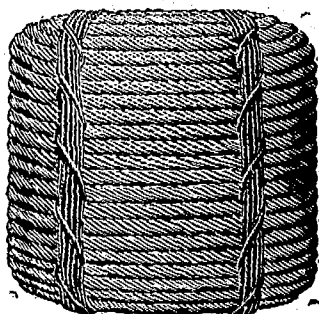
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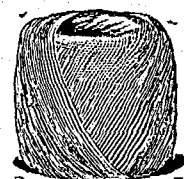


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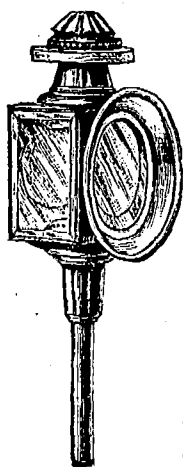
ENGINEERS &
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Directors: W. Eckstein
J. A. Willmore
D. W. M. Jones

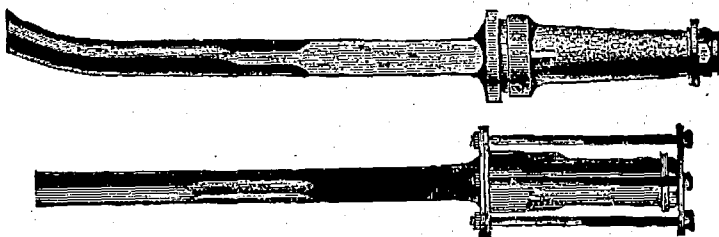
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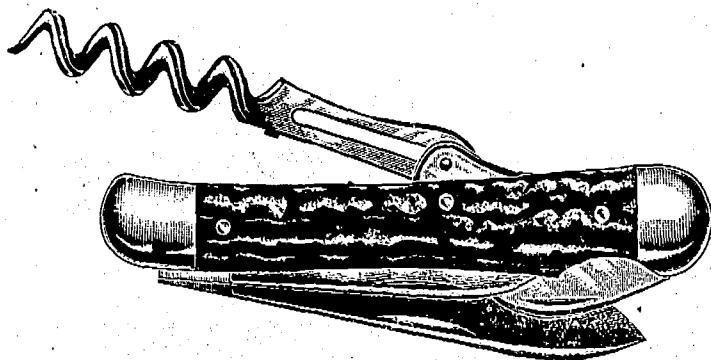
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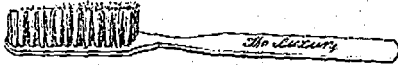


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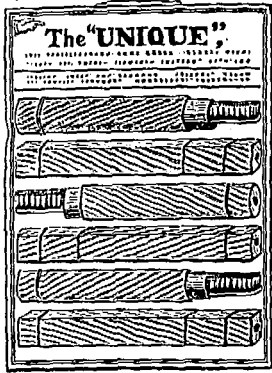


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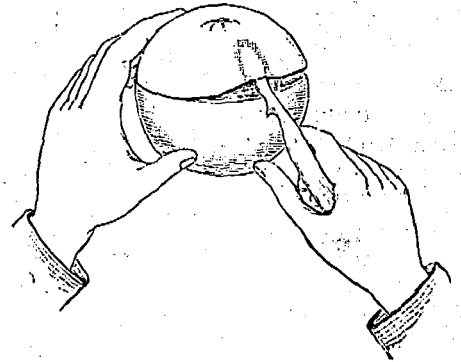
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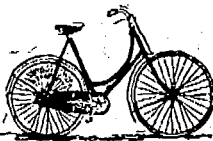
1899 Lists sent on Application.

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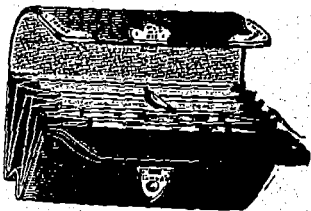
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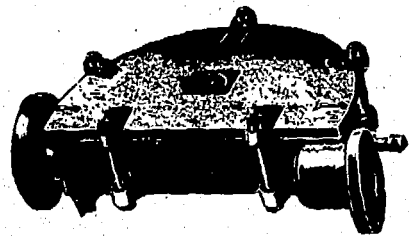
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Will work at any pressure, is self-adjusting, requires no regulation, and never sticks or fails to act, is therefore thoroughly reliable.

