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LONDON ASSURANCE CORPORATION—Fire.
 LLOYD'S PLATE GLASS INS. CO. OF NEW YORK
 Risks accepted at Current Rates.
 EDWARD L. BOND,
 30 St. Francois Xavier St.

BRITISH & FOREIGN MARINE INS. CO. } of
 BELLIANCE MARINE INS. CO. } Liverpool
 Open Policies granted to Importers and Exporters.
 EDWARD L. BOND, - General Agent for Canada.
 MONTREAL.

THE CANADIAN JOURNAL OF COMMERCE

FINANCE AND INSURANCE REVIEW.

Vol. 35, No. 18 } MONTREAL, FRIDAY, OCTOBER 28, 1892 } M. S. FOLEY,
 NEW SERIES. } EDITOR AND PROPRIETOR.

Leading Wholesale Houses.

MCINTYRE, SON & CO.
 MANUFACTURERS' AGENTS
 .. AND ..
 IMPORTERS OF **DRY GOODS**
 SPECIALTIES :
 LINENS, DRESS GOODS, KID
 GLOVES, SMALLWARES.
VICTORIA SQUARE,
MONTREAL.

Leading Wholesale Houses.

Silks . at . Old . Prices !
 TO THE TRADE.
 Notwithstanding the decided advance in silks we are showing a large and fully assorted stock of DRESS SILKS, during the assorting season at old prices.
 Our leading lines are
 PEAU DE SOIE, FAILLE FRANCOISE
 BENGALINE, GROS GRAIN,
 SURAH.
 Orders solicited.
 Filling, Letter Orders a speciality.
MONTREAL OFFICE. - 207 St. James St.
 F. N. PICARD, Agent.
JOHN MACDONALD & CO.,
 Wellington & Front Sts. East, **TORONTO.**
 John K. Macdonald. Jas. Fraser Macdonald
 Paul Campbell.

Leading Wholesale Houses.

S. GREENSHIELDS, SON & CO.
 MONTREAL & VANCOUVER,
 GENERAL
DRY GOODS Merchants
 Sole Agents in Canada for
 Messrs. Chas. Harrison & Sons,
 OF STOURPORT, ENGLAND,
 MANUFACTURERS OF *Brussels Carpets.*
 AND FOR
 The Everfast Stainless Hosiery.

FEDOR BOAS
 SOLE AGENT FOR
 Granite Mills (St. Hyacinthe, P.Q.)
 Woollen Hosiery and Underwear.
 Pike River Mills (Notre Dame de Stanbridge)
 Woollen Underwear.
 St. Hyacinthe Manufacturing Co.,
 Best Quality Canadian Flannels.
 Wm. Algie Beaver Mills (Alton, Ont.)
 Underwear and Top Shirts.
 Wholesale Trade ONLY Supplied.
 SELLING AGENCIES :
 3 Mechanics' Institute Building, MONTREAL
 - AND -
 62 Bay Street, :: TORONTO.
 Head Office: ST. HYACINTHE, QUE.

✕ **OLD CHUM** ✕
 CUT PLUG.
 'Old Chum' Plug.
 No other brand of Tobacco has ever enjoyed such an immense sale and popularity in the same period as this brand of Cut Plug and Plug Tobacco.
D. RITCHIE & CO.,
Montreal.

H. A. NELSON & SONS
 WHOLESALE AGENTS
 For the Celebrated
STEAMSHIP & RAILROAD MATCHES.
 Quality guaranteed as good as any brand in the Market.
 We also represent the WM. CANE & SONS MFG. CO.'S Celebrated line of **WOODEN-WARE, PAILS, TUBS, &c., &c.**
H. A. NELSON & SONS
 59 to 63 St. Peter Street,
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MONTREAL Felt Hat Works.
 1878—PARIS EXHIBITION—1878
 Prime Medal awarded for our manufacture of **FELT HATS.**
 We are now producing every description of FUR and WOOL SOFT FELT HATS, and can supply the trade below current rates, as our addition to machinery has enabled us to double our product.
FUR GOODS
 OF OUR OWN MANUFACTURE.
 Plush, Cloth and Scotch Caps, Gloves and Mitts
 Of English and Domestic manufacture.
MOCCASINS, SNOW SHOES, FANCY SLEIGH ROBES, BUFFALO, &c.
 TO MANUFACTURERS.—We have a large stock of Seal, Persian Lamb and other Skins, Trimmings, &c.
JAMES CORISTINE & CO.,
 Warehouse, 471 to 477
ST. PAUL ST., MONTREAL

✕ **WYLD** ✕
GRASSETT & DARLING,
 WHOLESALE
DRY GOODS
 -AND-
Woollens.
 NEW WAREHOUSES :
Cor. Bay & Wellington Sts., TORONTO,
 Represented in Montreal by C. St. LOUIS
GLENORA BUILDINGS.

WOOLLENS & TAILORS' TRIMMINGS
JOHN FISHER, SON & CO.
 BALMORAL BUILDING
MONTREAL
 -AND-
 Huddersfield, England

The Chartered Banks

The Chartered Banks.

The Chartered Banks.

BANK OF MONTREAL.

Notice is hereby given that a dividend of Five per cent. upon the Paid-up Capital Stock of this Institution has been declared for the current half year, and that the same will be payable at its Banking House in this city, and its Branches, on and after THURSDAY, the FIRST day of DECEMBER next.

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

By order of the Board,

E. S. CLOUSTON,

Gen. Manager.

Montreal, 25th Oct., 1892.

THE BANK OF BRITISH NORTH AMERICA.

INCORPORATED BY ROYAL CHARTER. Paid-up Capital, £1,000,000 Stg. Reserve Fund, - - £265,000 "

London Office, 3 Clement's Lane, Lombard St., E.C.

COURT OF DIRECTORS:

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

Head Office in Canada, - St. James Street, Montreal R. R. GRINDLEY, General Manager. E. STRANGE, Inspector.

Branches in Canada:

- London Kingston Fredrickton, N. B. Woodstock Ottawa Halifax, N. E. Brantford Montreal Victoria, B.C. Paris Quebec Vancouver, B.C. Hamilton St. John, N.B. Winnipeg, Man. Toronto Brandon, Man.

Agents in the United States:

NEW YORK - H. Stikeman and F. Brownfield, Agents. SAN FRANCISCO - W. Lawson and J. C. Welsh, Agents.

LONDON BANKERS - The Bank of England and Messrs. Glyn & Co. FOREIGN AGENTS - Liverpool - Bank of Liverpool. Australia - Union Bank of Australia. New Zealand - Union Bank of Australia, Bank of New Zealand, Colonial Bank of New Zealand. India, China and Japan - Chartered Mercantile Bank of India, London and China; Agra Bank, Limited. West Indies - Colonial Bank. Paris - Messrs. Marcuard, Krauss & Co. Lyons - Credit Lyonnais.

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

THE MOLSONS BANK.

Incorporated by Act of Parliament, 1855.

HEAD OFFICE, MONTREAL.

Paid-up Capital \$2,000,000 Res. Fund 1,150,000

BOARD OF DIRECTORS.

- JOHN H. R. MOLSON, President. R. W. SHEPHERD, Vice-President. S. H. EWING, W. M. RAMSAY. Henry Archibald, Saml. Finley, W. M. Macpherson, F. WOLFFSTAN THOMAS, Gen. Manager. A. D. DURNFORD, Inspector.

BRANCHES:

- Aylmer, Ont. Montreal, P.Q. St. Hyacinthe, Q. Brockville, Ont. Morrisburg, Ont. St. Thomas, Ont. Calgary, Ont. Norwich, Ont. Toronto, Ont. Clinton, Ont. Owen Sound, Ont. Trenton, Ont. Exeter, Ont. Ridgeway, Ont. Waterloo, Ont. Hamilton, Ont. Smiths Falls, Ont. West Toronto Jc. London, Ont. Sorel, P.Q. Windsor, Man. Mesford, Ont. Woodstock, Ont.

AGENTS IN CANADA.

Quebec - La Banque du Peuple and Eastern Townships Bank. Ontario - Dominion Bank, Imperial Bank of Canada and Can. Bank of Commerce. New Brunswick - Bank of New Brunswick. Nova Scotia - Halifax Banking Company. Prince Edward Island - Merchants Bank of P.E.I., Summerside Bank. British Columbia - Bank of British Columbia. Manitoba - Imperial Bank of Canada. Newfoundland - Commercial Bank of Newfoundland, St. John's. IN EUROPE, London - Parrs Banking Co. and The Alliance Bank, (limited); Messrs. Glyn, Mills, Currie & Co.; Messrs. Morton, Rose & Co. Liverpool - The Bank of Liverpool. Cork - Munster and Leinster Bank, Ltd. Paris, France - Credit Lyonnais. Antwerp, Belgium - La Banque d'Anvers. Hamburg - Hesse, New man & Co.

UNITED STATES.

New York - Mechanics' National Bank; National City Bank. Messrs W. Watson, R. Y. Hebber and J. A. Shepherd, Agents Bank of Montreal; Messrs. Morton, Bliss & Co. Boston - The State National Bank. Portland - Casco National Bank. Chicago - First National Bank. Cleveland - Commercial National Bank. San Francisco - Bank of British Columbia. Detroit - Commercial National Bank. Buffalo - Third National Bank. Milwaukee - Wisconsin Marine and Fire Insurance Co. Bank. Toledo - Second National Bank. Helena, Montana - First National Bk. Butte, Montana - First National Bank. Great Falls, Montana - North-Western National Bank. Minneapolis - First National Bank. Agents in Canada for the Money Order Departments of the Pacific Express Co. and American Express Co. of the U. S.

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

THE QUEBEC BANK.

Incorporated by Royal Charter, A.D., 1818.

CAPITAL, \$5,000,000.

HEAD OFFICE, QUEBEC.

BOARD OF DIRECTORS:

- JAS. G. ROSS, Esq., President. WILLIAM WITHALL, Esq., Vice-President. George R. Renfrew, Esq., Cashier.

Branches and Agents in Canada:

Ottawa, Ont. Toronto, Ont. Pembroke, Ont. Montreal, Que. Throld, Ont. Three Rivers, Q. Agents in New York - Messrs. Maitland, Phelps & Co. Agents in London - The Bank of Scotland.

The Merchants Bank of Canada

Notice is hereby given that a dividend of Three and one-half per cent. for the current half year, being at the rate of 7 per cent. per annum upon the Paid-up Capital Stock of this Institution has been declared, and that the same will be payable at its Banking House in this city, on and after

THURSDAY, the 1st DECEMBER next.