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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....	15,000	3½-6mos.	250	\$50	123
Canada Life.....	2,500	5-6mos.	400	50	550
Confederation Life.....	10,000	7½-6mos.	100	10	104½
Western Assurance.....	28,000	5-6mos.	40	20	....
Guaranty Co. of North America.....	13,372	5	50	50	....

BRITISH AND FOREIGN.—Quotations on the London Market. Sept. 30, 1899, Market value p. p'd up sh.

Alliance Assur.....	250,000	8s. p.s.	20	2 1-5	9¾	10½
Atlas.....	24,000	24 p.s.	50	6	£28½	£29½
British and Foreign Marine.....	67,000	25	20	4	22½	23½
Caledonian.....	21,500	12s. p.s.	25	5	5	36 7-16
Commercial U. Fire, Life and Marine.	50,000	27½	50	5	42½	43½
Guardian Fire and Life.....	200,000	9	10	5	10½	10½
Imperial Fire.....	60,000	25	20	2	26	27
Lancashire Fire.....	136,493	5	20	5	32½	4¼
Lion Fire.....	100,000	3	20	1¾	3½	4¼
London and Lancashire Fire.....	85,100	22	25	2½	16¼	16¾
London Assurance Corporation.....	35,862	20	25	12½	55½	56½
London & Lancashire Life.....	10,000	10	10	2	7½	8
Liv. & Lon. & Globe Fire and Life...	391,752	30	85.	2	49	50
Northern Fire and Life.....	30,000	*22½	100	10	77	79
North Brit. & Merc. Fire and Life...	110,000	30s. p.s.	25	6¾	39	40
Norwich Union Fire.....	11,000	*33¾	100	12	121	124
Phoenix Fire.....	53,776	85	50	5	£40½	£41½
Royal Insurance Fire and Life.....	125,234	58¾	20	50	50	51
Sun Fire.....	240,000	8s 6d p. s.	10	10*	10½	11¼
Union.....	45,000	18 p.s.	10	4	24	25

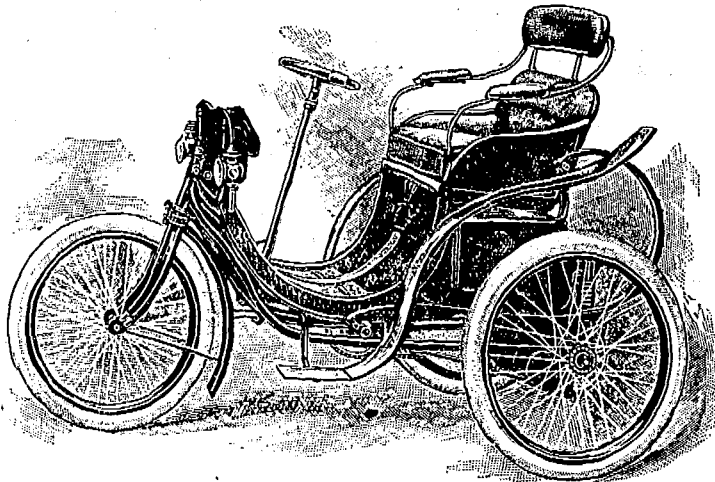
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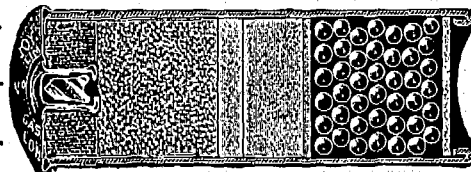
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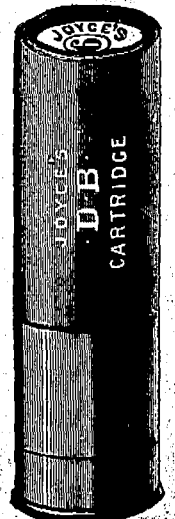
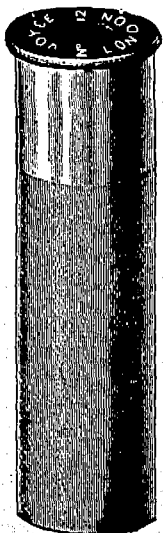