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

By order of the Board,

G. HAGUE,

Montreal, 25th Oct. 1892 Gen. Manager.

THE BANK OF TORONTO, CANADA.

INCORPORATED 1855.

Head Office, - Toronto.

Paid-Up Capital, - - - - \$2,000,000 Reserve Fund, - - - - 1,700,000

DIRECTORS:

- GEORGE GOODERHAM, Esq., President. WM. H. BEATTY, Esq., - Vice-President. A. T. FULTON, Esq., W. G. GOODERHAM, Esq., Henry Cavithra, Esq., Henry Covert, Esq., R. B. Reford, Esq. DUNCAN COULSON, - General Mgr. HUGH LEACH, - Assistant General Mgr. JOSEPH HENDERSON, - Inspector.

- Montreal, J. Murray Smith, Manager. Barrie, J. A. Strathy. Brockville, John Pringle. Cobourg, Thos. A. Bird. Collingwood, W. A. Copeland. Gananoque, C. V. Ketchum, Actg. London, Thos. F. How. Peterboro', P. Campbell. Petrolia, W. F. Cooper, Actg. Port Hope, K. B. Andros. Point St. Charles (Montreal), J. G. Bird. St. Catharines, G. W. Hodgette. Toronto, W. R. Wadsworth, King St. Branch, J. T. M. Burnsides.

BANKERS:

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

BANQUE VILLE-MARIE.

HEAD OFFICE, MONTREAL.

Capital Authorized, - - - \$500,000. Capital Subscribed, - - - 500,000.

DIRECTORS - W. Weir, Pres. and Genl. Manager; W. Strachan, Vice-Pres.; O. Pouchon, John T. Wilson and Godfrey Weir. L. DeGuise, Accontant. Branch at Berthier, - A. Gariopy, Manager. Branch at Laculte, - Hy. Frost. Branch at Louisvillle, F. X. O. Lacoursiere. Branch at Nicolet, - L. Belair. Branch at St. Thereso, - M. Boisvert. Branch at Pt. St. Charles (city), W. J. E. Wall. Branch at Hochelaga (city) D. P. Riopel. Agents at New York: The National Bank of the Republic and Ladonburg Thalman & Co. London - Bank of Montreal. Paris - La Societe Generale.

THE COMMERCIAL BANK OF MANITOBA.

Authorized Capital, \$1,000,000

DIRECTORS.

- DUNCAN MACARTHUR, President. Hon. John Sutherland, Alexander Logan, Hon. C. E. Hamilton, W. L. Boyle.

Deposits received and interest allowed. Collections promptly made. Drafts issued available in all parts of the Dominion. Stealing and American Exchange ought and sold

LA BANQUE DU PEUPLE.

ESTABLISHED IN 1835.

Capital Paid-Up, - - - \$1,200,000 Reserve, - - - 480,000

HEAD OFFICE, - - - MONTREAL.

Board of Directors:

- JACQUES GRENIER, Esq., - - - - President GEORGE BRUN, Esq., - - - - Vice-President M. BRANCAUD, Esq. WM. FRANCIS, Esq. CHS. LACAILLE, Esq. ALPH. LACLAIRE.

A. PRÉVOST, Esq.

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

Branches:

Notre Dame St. West - H. St. Mars, Manager. St. Catherine St. East - Albert Fourrier, Manager. Quebec, Basse-Ville, P. B. DuMoulin, Manager. " St. Roch, Nap. Lavioie, " Three Rivers, Que., P. E. Panneton, Manager. St. Jean, Que., Ph. Baudouin, Manager. St. Rémi, " C. Bédard, " St. Jérôme, Que., J. A. Théberge, Manager. Coaticook, P.Q., Mr. J. B. Gendreau, Mgr.

Agents in Canada:

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

Agents in United States:

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

Foreign Agents:

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

IMPERIAL BANK of CANADA

Capital Authorized, - - - - \$2,000,000 Capital Paid-Up, - - - - 1,940,607 Res. - - - - 1,020,232

DIRECTORS.

- H. S. HOWLAND, - - - - President. T. R. MERRITT, - - - - Vice-President. Wm. Ramsay, T. R. Wadsworth. Robert Jaffray, Hugh Ryan.

HEAD OFFICE, - - - - TORONTO

D. R. WILKIE, CASHIER, E. HAY, Inspector

BRANCHES IN ONTARIO.

- Niagara Falls, Sault Ste. Marie, Fergus, Port Colborne, St. Thomas, Galt, Rat Portage, Welland, Ingersoll, St. Catharines, Woodstock, (Cor. Wellington street and Leader Lane, Toronto) Yonge and Queen Sts. Branch, Yonge and Bloor Sts. Branch.

BRANCHES IN NORTH WEST.

Brandon, Man. Portage La Prairie, Man. Calgary, Alta. Prince Albert, Sask. Edmonton, Alta. Winnipeg, Man. AGENTS - London, Eng., Lloyd's Bank, Ltd. New York, Bank of Montreal. A general banking business transacted. Bonds and debentures bought and sold.

The Chartered Banks.

THE CANADIAN BANK OF COMMERCE.
 HEAD OFFICE, TORONTO.
 Paid-Up Capital, \$5,000,000
 Rest, 1,000,000

DIRECTORS:
 GEO. A. COX, Esq., President.
 JOHN L. DAVIDSON, Esq., Vice-President.
 George Taylor, Esq., Jas. Craithorn, Esq., Robt. Kilgour, Esq., W. B. Hamilton, Esq., John Hoskin, Esq., Q. C., LL.D., Matthew Leggat, Esq., B. E. WALKER, General Manager.
 J. H. PLUMMER, Asst. General Manager.
 A. H. IRELAND, Inspector.
 G. de C. O'GRADY, Asst. Insp.
 New York, Alex. Laird and Wm. Gray, Agents.

BRANCHES:
 Alisa Craig, Dundas, Orangeville, Simcoe, Ayr, Dunnville, Ottawa, Stratford, Barrie, Galt, Paris, Stratroy, Belleville, Goderich, Parkhill, Thorold, Guelph, Guelph, *Toronto, Hamilton, St. Catharines, Walkerton, Brantford, Sarnia, Walkerville, Cayuga, London, St. Ste. Marie, Waterloo, Chatham, Montreal, Windsor, Collingwood, Woodstock.

* Head Office, 19-25 King St. W. City Branches: 798 Queen St. E.; 448 Yonge St., cor. College; 797 Yonge St.; 268 College St.; cor. Spadina; 546 Queen St. W.; 415 Parliament St. and 128 King St. E.
 † Main Office, 157 St. James St. City Branches: 2034 Notre Dame St. and 576 St. Lawrence St.

Commercial credits issued for use in Europe, East and West Indies, China, Japan and South America. Sterling and American Exchange bought and sold. Collections made on the most favorable terms. Interest allowed on deposits.
BANKERS AND CORRESPONDENTS.
Great Britain—The Bank of Scotland.
India, China and Japan—The Chartered Bk. of India, Australia & China.
Australia & New Zealand—The Union Bk. of Australia.
Paris, France—Lazard Freres & Co.
Brunswick, Belgium—J. Mathieu & Fils.
New York—The Am. Ex. National Bk. of New York.
Chicago—The American Exchange National Bank of Chicago.
San Francisco and British Columbia—The Bank of British Columbia.
Hamilton, Bermuda—The Bk. of Bermuda.
Kingston, Jamaica—The Bank of Nova Scotia.

THE ONTARIO BANK
 DIVIDEND No. 70

Notice is hereby given that a dividend of Three and one-half per cent. for the current half year, (being at the rate of seven per cent. per annum), has been declared upon the capital stock of this institution, and that the same will be payable at the Bank and its branches on and after

THURSDAY, the 1st DECEMBER next.

The Transfer Books will be closed from the 16th to the 30th November, both days inclusive.
 By order of the Board,
O. HOLLAND,
 Toronto, 21st Oct., 1892. Gen. Manager.

BANK OF OTTAWA,
 HEAD OFFICE, OTTAWA.
 Capital Authorized, \$1,500,000
 Subscribed, 1,500,000
 Paid Up, 1,245,000
 Rest, 604,171

DIRECTORS:
 CHARLES MAGEE, President.
 ROBT. BLACKBURN, Vice-President.
 Hon. Geo. Bryson, Fort Coulonge; Alex. Fraser, Westmeath; Geo. Hay, John Mather, David MacLaren.
Branches—Araprior, Carlton Place, Hawkesbury, Keewatin and Pembroke, Ont., and Winnipeg, Man.
GEO. BURN, Cashier.

LA BANQUE NATIONALE
 HEAD OFFICE, QUEBEC.
 Capital Paid-up, \$1,200,000

DIRECTORS:
 A. GABOURY, Esq., President.
 FRS. KIROUAC, Esq., Vice-President
 Hon. J. Thibaudau, T. LeDroit, Esq.
 E. W. Méthot, Esq., A. Painchaud, Esq.
 Louis Bilodeau, Esq.
 P. LAFRANCE, Cashier M. A. LABRECQUE, Inspector
Branches—Montreal—A. Brunet, Mgr. Ottawa—P. I. Bazin, Mgr. Sherbrooke—W. Gaboury, Mgr.
Agents—England—The National Bank of Scotland, London. France—Messrs. Grunbaum, Freres & Co., Paris. United States—The National Bank of the Republic, New York, and the National Revere Bk. Boston. The Notes of this Bank are redeemed by La Banque Nationale at Montreal, Que. The Bank of Toronto at Toronto, Ont. The Bank of New Brunswick at St. John, N.B. The Merchants Bank of Halifax at Halifax, N.S. The Merchants Bank of Montreal at Montreal, P. E. I. The Union Bank of Canada at Winnipeg, Man., and the Bank of British Columbia at Victoria, B.C.
 Particular attention given to collections and returns made with utmost promptness.
 Correspondence respectfully solicited.

The Chartered Banks.

BANK OF HAMILTON.
 CAPITAL (All Paid), \$1,250,000
 RESERVE FUND, 650,000
 HEAD OFFICE, HAMILTON.

Directors:
 JOHN STUART, President.
 A. G. RAMSAY, Vice-President.
 John Proctor, George Roach.
 Charles Gurney, A. T. Wood.
 A. B. Lee (Toronto).
 J. Turnbull, Cashier.
 H. S. Stoven, Assistant Cashier.

BRANCHES:
 Alliston, Listowel, Owen Sound, Simcoe.
 Chesley, Lunenburg, Orangeville, Toronto.
 Georgetown, Milton, Port Elgin, Wingham.
 Hamilton, Mount Forest.
 Barton Street.
Correspondents in United States—New York—Fourth National Bk. and Hanover National Bk. Buffalo—Marine Bank of Buffalo. Detroit—Detroit National Bank. Chicago—Union National Bank.
Correspondents in Great Britain—National Provincial Bank of England (Ltd).
 Collections effected at all parts of the Dominion of Canada at lowest rates. Careful attention given and prompt returns made.

THE DOMINION BANK.
 Capital, \$1,500,000. Reserve Fund, \$1,350,000

DIRECTORS:
 JAS. AUSTIN, President.
 Hon. FRANK SMITH, Vice-President.
 Wm. Ince, Edward Leadley, E. B. Osler.
 James Scott, Wilmot D. Matthews.
Head Office, Toronto.

Agents:—Brampton, Belleville, Cobourg, Guelph, Lindsay, Napawan, Oshawa, Orillia, Uzbridge, Whitby, Toronto, Queen St. W., cor. Esther; Dundas St., cor. Queen; Spadina Ave., No. 566; Sherbourne St., cor. Queen; Market St., cor. King and George Sts.
 Drafts on all parts of the United States, Great Britain and the Continent of Europe bought and sold. Letters of Credit issued available in all parts of Europe, China, Japan and the West Indies.
 R. H. BETHUNE, Cashier.

MERCHANTS' BANK OF HALIFAX.

Capital Paid-Up, \$1,100,000
 Reserve Fund, \$450,000
BOARD OF DIRECTORS:
 THOS. E. KEENE, M.P., President.
 THOMAS KITSON, Vice-President.
 M. Dwyer, W. H. Smith,
 Henry G. Bauld, H. H. Fuller.
 Head Office, Halifax, N.S., D. H. Duncan, Cashier.

AGENCIES IN PROVINCE OF QUEBEC:
 Montreal, E. L. Pease, Manager.
 West End, Cor. N. Dame & Seigneur Sts.
 Ormstown.

IN MARITIME PROVINCES:
 Antigonish, N.S. Multiland (Hants Co.), N.S.
 Bathurst, N.B. Moncton, N.B.
 Bridgewater, N.S. Newcasttle, N.B.
 Charlottetown, P. E. I. Pictou, N.S.
 Dorchester, N.B. Port Hawkesbury, C.B.
 Fredericton, N.B. Sackville, N.B.
 Gt. Falls, N.S. Summerside, P.E.I.
 Kingston (Kont Co.), Sydney, C.B.
 Lunenburg, N.S. Truro, N.S.
 Weymouth, N.S.
 Woodstock, N.B.

CORRESPONDENTS:
 Dominion of Canada, Merchants Bank of Canada.
 New York, Chase National Bank.
 Boston, the National Hide & Leather Bank.
 Chicago, American Exchange National Bank.
 Newfoundland, Union Bank of Newfoundland.
 London, England, Bank of Scotland and Imperial Bank (limited).
 Paris, France, Credit Lyonnais.
 Collections made at lowest rates and promptly remitted for.
 Telegraphic transfers and drafts issued at current rates.

La Banque Jacques Cartier.
 HEAD OFFICE, MONTREAL.
 Capital Paid-Up, \$500,000
 Reserve Fund, 150,000

Directors:
 ALPH. DESJARDINS, Esq., M.P., President.
 A. B. Hamelin, Esq., Vice-President.
 D. Lavolette, Esq., Lucien Huot, Esq., A. L. DeMartigny, Esq.
 A. L. DEMARTIGNY, Managing Director.
 D. W. BUNNET, Assistant Manager.
 TANGRIDE BIRNUNG, Inspector.
Branches—Beauharais—H. Dorion, Mgr. Drummondville, J. E. Girard, Mgr. Fraserville, J. O. Leblanc, Mgr. Hull, P. Q., J. P. de Martigny, Laurentides, H. H. Ethier, Mgr. Pleassville, Chevretils & Lacerte, Mgrs. St. Hyacinthe, A. Clément, Mgr. St. Sauveur (Quebec) N. Dion, Mgr. St. Simon, D. Denis, Mgr. Valleyfield, L. de Martigny, Mgr. Victoriaville, A. Marchand, Mgr. Ste. Cécile (Montreal) G. N. Ducharme, Mgr. Ontario Street Montreal A. Boyer, St. Henri (Montreal) F. St. Germain, Mgr. St. Jean Baptiste (Montreal) Michel Bourret, Mgr.
Foreign Agents:
 London, Eng.—Glyn, Mills, Currie & Co.
 Paris, France—Credit Lyonnais.
 New York—The National Bank of the Republic.
 Boston—The Merchants National Bank.
 Chicago—Bank of Montreal.

The Chartered Banks.

UNION BANK OF CANADA.
 DIVIDEND No. 52.

Notice is hereby given that a dividend of Three per cent. upon the Paid-up Capital Stock of this Institution, has been declared for the current half-year, and will be payable at the Bank and its Branches, on and after **THURSDAY, the FIRST day of DECEMBER next.**
 The Transfer Books will be closed from the 16th to 30th of November next, both days inclusive.

By order of the Board,
E. E. WEBB,
 Quebec, Oct. 26th, 1892. Gen. Manager.

THE STANDARD BANK OF CANADA.
 Capital Paid-up, \$1,000,000
 Reserve Fund, 500,000
 HEAD OFFICE, TORONTO.

DIRECTORS:
 W. F. COWAN, President.
 JOHN BURNS, Vice-President.
 W. F. Allan, Fred. Wyld, Dr. G. D. Morton.
 A. T. Todd, A. J. Somerville.

AGENTS:
 Bowmanville, Cannington, Harriston.
 Brantford, Chatham, Ont., Markham.
 Bradford, Colborne, Newcastle.
 Brighton, Durham, Parkdale.
 Brussels, Forest, Picton.
 Campbellford, Stouffville.

BANKERS.
 New York—Importers and Traders National Bank.
 Montreal—Can. Bank of Commerce.
 London, England—National Bank of Scotland.
 All Banking business promptly attended to. Correspondence solicited.
 J. L. BRODIE, Cashier.

Eastern Townships Bank.
 Authorized Capital, \$1,500,000
 Capital Paid-Up, 1,485,881
 Reserve Fund, 625,000

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HEAD OFFICE, SHEERBROOKE, QUE.
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Branches—Waterloo, Richmond, Castleton, Stanstead, Cowansville, Granby, Bedford, Huntingdon.
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London, England—National Bank of Scotland.
Boston—National Exchange Bank.
 New York—National Park Bank.
 Collections made at all accessible points and promptly remitted for.

THE WESTERN BANK OF CANADA.
 HEAD OFFICE, OSHAWA, ONT.
 Capital Authorized, \$1,000,000
 Capital Subscribed, 500,000
 Capital Paid-up, 380,000
 Reserve, 80,000

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The Chartered Banks.

ST. STEPHEN'S BANK.

Incorporated 1836.

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

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Drafts issued on any branch of the Bank of Montreal

BANQUE D'HOACHELAGA.

DIVIDEND No. 33

Notice is hereby given, that a dividend of Three per cent. has been declared on the paid-up capital of this institution, for the current half-year, and that the same will be payable at its head office, in Montreal, and its branches, on and after

THE FIRST OF DECEMBER NEXT.

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

By order of the Board,

M. J. A. PRENDERGAST,
Manager.

TRADERS BANK OF CANADA.

(INCORPORATED BY ACT OF PARLIAMENT.)

CAPITAL PAID-UP - \$604,400
RESERVE FUND - 65,000

HEAD OFFICE:—TORONTO.

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- H. S. STRATHY, General Manager.

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- Guelph, Port Hope, Tilsonburg,

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New York Office—15 Broad Street (Mills Building).

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Receive deposits subject to check at sight. Interest allowed on daily balances.

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LOAN & SAVINGS COMPANY.

Head Office, cor. King & Victoria Sts., TORONTO

GEO. A. COX, President.

Capital Subscribed, \$2,000,000.00
Capital Paid-Up, 800,000.00
Reserve and Surplus Funds, 220,000.00
Invested Funds, 3,163,873.14

Deposits received at current rates of interest paid or compounded half yearly.
Debentures issued in Currency or Sterling, payable in Canada or Great Britain.
Money advanced on Real Estate Mortgages, and Municipal Debentures purchased.

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

The Dominion Savings & Investment Society

LONDON, CANADA.

Capital Subscribed, \$1,000,000.00
Paid-up, 332,412.54
Total Assets, 2,609,617.63

ROBERT REID, Collector of Customs, President.
T. H. PURDOM, Barrister, Inspecting Director.
H. E. NELLES, Manager.

THE HAMILTON
Provident and Loan Society.

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

Capital Subscribed, \$1,500,000.00
Capital Paid-Up, 1,100,000.00
Reserve and Surplus Profits, 301,484.84
Total Assets, 3,814,483.68

DEPOSITS received and interest allowed at the highest current rates.

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

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1892. Winter Arrangement. 1892
Commencing 17th October, 1892.

Through express passenger trains run daily (Sunday excepted) as follows:
Leave Montreal by Grand Trunk Railway from Bonaventure St. Depot 7.35
Leave Montreal by Canadian Pacific Railway from Windsor Street Depot..... 20.00
Leave Montreal by Canadian Pacific R'y from Dalhousie Square Depot..... 22.30
Leave Lewis 14.40
Arrive Riviere du Loup 17.30
Trois Pistoles 19.05
Rimouski 20.40
St. Flavie 22.15
Campbellton 24.45
Dalhousie 2.35
Bathurst 2.47
Newcastle 4.05
Moncton 6.30 16.15
St. John 10.25 13.30
Halifax 13.30 23.00

The buffet sleeping car attached to express train leaving Montreal at 7.35 o'clock runs through to Halifax without change.

The trains to Halifax and St. John run through to their destination on Sundays.

The trains of the Intercolonial Railway between Montreal and Halifax are lighted by electricity and heated by steam from the locomotive.

All trains are run by Eastern Standard Time.
For tickets and all information in regard to passenger fares, rates of freight, train arrangements, &c., apply to

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29 Sept.	Circassian	15 Oct.	16 Oct.
6 Oct.	Mongolian	22 Oct.	23 "
18 "	Sardinian	29 "	30 "
20 "	Numidian	5 Nov.	6 Nov.
27 "	Parisian	12 "	13 "
3 Nov.	Circassian	19 "	20 "

Last Sailing of the Season.