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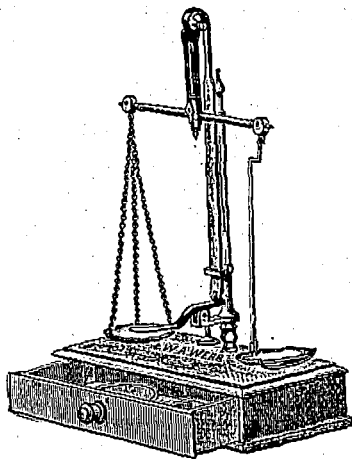
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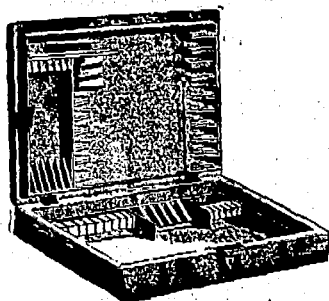
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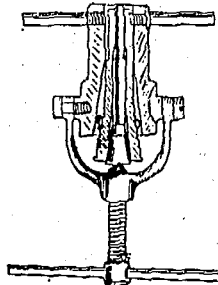
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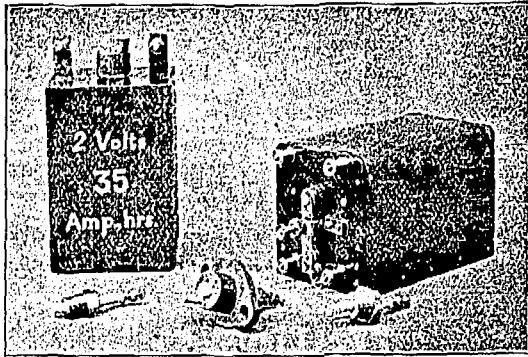
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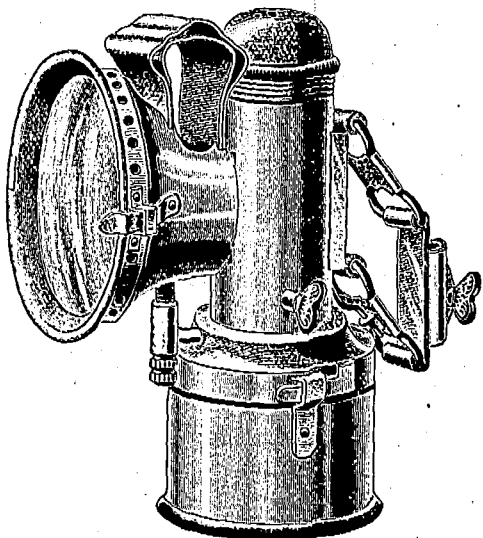
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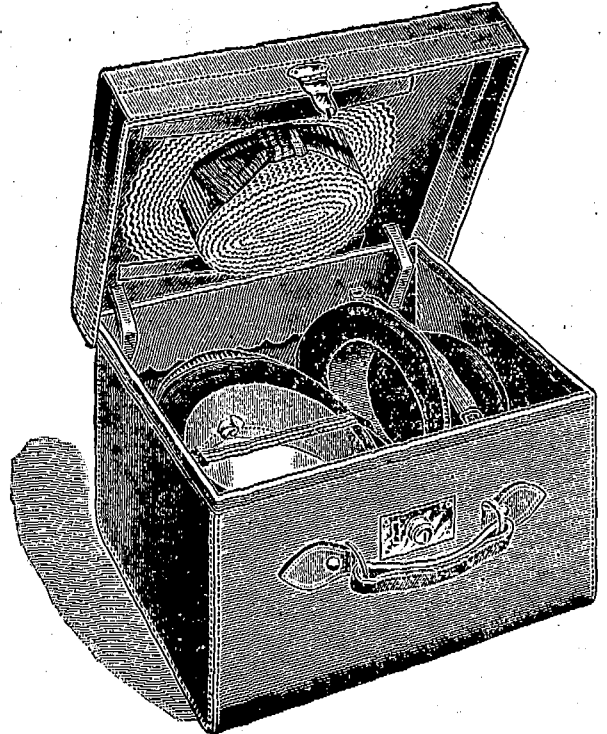
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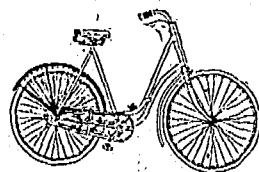
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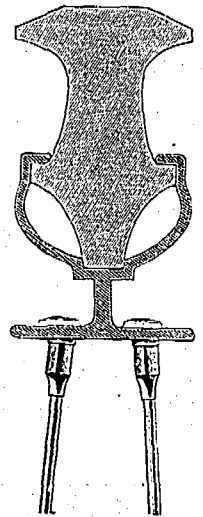
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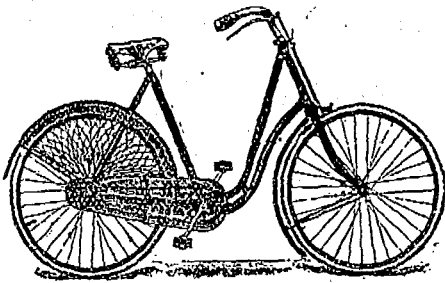
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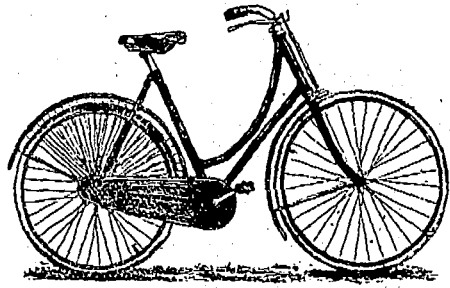
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Capital Stock, . . . 3,264,392.15