* S.S. Mongolian and Numidian will only carry Cabin Passengers on the voyage to Liverpool. Steamers are despatched from Montreal at daylight on day of sailing; passengers desiring to embark at Montreal can do so (without extra charge) after eight o'clock the preceding evening. Steamers sail from Quebec at nine a.m., Sundays.

Rates of Passage.

Rates of First Cabin Passage, Summer Season, 1892, to Londonderry or Liverpool from Montreal or Quebec:
By S.S. Parisian—\$50, \$60 and \$80 single, \$110, \$130 and \$150 return.
By S.S. Sardinian or Circassian—\$50, \$55 and \$60 single, \$95, \$105 and \$115 return.
By S.S. Mongolian or Numidian—\$45 and \$50 single, \$95 and \$100 return.
Children 2 to 12 years, half fare; under 2 years, free. Second Cabin and Steerage at low rates.

London, Quebec and Montreal Service.

From London.	Steamships.	From Montreal to London on or about
1 Oct.	Rosarian	22 Oct.
15 "	Brazilian	5 Nov.
29 "	Monte Videan	19 "

Last Sailing of the Season.

These steamers do not carry passengers on voyage to Europe.

Glasgow, Quebec and Montreal Service.

From Glasgow.	Steamships.	From Montreal to Glasgow on or about
30 Sept.	Buenos Ayrean	19 Oct.
7 Oct.	Peruvian	26 "
14 "	Sarmatian	2 Nov.
21 "	Groecian	9 "
28 "	Pomeranian	16 "

Last Sailing of the Season.

These steamers do not carry passengers on voyage to Europe.

Glasgow, Londonderry and New York Service.

(Late State Line of Steamers.)
From New Pier foot of W. 21st Street, New York.

From Glasgow.	Steamships.	From New York.
30 Sept.	State of California	20 Oct. 10.00 a.m.
7 Oct.	Corean	27 " 8.00 a.m.
14 "	Norwegian	3 Nov. 9.00 a.m.

And weekly thereafter. Steamers with a * will not carry passengers from New York.

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27 Sept.	Caspian	18 Oct.
8 Nov.	Caspian	29 Nov.

Glasgow, Galway & Philadelphia Service.

From Glasgow to Philadelphia.	Steamships.	From Philadelphia to Glasgow on or about
6 Oct.	Manitoba	28 Oct.
20 Oct.	Hibernian	11 Nov.

And fortnightly thereafter.
* Via Halifax on voyages from Glasgow.
These steamers do not carry passengers on voyage to Europe.

Glasgow, Londonderry, Galway and Boston Service.

From Glasgow to Boston.	Steamships.	From Boston to Glasgow on or about
28 Sept.	Scandinavian	17 Oct.
12 Oct.	Prussian	21 "
26 "	Austrian	14 Nov.

And regularly thereafter. These steamers do not carry passengers on voyage to Europe.
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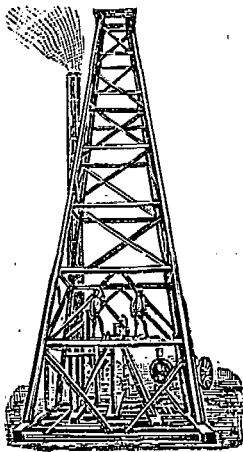
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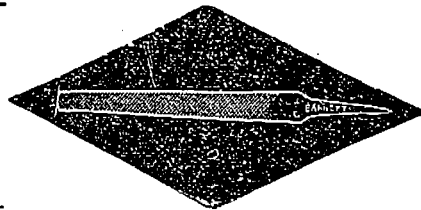
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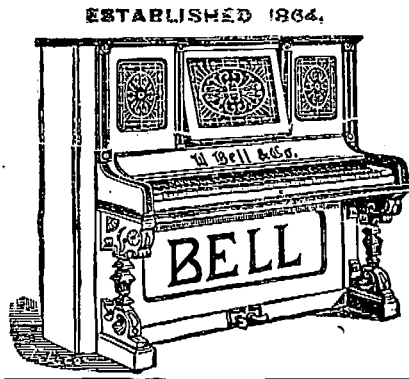
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DURABILITY GUARANTEED.

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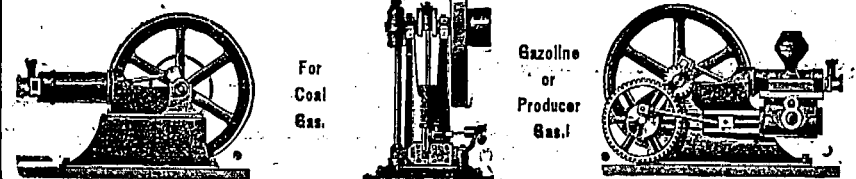
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Linings.**Flannels.**—Grey and Fanny, in All Wool and
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Fine News, Book, Writing and Colored Papers,
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Best Box Metal Extant
 For Machinery Bearings.
 Stands any Weight or Motion.
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**J. & H. TAYLOR,
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For Mills and Factories.
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 Retailers and Large Consumers of Paint will
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IF YOU WANT ANY KIND OF
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Carts, Phaetons, Express or Farm Wagons
 you can save from \$10 to \$30 on each, by
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LATIMER

66 Colloge Street, MONTREAL.
 Latimer & Lesare, Quebec, or
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 Cash buyers, Dealers or Livery men get
 "special" low prices

**MACHINERY, Iron and Wood-Working,
 STEAM PUMPS for Every Service. ENGINES and BOILERS**
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 W. H. NOLAN, Manager

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 and Russian Cordage.

BINDER TWINE.

Jute and Cotton Bags.

HEAD OFFICE:

New York Life Insurance Co's Bldg,
MONTREAL.

Commercial Summary.

Merchants, manufacturers and other busi-
 ss 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 Do-
 minion—renders it the best advertising medium in
 Canada—equal to all others combined, while its
 rates do not include heavy commissions.

- Alex. Ross, tailor, Winnipeg, has effected a composition at 25c on the dollar.
- The "Journal of Commerce" does not maintain an agency in Toronto.
- A stockholder in the Alliance Fire of England is on a tour of inspection through Canada—says the Brockville "Times."
- A number of St. Hyacinthe capitalists have begun developing a promising mine of asbestos near Richmond.
- Mica mines are being opened up at short intervals on the River du Lievre, near Little Rapids, and the product is very promising.
- London, Ont., is said to have in consideration the benefits of a change from the ancient horse car railway to the modern electric system.
- A Toronto manufacturer is negotiating for the establishment of agricultural works in Kingston and he will be invited to consult with the local finance committee.
- The public are cautioned against the wiles of a number of agents for bogus life insurance concerns, now operating in Canada.
- Butter shipments to Great Britain this

METROPOLITAN MEAT MARKET.

GEORGE MAYHEW,
Purveyor of all Kinds of
MEATS, POULTRY, FISH,
FRUITS and VEGETABLES.
808 Dorchester St., Montreal.
 Personal attention given to all orders.

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J. L. GOODHUE & CO.,
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LEATHER BELTING
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LACE LEATHER,
DANVILLE, - - - QUE.
 W. B. CHAPMAN & CO., Montreal Agents.

LONSDALE, REID & CO.,
Wholesale Dry Goods,
18 St. Helen Street, - MONTREAL.

Full Samples are now in the hands of our Travellers. Inspection solicited.
 Special Lines in Dress Goods, Hosiery, Gloves, Handkerchiefs and Fancy Goods.

year up to the 1st inst. are \$125,000 ahead of the exports to that country during the first nine months of last year.

—The Kingston district is furnishing American hay buyers at \$10 a ton, and a large amount is also being sent to England, but there is said to be a great scarcity of freight cars.

—It is reported that 160 miles of the Baie des Chaleurs railway in New Brunswick, from Metapedia east, will be finished before December, and 20 miles more in December.

—The Moss Glen Manufacturing Co., with \$25,000 capital stock in 500 shares, are applying for incorporation to manufacture lumber, matches, etc., at Moss Glen, Kings County, N. B.

—The revenue during the first quarter of the present fiscal year was \$9,314,000, the expenditure \$5,773,000 and the surplus \$3,560,000, or nearly \$600,000 greater than the surplus at the same time last year.

—A successful business man passed suddenly away last Monday in the person of Andrew Paton, for many years of the Paton Mfg. Co. of Sherbrooke. The deceased was at one time well known in Galt and Waterloo, Ontario.

—A correspondent informs us that the liabilities of Jas. T. Egan, hotelkeeper, Tottenham, formerly of Keenansville, are

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Importers of and Dealers in
WHITE LEAD AND COLORS,
 DRY AND GROUND IN OIL.
 Varnishes, Oils, Window Glass, Star, Diamond Star and Double Diamond Star Brands, English 16, 22, and 26 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:
370, 372, 374 & 376 ST. PAUL STREET,
 —AND—
147, 149 & 151 COMMISSIONERS ST.
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You can increase your business, please your customers, and make more money if you keep constantly on hand

Munn's
BONELESS CODFISH

It is universally acknowledged to be the finest of the kind packed in Canada.
Send in Your Orders.
 Bear in mind that we have also on hand choice **LABRADOR HERRINGS,** and all kinds of Fishery Products.
Buy the Best!.....

STEWART MUNN & CO.
MONTREAL.

\$5,000 and the assets \$3,000. Most of the latter are in real estate and in fairly good shape. The chattels do not amount to much being worth about \$75.

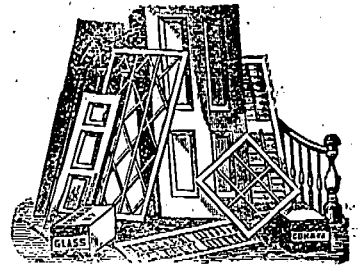
—Apple exports to Great Britain this year will depend, it is said, on the ability of the barrel factories to make enough barrels, but a large increase is expected compared with last year's shipments, which were sold for \$1,235,000, an increase of \$825,000 in five years.

—The fire in the Y. M. C. A. Building in Quebec last Sunday caused damage of \$10,000; insured in the Royal, Phoenix, Queen, Scottish Union and National, and the Quebec. The Singer-Mfg. Co., Watters' grocery, and P. F. Rinfret, druggist, occupying the ground floor suffered serious losses, but were insured.

—The Brockville "Times" revives an old joke about the alteration of an inscription on an east-end church in this city. The brewer was dead and buried long before the "Times" ever saw the light, and it is high time the made-to-order joke was buried also.

—The action of U. S. authorities towards the "coal combine"—which had advanced prices about five per cent in Canada, has affected coal shares adversely. They had all advanced considerable during the summer owing to the putting up of prices.

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

FINLAYSON & GRANT,
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Forwarders & Warehousemen,
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HENRY PORTER,
Tanner and Manufacturer of
LEATHER * BELTING,
 Fire Engine Hose, Harness, Moccasin, Lace, Busset, and
OAK SOLE LEATHER
 OFFICE AND MANUFACTORY:
436 Visitation Street, MONTREAL

—Henry Marymont, clothing, Victoria, B. C., is seeking to effect a compromise.—J. Gow, galvanized iron, New Westminster, has assigned. He has been in business 3 years and has apparently been hard pressed for some time, a judgment having been taken against him in July last.

—Henry McDonald, general store, Avondale, N. S., who for some time past has been carrying a heavy load, has assigned.—J. B. Leslie, lumber, Dalhousie, and T. Atkinson, Leicester, N. S., have both assigned.—P. W. Maskell, general store, Jeddore, N. S., is offering to compromise at 50c on the dollar.

—The insolvent stock of Bissett Bros., Exeter, which was reserved at 40 cents in the dollar, has been bought up since by Hensall parties at 50 cents in the dollar.—The estate of Ruby & Hilker, Port Elgin, has been sold to L. A. Hilker at 68 cents, and Henry Hilker's estate, Underwood, at 65 cents and the store property for \$1,250 to Amos Hilker. Assets of \$50,000 are yet to be sold.

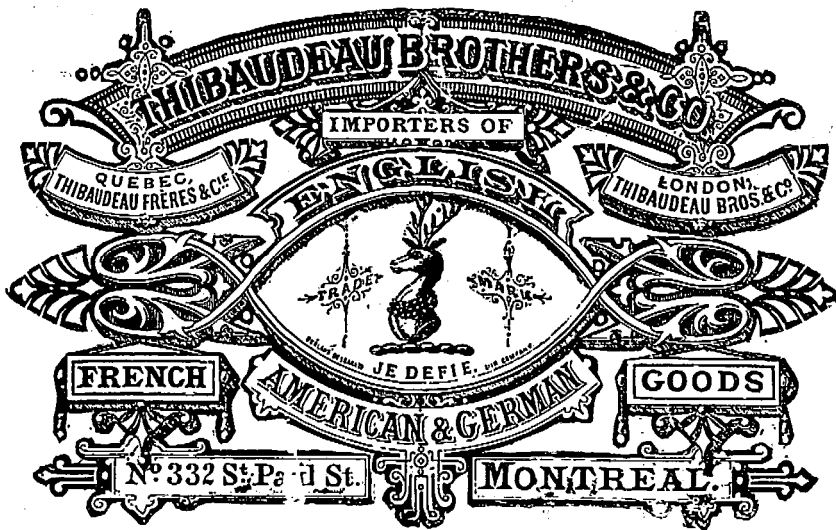
—B. W. Cherry, grocer, Toronto, who recently assigned, owes about \$4,500, partly secured. His moveable assets are valued at \$300, but he owns a quantity of real estate which cost several thousand dollars. The real estate swamped

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Fire Insurance Company,
 OF LONDON, ENGLAND.
CAPITAL, - - - \$9,500,000.
 Fire Risks accepted at Current Rates.
H. M. BLACKBURN, General Agent, Ontario & Quebec, Toronto
JAS. P. BAMFORD, Agent,
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Fire Insurance Co. of England
Capital and Assets, over \$20,000,000.
JAMES P. BAMFORD, Agent, 51 St. Francois Xavier St.
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**CAMPBELL'S
QUININE WINE**

The Great Invigorating Tonic. Specific
for Loss of Appetite, Indigestion
and Spring Lassitude.

Kenneth Campbell & Co., Montreal

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EUROPEAN CONTINENT, ETC.

SELL'S
ADVERTISING AGENCY, L.T.D.

Capital \$250,000. Henry Sell, Manager, (editor and
founder of "Sell's World's Press.")

Full particulars regarding British or European
Advertising, sample rates, rates, etc., at the
London Office, 167-168 Fleet street, or at
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GEO. H. HEES, SON & CO.,
Window Shades,
Curtain Poles, Spring Rollers, &c.
TORONTO, ONT.
Send for our New Illustrated Catalogue.

SELLING AGENTS:
R. HENDERSON & CO.,
MONTREAL.
J. STANBURY & CO.,
TORONTO.

BEST for THE MONEY
ALL JOBBERS KEEP THEM.

TAKE NO IMITATIONS. EVERY BAT IS BRANDED

INSIST UPON RECEIVING

"PATENT ROLL" COTTON BATS,

As they are very attractive in appearance and superior
in quality, and no other bat will retail as well.

ASK FOR THESE BRANDS:

'North Star,' 'Crescent,' or 'Pearl,'

Put up in Bales or Cases in 4, 6, 8, 12 or 16 ox. Rolls.
Baled Goods same quality but lower prices.

him, as he is reported to have put more than enough into it to pay his debts. It is mortgaged for some \$15,000 to \$20,000. Although not a good bookkeeper, Cherry is credited with being honest and capable. He is comparatively a young man and has started up again in his wife's name. His recent experience may be useful to him.

—Mr. J. H. Menzies, at one time manager in this city of the defunct Mechanics Bank (in its latter days), is threatening to furnish a little sensation for the citizens of Toronto. He has been dismissed by Treasur Condy from a position which he held in the civic offices, and in retaliation he threatens to expose certain alleged wrong-doing in respect of the management of the Sinking Fund. Mr. Menzies is well known as an able accountant and whatever may be said of his present stand, there can be no question as to the desirability of having a regular system of audit in our public offices.

—The continued fine fall weather in this city—the absence of frost and snow while west and south they have had both—and

the evidence of this in our gardens, where geranium, cleonatis and other flowers are still in healthy bloom—are making people wonder whether our climate is not ameliorating. This is no advantage to reckon upon. When the time comes, the old fashioned reasonable weather is best for business.

—In Ontario, F. S. Rees, Kingston, who has been in business under the style of Rees Bros., fruit and confectionery, has assigned with liabilities of \$4,000. The business was started some years ago by two brothers and when one died the other continued. The assets are \$3,700 to \$3,800 and a settlement is not unlikely.—Wintermute Bros., Cayuga, have assigned to the sheriff for a moderate amount.—Mrs. Curtis, fancy goods, Ingersoll, and J. Y. Rochester, Mattawa, have both assigned.—The stock of Mitchell & Co., grocers, Toronto, has been sold at 75c on the dollar.—R. R. Westrope, baker, Orangeville, has assigned, also R. N. Tane, grocer, Toronto.

—C. G. Cutler started business as a storekeeper at Melford, N. S., in the summer of 1890 with a capital of \$450 and with

little experience. His recent failure caused little surprise to those acquainted with his circumstances. He moved from Steep Creek to Melford, or as it is now called, Terminal City expecting the Terminal City railway would go on and that the place would build up, but in that he has been disappointed. He found it impossible to carry on business without giving a good deal of credit and soon went beyond his depth. The liabilities are \$1,300 and the assets, consisting of stock in trade and book debts, aggregate about \$800.

—From Charlottetown, P. E. I., we learn of the suspension of Harris & Stewart, dry goods mercantils. They have been in business since February '86, when they succeeded Geo. Davis & Co., in which firm they were partners. Soon after starting they extended too largely and in November '87 were compelled to ask for an extension which, however, did not prove sufficient and in February '88 they had to assign. The firm made an offer of 30c in the dollar which was not accepted and the assignee closed out the estate, a proportion of the assets being bought in by the insolvents. The firm has been closely

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Oak
Belting**

**THE J. C. McLAREN BELTING CO.,
MONTREAL - - and - - TORONTO**

Tel. No. 365.

Tel. No. 475.

**CROMPTON'S
CORALINE
CORSETS.**



AGENTS FOR
EASTERN ONTARIO,
QUEBEC
AND THE MARITIME
PROVINCES.

**Robert Linton
& Co.,**

Wholesale Dry Goods
Corner St. Helen and
Lamorne Sts.,
Montreal

A. R. MCKINLAY & CO.

Successors to MACFARLANE, MCKINLAY & CO.,

WINDOW SHADES,

Brass Goods, Poles, Rollers, Fringes, Laces
TORONTO, ONT.

POROUS TERRA COTTA

Is acknowledged by all Architects to be the best Material known
for fire proofing buildings of all grades. It is
Vermin and Sound Proof.

HAPANEE HYDRAULIC CEMENT, guaranteed to equal any native
Cement. Address,

THE RATHBUN COMPANY,

DISELONTO, ONT.

Buy the best Canned Goods.

WINDSOR LION BRAND

Tomatoes Corn, &c., &c.

—PREPARED BY—

JOHN WINDSOR & CO., - MONTREAL

D. MASSON & Co., St. Paul St., Montreal Agents

LOCKERBY BROS.,

IMPORTERS

—AND—

Wholesale Grocers,

Corner St. Peter & St. Sacrament Streets,

MONTREAL.

run of late and suspends payment with
liabilities of \$35,000, their statement showing
an apparent surplus of \$6,000.

—There are three men in the world the
state of whose health appears to be of
sufficient importance to be made the sub-
ject of daily or weekly telegraphic des-
patches to all the newspapers. They are
Bismarck, The Pope, and Hon. J. A. Chap-
leau. There was a time, when the health
of the late Emperor of the French agi-
tated Europe and America; but now it
is Mr. Chapleau and the state of his
health—which we rejoice to say is not at
all alarming—and his attitude towards his
colleagues in Ottawa. The worthy Min-
ister of Customs has as sound a mind and
body as any cabinet minister could de-
sire, and as he is only some 54 years of
age, it must be his own fault if he does
not live to be as old as Bismarck.

—Reports from Teeswater, Ont., denote
an immense crop of apples harvested in
Bruce County. Buyers have been numer-
ous, competition keen, and barrels could
not be manufactured rapidly enough to
supply the demand. There will be at least
25,000 barrels of apples exported from
that county during the season. Farmers
are holding back their other crops be-
cause of low prices, in many cases find-
ing an expense in the fine weather which
favors fall work in the fields.—A new gen-
eral store has been opened this week in
Teeswater by J. & J. Straitch, late of

Embro and Brownsville, Oxford County.
They appear to have ample capital, and
with ordinary attention should compel suc-
cess.