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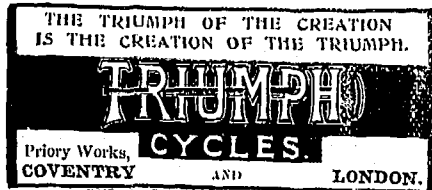
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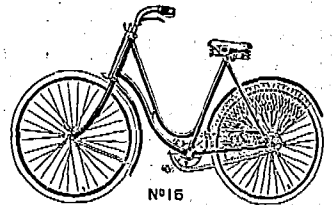
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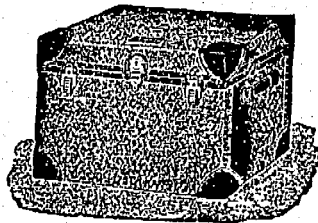


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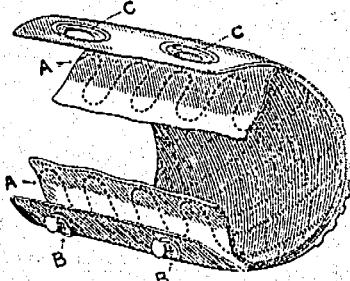
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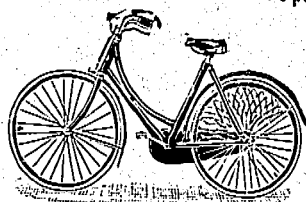
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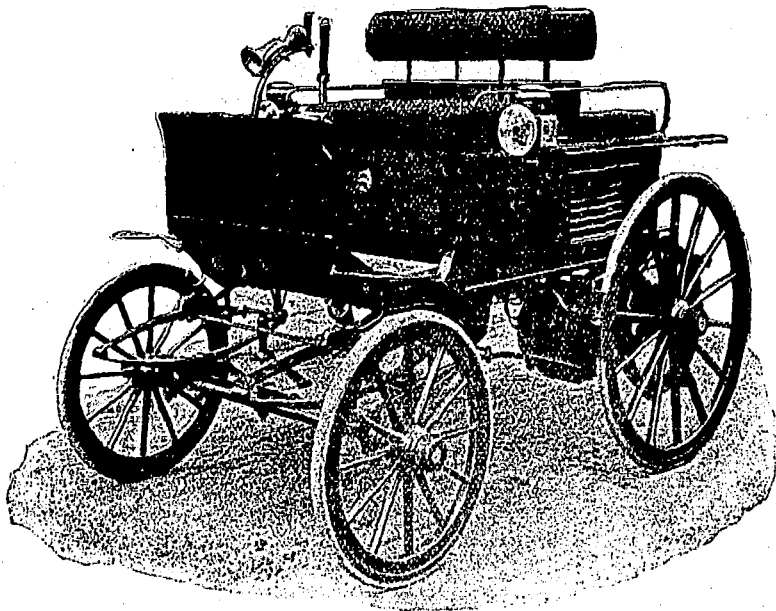
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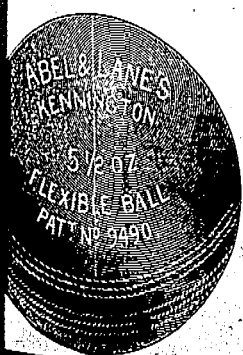
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Canada, 4 per cent. loan, 1860	106	108
3 per cent. loan, 1888-93	100	102
Debs. 1884, 3 1/2 per cent.	105	107
2 1/2 p.c. loan, 1897	89 1/2	90 1/2
Manitoba, 1910, 5 p.c.	110	112

Railway and other Stocks.

Sept. 28.

Quebec Province, 5 p.c., 1874	105	110
1876, 5 p.c.	105	110
1880, 4 1/2 p.c.	104	108
1883, 5 p.c.	119	114
Atlantic & Nth. Western 5 p.c. Gua 1st M. Bds	122	135
10 Buffalo & Lake Huron £10 shr.	13	13 1/2
10 do 5 1/2 p.c. 1st mort.	142	145
20 do 2nd mort.	142	145
Can. Central 5 p.c. 1st M. Bds. Int. guar. by Gov.	100	102
Canadian Pacific \$100	115	117
100 Grand Trunk, Georgian Bay, &c. 1st M.	102	104
100 Grand Trunk of Canada Ord. stock.	7 1/2	7 3/4
100 2nd equip. mtg. bds. 5 p.c.	133	136
100 1st pref. stock. 5 p.c.	84 1/2	85
100 2nd pref. stock.	55 1/2	55 3/4
100 3rd pref. stock.	23	23 1/2
100 5 p.c. perp. deb. stock.	139	142
100 4 p.c. perp. deb. stock.	109	110
100 Great Western shares, 5 p.c.	134	136
100 Hamilton & N.W., 6 p.c.	—	—
100 M. of Canada Stg. 1st Mort. 5 p.c.	106	108
100 Montreal & Champlain 5 p.c. 1st mtg. bds.	102	104
100 N. of Canada, 1st mtg., 5 p.c.	102	104
100 Quebec Central, 5 p.c. 1st Inc. Bds.	41	44
100 T. G. & B. 4 p.c. bonds, 1st mort.	109	111
100 Well., Grey & Bruce, 7 p.c. bds. 1st Mort.	105	108
100 St. Law. & Ott. 4 p.c. Bds.	109	111

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100 City of London (Ont) 1st pref 5 p.c.	—	—
100 City of Montreal stg. 5 p.c. 1874	102	105
100 City of Ottawa, 4 1/2 p.c. stg.	108	110
redeem 1873	108	108
redeem 1875	103	110
100 City of Quebec, 6 p.c. redeem 1875 ..	111	113
redeem 1878	117	119
100 City of Toronto, 4 p.c. 1889-93	100	104
6 p.c. stg. con. deb. 1874	105	113
5 p.c. gen. con. deb. 1879	110	112
4 p.c. stg. bonds,	106	108
100 City of Winnipeg deb., 1884, 5 p.c.	113	115
Deb. scrip. 1883, 6 p.c.	114	116