—An examination into the accounts of
George Pyke, accountant of the Imperial
Bank, Toronto, who recently absconded,
leads to a less favorable opinion of his
conduct than was at first maintained. His
position in the bank did not afford oppor-
tunities of appropriating securities, but it
is found that he used the contents of re-
gistered letters which passed through his
hands. It appears that the bank will not
suffer any loss, as the amount of Mr.
Pyke's pilferings are more than covered
by securities held by the bank. Pyke's
speculations are said to reach about \$10,-
000. Although hiding across the border,
it is to be hoped he may be traced and
made an example of, as usual in such
cases of dishonesty among bank employes.

—Our Edmonton, N. W. T., correspondents
write:—E. J. Bangs, bookkeeper with Fraser
& Co., has purchased the interest of Joseph
Bellisle in the livery business of Bellisle
& McPhadden—now McPhadden & Bangs.
—Alfred Brown, late conductor on C. P.
R., has purchased the livery business of
F. Armstrong in connection with the Jasper
House.—R. McKernan threshed over
700 bushels of barley from 12 acres and

—In this province, Aug. Pontbriand, cur-
rierges, St. Guillaume, who recently assigned,
owes \$2,000. He has only been in a small

1,800 bushels of oats from 26 acres.—
Cunningham & Hawkins, water carriers,
have sold out to J. S. McDermott, of Al-
monte, Ont.—James Gibbons has purchased
the wholesale liquor business of Donald
McLeod.—Fraser & Co., saw and grist
millers, have dissolved, the trustees of the
Hardisty estate having retired and sold to
Malcolm McLeod. The firm continues
under old name of Fraser & Co.—A num-
ber of delegates and prospectors from the
United States, mostly Nebraska and Michi-
gan, have been visiting this section and
investing.—Farm property is selling every
week.

way for some years.—Gauvreau & Co.,
storekeepers, Metis, already referred to,
have assigned with liabilities slightly ex-
ceeding \$2,000.—J. A. Barras, carriages
and upholsterer, Quebec, has assigned; li-
abilities \$7,000.—P. E. Cote started up as
a storekeeper at Lake Weedon about a
year ago, but soon undertook to run a
saw mill as well. He now finds that he
attempted too much and has assigned.—
Branchaud & Duguet, grocers, city, pre-
viously mentioned as involved, have as-
signed. They only commenced in Septem-
ber and owe \$2,000.—Cicophas Corriveau,
painter, Quebec, is offering to compromise
at 20c on the dollar, 3, 6 and 9 months.
—J. P. Sauschagrin, who commenced busi-
ness in Quebec city as a hardware dealer
a year ago, may possibly regret the step
then taken. At all events he has gone

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This well merited honor will serve to remind the world that the celebrated "MUMM'S EXTRA DRY" is patronized by Royalty.

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R. C. WILSON,

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SUPERIOR WORKMANSHIP.

Only the Best and Most Stylish Goods Kept in Stock.

Best Scotch and West of England Cloths and Tweeds.

PLEASE CALL AND INSPECT

to the wall with liabilities of \$1,400.—D. Dugnay, general store, St. Adelaide de Pabos, recently made an offer of 20c on the dollar, but his creditors refusing to accept he now offers 30c cash, which is being considered. His business record extends over nearly seven years. It appears that the fisheries at this place have not been profitable this season, making collections difficult. The liabilities are \$4,800.—J. A. Mercier, trader, St. Michel, Bellechasse County, whose failure has been already mentioned, is offering to compromise at 25c on the dollar.—F. A. Fraser, gents furnishings, Quebec, whose assignment is announced, was at one time of the firm of Vezina & Fraser, but retired in November '91. He started on his own account this spring, but found the field already well occupied. Liabilities \$2,200 and assets about \$2,000.—Boisseau & Beland, wholesale fancy goods, Quebec, whose assignment was reported some weeks ago, have effected a compromise at 40c on the dollar, cash.—J. B. L. Rolland, shoes, city, has assigned with liabilities of \$500.

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TEAS, COFFEES, SUGARS,
SYRUPS, MOLASSES, SPICES,
CANNED GOODS. of every
variety.

We do not sell Fall catch or
Cohoos Salmon.

—A vein of natural gas was struck at Burlington, Ont., last week.

—The schooner "Joan" from northern waters has unloaded 25,000 lbs. of halibut at New Westminster, B. C., for shipment to Montreal.

—A Stratford firm of apple exporters have shipped over 100,000 barrels of the fruit to England so far this season from the surrounding counties, and they have over 500,000 barrels contracted for yet.

—Exports to the United States to the value of \$254,910 were passed through the American consulate at Sherbrooke—including the Cookshire and Megantic agencies—during the quarter ended September 30th.

—The Dominion Embroidery Co., Toronto, has been incorporated. Their capital is \$40,000.—The Crawford Tug Co., with headquarters at Warton, and \$20,000 capital stock, is applying for incorporation.

—Messrs. Mark Fisher, Sons & Co., who for some time past have been preparing to extend their warehouse in Victoria Square to include the rebuilt premises at the corner of Craig street—the scene of the fire of several months ago when occupied by Mills & McDougall,—are moving stock into the new warehouse the present week. The new structure is well adapted for the business.

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Commission Merchants

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Warter and May, Oporto Ports.
Hair & Co., Taragona Ports.
A. Houtman & Co., Rotterdam, Holland Gin.
Ind. Coops & Co., Burton-on-Trent, Ales.
Seigert & Sons, Trinidad, Genuine Angostura Bitters.
Dublin City, Distillery Whiskey.
Banagher, Irish Whiskey, on the Green Banks of the Shannon.
Eschonaour & Co., Bordeaux, Clarets, Sauternes, & Joseph Cuzol, Fils & Co., Bordeaux, Clarets, Sauternes, etc.
Neveu, Raphael & Co., St. Hilaire, Sparkling, Superior
Fave & Coite, Macou, Burgundies and White Wines
Royal Hungarian Government Wines of Budapest, Hungary.
James Watson & Co., Dundee, Scotch and Irish Whiskey.

A. LEOFRED,

(Graduate of Laval & McGill)

MINING ENGINEER,

Head Office: QUEBEC.

Branch Office: SHERBROOKE.

Branch Office: MONTREAL,

17 Place d'Armes Hill,

For all matters relating to mines.

—J. Conn & Co., bankers, Alvinston, recently assigned, commenced seven years ago, the head of the firm having formerly been a bank clerk. The liabilities are \$64,679 and the assets \$68,462, but the latter are not in very good shape. No offer of compromise is reported and the curator is now investigating the accounts. One cause of the failure was a too rapid enlargement of credit.

—The affairs of White & Co., dry goods, Sault Ste Marie, now in insolvency, have led to considerable correspondence between the Toronto and Montreal houses interested. The assignment was made in Toronto and with total liabilities of \$11,000 we learn there was a privileged creditor for \$6,000. It is understood that the Toronto creditors have advised those in Montreal to accept a composition of 50c on the dollar which is being arranged. Elizabeth White, wife of Jonathan White, is the registered owner. Her husband was formerly of the firm of Collins & White who failed in January '90, the stock being bought in by Mrs. White.

—Ex-Ald. J. B. Roustead, Toronto, is financially embarrassed. This time last year he was worth \$150,000,—on paper—but since then his property has declined by \$30,000. His gross liabilities amount to \$60,000. He has only \$6,000 of pressing liabilities, and he explained to his creditors that if he were given time he could pay every dollar he owes and have something left. Some years ago Mr. Roustead failed, but subsequently paid up in full.

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STANDARD LIFE ASSURANCE CO.

[ESTABLISHED 1825.]

Total Assurance in Canada, over **\$13,000,000**

Funds Invested in Canada, over **\$7,000,000**

W. M. RAMSAY, Manager, MONTREAL

NORTHERN ASSURANCE CO'Y

INCOME AND FUNDS (1891)



Capital and Accumulated Funds,	\$35,285,000
Annual Revenue from Fire Premiums	5,380,000
Annual Revenue from Life Premiums	
Annual Revenue from Interest upon Invested Funds..	

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Manager for Canada, - **ROBERT W. TYRE.**

UNION ASSURANCE SOCIETY

OF LONDON, G. B.

Instituted in the Reign of Queen Anne A.D. 1714.

Subscribed Capital.....£450,000	Total Invested funds exceed.... £2,150,000
Capital Paid-up..... 180,000	Annual Income..... 350,000

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Office: 55 St. Francois Xavier St., Montreal, T. L. MORRISEY, Resident Manager



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Cash Capital, - - Two Millions.

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 Head Office: HALIFAX, N.S.

Capital, \$1,000,000

President: - JOHN DOULL, Esq., (President Bank of Nova Scotia.)

Vice-Presidents: - H. H. FULLER, Esq., (Wholesale Merchant), Halifax.

SIMON JONES, Esq., (Brewer), St. John, N.B.

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THE CANADIAN

Journal of Commerce

MONTREAL, OCTOBER 29TH, 1892.

TRADE IMMORALITIES.

We are not amongst the number who advocate frequent changes in, or additions to, our Dominion Laws or Provincial Code, unless to remedy an evil in business procedure resulting from some defect in the morals of the com-

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Established 1665.

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Geo. M. Pullman, - - - - - Chicago, Ill.	Standard Life, - - - - - Montreal, Que.
Geo. H. Corliss, - - - - - Providence, R. I.	Canada Life, - - - - - Hamilton, Ont.
Jas. C. Flood, - - - - - San Francisco, Cal.	Bank of Hamilton, - - - - - "
Atlas Fire Ins., - - - - - Hartford, Conn.	Western Assurance, - - - - - Toronto, Ont.
United States P.O. at Rochester, N.Y.	Can. Bk. of Commerce, - - - - - "
Middletown & Bridgeport, Conn.	Freehold Loan & Sav. Co., " "
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munity. Such changes and additions must in the very nature of things grow with our commercial growth and strengthen with its strength, for business smartness unhappily outruns good morals. Right and wrong in their germinal nature bring us back to simplicity itself. No question arises of how many volts (to use an electrical term) go to make one or the other—one being sufficient. But when we enter the domain of commerce we find morality split up into so many parts—so many wires—sprung from the same pole—expediency so overlapping principle—that it is hard to keep pace with the tortuous development of evil practices, or introduce remedial measures.