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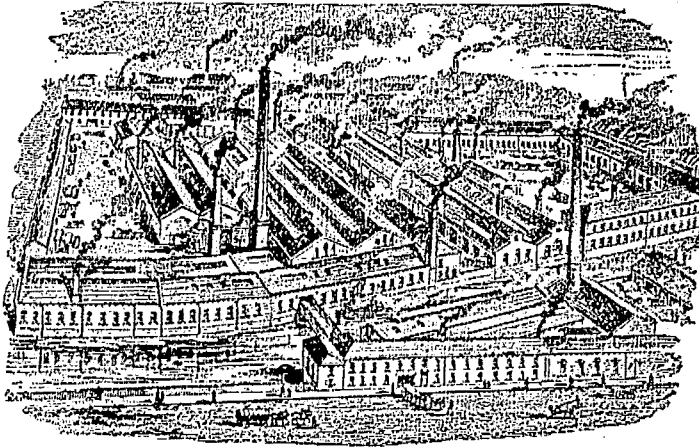
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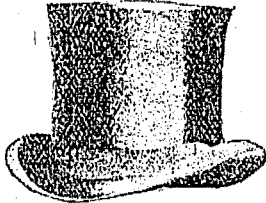
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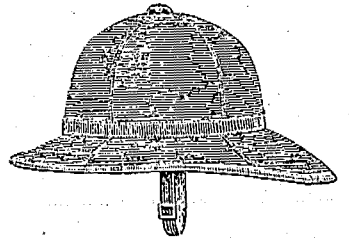
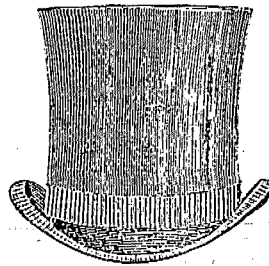
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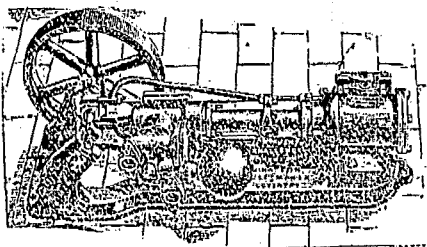
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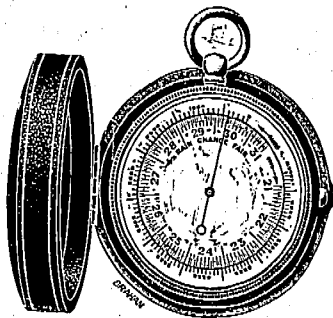
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Guaranteed to comply with 1898 B.P.

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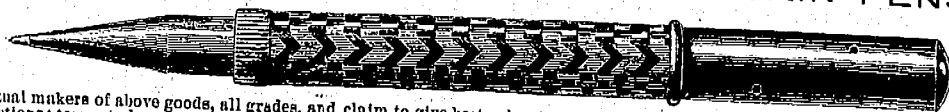
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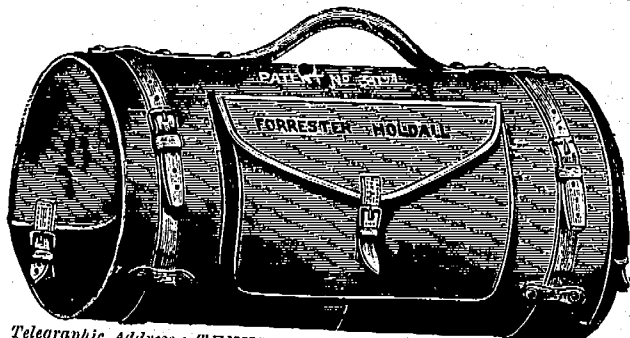


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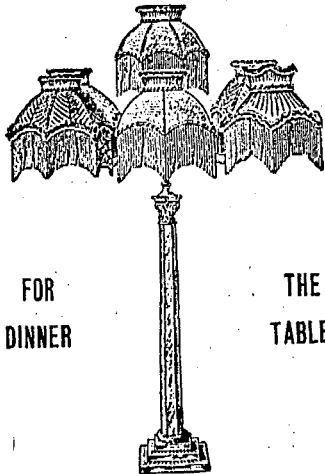
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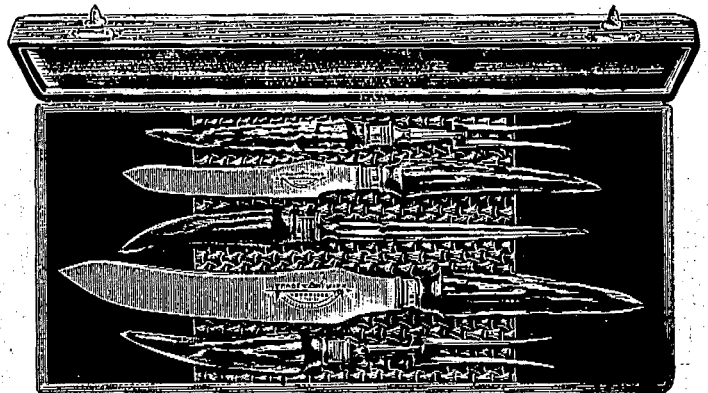
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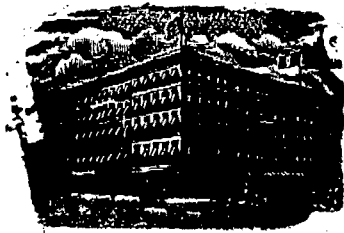
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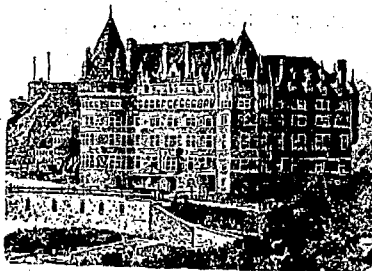


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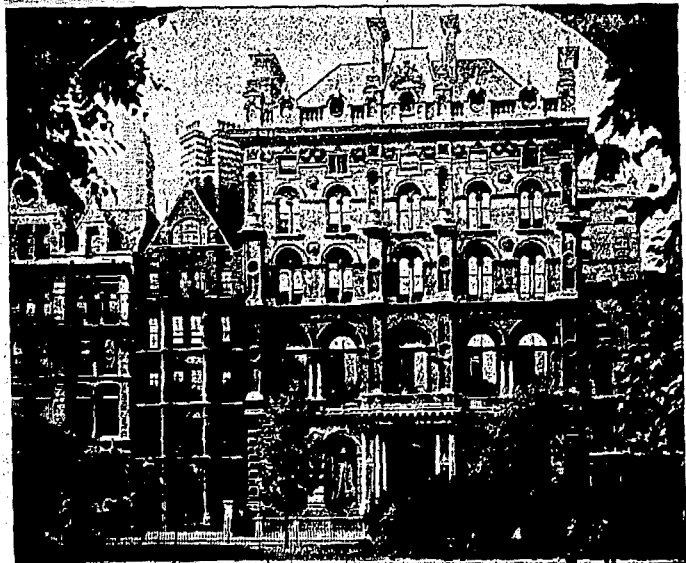
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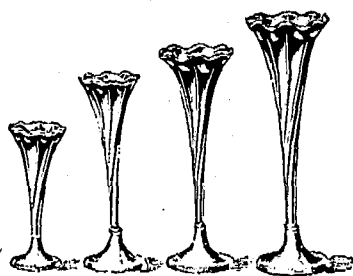
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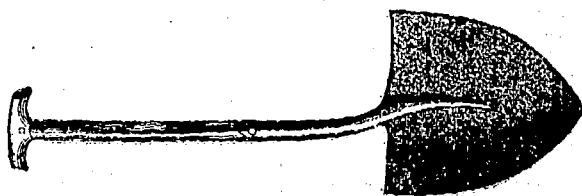
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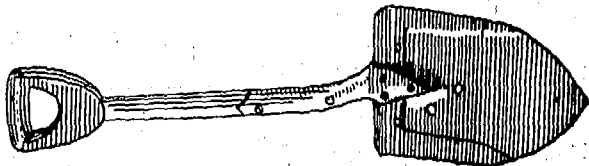
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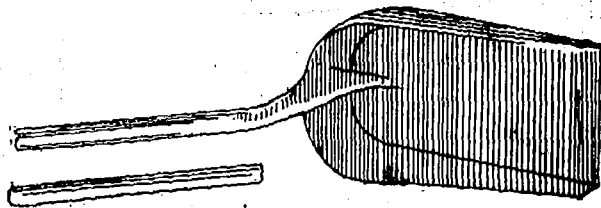
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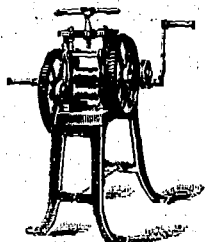
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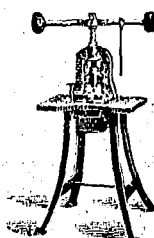
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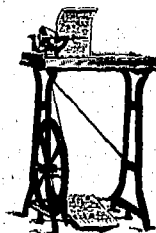
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The Federal Life ASSURANCE COMPANY.