It has come under notice that our Civil Code contains no provision against the use by an insolvent debtor of his own, or his firm's name while undischarged by his creditors. This virtually frees him from all disability, and simply goes to make him an adept in the demoralizing pastime of frequent bankruptcies. The law contemplated—while failing to express it—that until an insolvent had come to terms with his creditors, and had been discharged, his misfortune and his fault should suffer, for the time being, the same penalty, for only in this way could both incompetent and fraudulent traders be kept out of the already surfeited arena of commerce. In the absence of any Article in the Code, there is almost a premium put upon insolvency. If you fail to-day, and crop up to-morrow to trade again without consent of creditors, there is something wrong. We see a trader getting either his sister, his cousin, or his aunt, to register as carrying on business in his name and, through this effrontery evading the spirit of the law, and competing again in trade with his solvent neighbors, some of whom may

still be of the number of his unsatisfied creditors. This should be prevented. It may be harsh in some particular case not covered by incompetency or fraud, but the number of insolvent traders who have reached that condition by other causes, is too small to need any exceptional legislation for their protection. They are legitimate subjects for tender consideration apart from any bankruptcy law, and there is enough generous impulse among creditors to respond to such cases. But if we want to keep the road clear and safe for travel, some one must have the right of way by law, and he should be the trader who fulfills his obligations with one hundred cents in the dollar.

No one should be able to compass indirectly what the law directly forbids; and yet this is done almost every day. We can go a step further, and witness the fact that away from the region of insolvency altogether, and right in among the solvent traders themselves we find a degenerate moral sentiment working injury to their fellows. Houses quite solvent, yet dwarfed in general resources by withdrawal of the original partners' capital, continue to draw custom, incur liabilities, and attempt to pass unquestioned in trade circles on the old basis. If in banking the term "Bank" has a legal and determined signification so that none may be misled, and if the insertion of the explanatory term 'not incorporated' be needed where 'Jones' Bank' does business under that name as a private enterprise, then it should be equally necessary for the old-time firm of 'Millions and Company,' which no longer includes the original partners, or commands the original capital, to state the present composition of the firm, whether asking trade or banking credit. This should not be done in simply a 'pro-forma' manner, through

the columns of an official gazette, or the change list of a 'mercantile agency,' but through those channels of publicity afforded by signs, door-plates, letter-heads, and business cards. No structural change in a solvent trading concern should take place without a corresponding indication in the firm name; and, in the case of an insolvent trader, freedom to use his name should be denied until he has obtained the consent of creditors.

Seeing that the Board of Trade is seeking the passage of a General Bankruptcy Act, it would be well for that body to study this whole matter, for although the recently framed measure contains many stringent clauses in regard to the discharge of insolvents, yet it has nothing that we can see covering the points we have raised, without which any refusal of discharge is empty and ineffectual. Those who have studied the measure outside the council chamber of the Board, see large room yet for improvement, and it was a matter of surprise to us to learn that no opportunity to discuss its clauses was given to our Bankers here before submitting it to Parliament. Surely their interests are identical; and their experience in dealing with the mercantile classes justifies the opinion that they could lend great help in formulating a complete measure for dealing with Bankruptcies and the Equitable Distribution of Assets, while casting their influence on the side of upright dealing, and using it to punish the fraudulent trader.

RATES AND LOSSES IN FIRE INSURANCE.

An interesting, and upon the whole, a sensible paper was read by A. A. Crandall, (adjuster for the Western Assurance Co.,) at the meeting of Fire Underwriters, held in Chicago last

month. The title was somewhat lengthy, being "How Rates are made and unmade, and the effect upon Profit and Loss account," and there was the customary amount of padding with which many people like to garnish their addresses.

Divested however of superfluous matter, the ideas laid before the afrosaid meeting were sound, though we do not think Mr. Crandall propounded much that was novel, or told his hearers anything of which they were not perfectly well aware. Nevertheless a truth loses nothing in the repetition, and the remarks upon the inequalities of rates on certain risks in Fire Insurance, were both appropriate and timely. That a dwelling occupied by the owner, heated with hot water, the fuel being hard coal, and lighted by incandescent electric lights, detached one hundred feet and within easy access of first-class city fire protection, should be rated the same as a dwelling rented to two families, using four or six stoves, with wood for fuel and coal oil lamps for lighting, and without any practical fire protection, presents an anomaly which is opposed to all common sense and justice. So with lumber yards, one situate say two hundred feet distant from a 10 per cent saw mill, and another within similar proximity of a 34.2 per cent. mill, yet both rated alike, savors of folly, which cannot be too strongly condemned. Such contradictions do not exist in Canada, and if permitted in the North Western States, we can only stand amazed and exclaim of a Tariff Association permitting or sanctioning the same "cui bono?" As well might a dry goods merchant sell his silks at the same price as his cotton goods, for even allowing that he then makes a profit on the whole it is evident, as Mr. Crandall puts it, that "in the long run the errors offset each other—by a judicious robbing of Peter to pay Paul." We object to the term "judicious," by the way, as quite inapplicable; but let that pass.

We gather from the paper in question that the cutting or lowering of rates is principally on the large risks for which there is keener competition than among the smaller and—as they are called—less desirable ones, which to a certain extent we believe, to be true, as regards Canada also, but the offices here, appear to be awakening to the fact, that apart from moral hazard, the danger of damage from fire increases with the area, and we hope this inequality in rating may be rectified with us in the near future.

There is one point, in conclusion, that

we think Mr. Crandall does not appreciate, in judging of the results of Fire Insurance. He utters a wail over the companies who, losing money, fail or retire, giving the cause for the effect, but he seems to overlook the fact that Fire Insurance is a branch of commerce and that those who enter into it are not different from others in trade. There will always be some who make mistakes, or are incompetent, and in these days of keen competition some will be frozen out during exceptionally hard times, which no Tariff Associations or equitable rates will prevent. That however need not prevent the offices from adjusting rates in proportion to the hazard and not lumping them all together, so to speak, making the smaller manufacturers and merchants pay for the larger, which, we are afraid, one or two of the "jumbo" writing companies must confess has been the case latterly.

FUR TRADE PROSPECTS.

Enquiries have already been received with reference to values for the incoming collection but it is impossible to give a definite idea at present as to how they will rule

The reports from Europe indicate a weak market owing to the depressing effect on business caused by cholera throughout Russia and in parts of Germany. The demand from both countries is expected to be unusually light. England and France will be moderate buyers but their operations will not affect the prices of our goods as they are not consumers to any great extent. It is possible that we shall be able to give information as to probable values for the new collection when particulars of the London November sales are received. C. M. Lampson & Co., advertise to sell on the 23rd for the Alaska Company 7,500 Alaska seal, 30,000 Copper island and for sundry consignees 20,000 North-west coast skins. The Alaska collection has been reduced to the small number noted as a result of the arrangement with Great Britain and other Powers whilst the Behring Sea negotiations are proceeding. This is the second time the supply of Alaska seal has been reduced from this cause. It may be stated that the North-west coast skins are a collection similar to the Alaska but more mixed and not so well cured. In consequence of the small assortment it is expected that an advance will take place on the extremely high prices of the last two years. C. M. Lampson & Co., will also sell before or after the seal sale a general assortment of

American furs the particulars of which, with any information of interest, will be laid before our readers at the earliest opportunity.

The fur manufacturing business in Montreal has been active and those who have placed their orders early find themselves in a much more enviable position than those who are now making their purchases. Owing to the active demand, stocks have been much reduced and the pressure of orders will make it difficult to meet all the requirements of the late trade on account of the lack of labor in the present advanced stage of the season. The keen competition has kept prices low, but the outlook now favors an advance on nearly all lines because of the difficulty of production in time for the season's demand. Seal garments are sold more freely than during the past two years, also Persian lamb and fine goods generally. Generally speaking business promises to be satisfactory.

With regard to the raw market, for reasons previously stated, purchasers are advised on no account to exceed last year's prices but if possible to buy from 15 to 20 per cent. below.

WHAT IS MONEY?

(2)

It is impossible that this subject can be treated in its entirety in the course of one or even two or three articles of the usual length, and it will be necessary for our readers to bear in mind that we have thus far been doing little more than laying the foundation of the argument.

The addition of, say five millions gold coin to the currency of a country like England, supposing it to remain out in circulation and not be exported against purchase abroad, would not be, as so many people think, an addition of so much money, as it is called, to the loan market, so much more to discount with and get loans from, but absolutely a pure loss of five millions of capital, spent and parted with, in order that the business of buying and selling might be carried on more conveniently. In no case could they add to the resources of the money market, or more properly speaking the loan and investment market, for the loss of the capital they cost would exactly balance the value they bring in, under any hypothesis. But in truth, the effect of the acquisition of so much gold for the purpose of circulation would be, not to ease, but to stiffen the loan market, by the loss of the cost of their purchase. No one would be the richer, or have

more to lend, in consequence of these five millions of gold. The country, as a whole, would be so much the poorer; but buying and selling would proceed with greater ease. It would be an addition to the machinery of currency, which would have to be paid for, without any other result than enabling people to buy at the shops with greater facility.

Currency being only another word for the machinery which accomplishes the exchange of commodities, it follows that it possesses a great variety of instruments, because manifold are the means by which the transfer of wealth is effected. Gold, silver, copper or nickel coin, bank-notes, government notes, bills of exchange, cheques, post-office orders, postage stamps, when used for making payments are all strictly and scientifically-currency, for all perform precisely the same work and nothing else; so far as they are employed as currency, they all belong to the same genus; they differ only in minor and secondary details. No valid and scientific distinction as to essence and function can be drawn between them. The fact that cheques and bills of exchange are liable to be dishonored does not exclude them from currency; for bank notes are in the same predicament and no one contests their rights to be called currency.

No doubt the various instruments of exchange vary in the range each commands respectively. Gold coin and Bank of England notes circulate everywhere; cheques and bills of exchange are taken only by those who trust the drawers and endorsers; but this fact only makes them out to be instruments of comparatively limited efficiency; it does not change their nature or disfranchise them as instruments of currency. Silver and copper are inferior agents of currency compared with gold, but no one as yet disputes their title to be accounted currency. A bill or a cheque will effect a sale and transfer of property just as easily as gold pieces or bank notes, and in most cases with more ease, rapidity, and convenience. There is not a single thing that gold pieces or bank-notes can do within the country in which they are issued, and in some countries beyond, which cannot be done by bills, cheques, post-office orders, etc. The prerogative of being a legal tender constitutes no difference of kind; it affects range of circulation only; if payments in legal tender were generally insisted on—if importers would not sell their goods except in exchange for gold or bank-notes—the only effect would be that a larger quan-

tity of these particular instruments of exchange would be required than now in use; the other kinds of circulating media would still be employed, but only to a diminished extent.