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Capital and Assets - - - - \$1,475,283.41
 Surplus to Policyholders - - - 717,884.21
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MOST DESIRABLE POLICY CONTRACTS.

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The Mutual Life INSURANCE COMPANY

OF NEW YORK.

RICHARD A. McCURDY, President.

STATEMENT FOR THE YEAR ENDING DEC'BER, 31st, 1898

Assets, -	\$184,935,690.80
Reserve on Policies (American Table, 4 p.c.).....	\$168,221,916
Liabilities other than Reserve.....	1,623,951
Surplus.....	15,089,823
Receipts from all sources.....	41,853,145
Payments to Policy-holders.....	20,885,473
Whole Life Risks assumed and renewed, 219,308 policies	637,726,376
Risks in force, 273, 213 policies, amounting to	\$02,507,478

NOTE.—The above statement shows a large increase over the business of 1897 in amount at risk, new business assumed, payments to policy-holders receipts, assets and surplus; and includes as risks assumed only the number and amount of policies actually issued and paid for in the accounts of the year

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THE OLDEST SCOTTISH FIRE OFFICE.

1724 NOTRE DAME, - MONTREAL.

LANSING LEWIS, Manager.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office: - TORONTO, Ont.

The following figures taken from the last financial statement show the unexcelled financial position to which the Company has attained. It has

Assets \$ 8,137,828.61
 Cash Income..... 735,130.81
 Net Surplus..... 474,029.03
 Insurance in Force..... 20,595,708.00

L. GOLDMAN, Secretary. WM. McCABE, Man. Dir.

Messrs. AULT and McCONKEY, Managers for Province of Quebec, 180 St. James St., Montr e

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Anything to place before the drug trade of Canada? Write to us for rates. Read what a New York publication says about the Montreal Pharmaceutical Journal:

New York, April 29th, 1896.

"In all British North America, consisting of British Columbia, Manitoba, New Brunswick, Northwest Territories, Nova Scotia, Ontario, Prince Edward Island, Quebec and Newfoundland, the largest circulation credited to any publication devoted to drugs, chemicals, pharmacy, paints, perfumery and soap is accorded to the Pharmaceutical Journal, a monthly, published at Montreal, Que., and the publishers will guarantee the accuracy of the circulation rating accorded to this paper by a reward of one hundred dollars payable to the first person who successfully assails it."

Address all communications,

Montreal Pharmaceutical Journal,

58 St. Subice St., MONTREAL.

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Available Assets, - - \$58,553,900
 Funds Invested in Canada, - \$2,110,000

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

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Established in 1863. Head Office, Waterloo, Ont.

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PHOTO-ENGRAVER

2264 St. Catherine St.

E. L. BOND,

No. 30 St. Francois Xavier St.

MARINE INSURANCE

British and Foreign Marine Ins. Co., of Liverpool.

Reliance Marine Insurance Co., of Liverpool.

Maritime Insurance Co., of Liverpool.

Royal Exchange of London

General Marine Insurance Co., of Dresden.

Boston Insurance Co.

EDWARD L. BOND,

Chief Agent.

W. A. W. BURNETT,
FRANK WILLARD SMITH, } Sub-Attorneys.

FIRE INSURANCE.

Union Assurance Society.

ACCIDENT & PLATE GLASS.

Ontario Accident Insurance Co.

Lloyd's Plate Glass Insurance Co.

EDWARD L. BOND, AGENT.