The old circulation theory of Lord Overstone and others is completely disposed of by this fact. That theory treated gold and bank-notes as the sole limits of currency—as alone constituting what is called money; it proclaimed that stability of prices and steadiness in the money market are indissolubly connected with the quantity and soundness of these two great monetary agents; it bade merchants and traders watch jealously the amount of bank-notes in circulation. When notes are plentiful, there must be plenty of money; when notes are scarce, discount threatens to rise. It will be seen that all this is pure delusion: if notes and coin are instruments of exchange and nothing else, if they are valueless in themselves while they act as currency, and if there are many other such instruments of the same nature and essence equally efficacious for enabling property to pass from hand to hand, there is an end of the creed that bank-notes have any special and peculiar importance. If these notes are scarce, more bills, cheques, book debts and similar contrivances will be brought into action; if they are abundant they would supersede a certain portion of these latter instruments; it is a matter of pure convenience and nothing else. For example, if a large cheque were presented for payment to a London banker, and he were short of bank-notes, he would ask the presenter of the cheque whether a cheque on the Bank of England would not answer the purpose, which in most cases would undoubtedly be accepted as payment. The agency of a cheque would be substituted for that of bank-notes, and this is all that the scarcity of notes would come to. The fact would be precisely the same as that occasionally produced in country districts when coin, chances for the moment, to be scarce. People employ credit more largely, and house-keepers defer paying their bills till they are large enough to be settled by cheques, a condition of things which of course, we are not much acquainted with in Canada. The issue of bank-notes in any country generally lags considerably behind the increase in business. The establishment of clearing houses in our largest cities shows to what an extent this has been accomplished of late years. Our bankers meet every day at a convenient place and merely exchange indebtedness, or cancel one debt by means

of another—practically without the intervention of coin or bank-notes.

The system of book-credit, which all our readers are more or less acquainted with, reveals the same truth as to the nature of currency. In civilized and well-governed countries, in which the law is strong and confidence complete, goods are sold on credit; storekeepers' books swarm with accounts, which are finally discharged, sometimes by cash, but more commonly by cheques. It is clear that these bookdebts are an enormous machinery of currency, substituted for its more usual instruments; indeed, it may be said that the circulation theory, with Lord Overstone at its head, by which notes were made as expensive as gold, forced and established the recourse to bills, cheques, post-office orders and other cheap devices. They circulate within narrower limits, but they make up for this by their numbers. Any one who sees a clerk of a business house pour out on a banker's counter or wicket-window a heap of coin, notes, bills, cheques, and post-office orders, will have no hesitation to admit their title to be ranked as currency. One and all they are mere title-deeds of property, certificates of ownership, with the sole difference that the coin carries the means of realization within itself, whereas the others require an intermediate step before the property they give the title to can be reached.

THE VALUE OF PHYSICAL EXERCISE.

All work and no play makes Jack a dull boy; but it is to be feared that in Jack's mind and in the minds of his coevals play is being too glorified to the neglect of more profitable employments. And this is not to be wondered at. There is no betting on what a young man may accomplish in school or in college—no general hurrah, clapping of hands, throwing up of hats and umbrellas, or waving of handkerchiefs over the success of a number of young merchants who succeed in the face of the keenest competition in honestly reaching the winning-post of success. Muscular exercise is commendable; as health is commendable; although authorities have begun to differ as to the necessity of man's physical nature for more exercise than is obtained in his ordinary vocations. If we look to the nations or people who possess the greatest vigor or vitality; we have probably the most powerful examples in the people of Great Britain and Ireland and their descendants all over the world. But one example does not suffice for a rule. If, on the other hand, we look at France,

where bodily exercise is little practised, we find a people who can scarcely be said to be inferior to any in worldly progress. A still stronger example against much exercise is furnished by the Jewish people who, as is well known to life insurance companies, possess greater immunity from disease, and are the most long-lived race in the world, a people who have always and in all countries distinguished themselves in the various walks of life, and all without the slightest regard for physical exercise. The great objection to the severe training which lacrosse, baseball, football etc., exact, is that it must be kept up if obesity is to be avoided. With these considerations it has become a moot subject during the last few years, and especially in view of the persistent glorification of university games in old England, New England, Canada and Australia, whether there is any great benefit in severe physical out-door games, unless the excitement and relaxation be reckoned as such. Still it must be borne in mind that the exercise is necessarily confined to a very limited number of persons in any community. The introduction of golf as a field sport is among the most commendable movements in this direction. It possesses little of interest to the on-lookers and consequently does not attract crowds of people who crush and jam one another during a whole afternoon in a manner quite at variance with the laws of health and physical comfort. The prominent attention being paid by the daily press latterly to sports of all kinds is an evidence of the increasing interest in these competing games, an interest that seems to be rather on the increase than showing any tendency to diminution.

RICE PRODUCTION.

The growers of rice in parts of South Eastern States are having food for thought in the enormous progress made in the cultivation of this cereal of late years in Louisiana. It is only a few years since a colony of settlers from Iowa removed to that State and with improved farm machinery, which they well knew the use of, educated the descendants of the old Acadians to the adoption of their methods. The colony increased, and the rice crop has now grown to enormous proportions. An idea of this is furnished by the statistics of the last few years: in 1890 there were but 12,000 acres under cultivation; this year there were 180,000 acres, and it is believed that next year this area will be almost doubled. In 1891 the total rice crop in Louisiana

was 356,500 barrels; this year's crop is estimated at over 1,940,000 barrels. There is danger of over-production, and our southern exchanges, among them the "Times Union" of Jacksonville, is sounding a note of warning and recommending people all over the United States to study out improved methods in the preparation of rice for the table. There is no edible in use on this continent which is so plainly prepared for the table as rice.

While the growers of rice through the inland districts are somewhat concerned because of the increased acreage in Louisiana and the consequent over-production, the owners of plantations along the banks of tidal rivers through South Carolina, Georgia, and Northern Florida, have little cause for alarm. The rice growers on these alluvial lands, which may be fertilized and watered at every turn of the tide by means of simple flood-gates, is of so fine a quality that it can usually command a market at reasonable figures. Should planters bestir themselves there is every probability that the Government would legislate to exclude East India and Asiatic rice from the market; but they need no less to bestir themselves in the use of labor-saving machinery—the substitution of steam power for mules and much of the hand labor now employed. What has occasionally been sold in Montreal as South Carolina rice usually deserves nothing but the name given it with a view to deceive the consumers; Canadians have but little idea of the quality of Carolina rice.

DAIRYING IN QUEBEC.

In a former article reference was made to the satisfactory results obtained this season by shippers and producers of cheese and butter in comparison with the depression which has existed in wheat and live stock values and some other articles of farm produce. The progress being made by this province was also touched upon.

In her soil and climate Quebec is peculiarly adapted to dairy farming, while in grain, although excellent peas and oats are grown, it can never hope to compete with the plains of the west. One of the largest exporters in Montreal recently stated before the Committee on Agriculture that the soil of the Province of Quebec was better suited to dairying than the soil of Ontario. It is strange indeed if this be true that Ontario has been allowed to earn a world wide reputation and pile up her exports at an enormous rate whilst this Province has not been heard of, up to a year or two ago, except for the excellence of its Townships butter. An awakening has now taken

place which promises to have an important bearing on the future of the industry. Not only has private enterprise been aroused, but the local government is on the alert and the department of agriculture and colonisation is indeed fortunate in having at its head at this time such a capable and energetic member as the Hon. Mr. Beaubien. In his efforts to establish agriculture on a better footing in this province Mr. Beaubien has been assisted to some extent by professors of the experimental farms and other officials of the Dominion Government who have furnished valuable suggestions. Among other things it is proposed to establish a silo in every parish where none exists at present, and a prize of \$20 is offered to the farmer who shall first introduce it. The farm schools are also to be made more useful and it is the ambition of the Commissioner to have a thousand pupils in attendance.

To establish uniformity in quality and appearance it is proposed to form syndicates for all the creameries and cheese factories in the province. In the words of the Hon. Commissioner "the system of the syndicate is to reunite from fifteen to twenty-five associations, or makers, under the superintendence of one inspector, whose salary is paid half by the government and half by the syndicate. This year there are fifteen of them. During the whole summer, the inspector visits the creameries and cheeseries in his charge, correcting faults, making suggestions for the amelioration of the method of working—he himself being a maker—acting in such a way that the goods be made in the most perfect way. These inspectors are themselves under the control of an inspector-general, and during the winter will attend a school where they will receive full instruction in their duties. Everywhere, in all syndicated factories, the products will be good, and consequently will find the best prices. I take the syndicate to be one of the most important of the things that concern the farmer and the proprietors of creameries and cheeseries. Here, for instance, is a creamery or a cheesery which turns out a first-rate article; by its side—I am talking of places where the factories are not syndicated—by its side, I say, is a factory that turns out only inferior goods; a dealer visits these factories or he sends an agent to make purchases; the butter or cheese is sent to England. The consequence is, that the mixture of good and bad in the same cargo diminishes the chances of obtaining for the good article the price that was expected for it. And, as the price dealers pay here is in direct ratio with that they receive in England, the careful, intelligent man who has made a good article is com-

pelled to submit to a diminution of his profits because his next neighbour has manufactured inferior goods. Therefore it is clear we must improve the defective process of the neighbour, and thus raise the general standard of excellence."

A school where the manufacture of butter and cheese is to be taught has been started in connection with the experimental farm at St. Hyacinthe, and the services of one of the best makers in the Dominion has been secured. In two years Mr. Beaubien thinks "we shall be 'giving points' to the Province of Ontario in the making of butter and cheese. Before two years are over, we shall even have goods as highly esteemed as those made at Ingersoll, the centre of the Ontario dairy industry. Only the other day, Professor Robertson told us that, as to some goods, we had beaten Ontario. Not, indeed, in the bulk of our manufactures, but we have shown that we are capable of contending to advantage even with that rich province, a contest, the high prize of which is the prosperity of our country." It is indeed to be hoped that if these high anticipations are not quite realized solid progress will be made as the development of the province does not appear to have at all kept pace with the rate of taxation. Mr. Beaubien proposes to encourage winter butter making and the manufacture of several choice kinds of cheese, some of which are now imported here. The House may also be asked to aid in the establishment of a central factory, to which butter can be brought in the "grain" state and subjected to the last processes of manufacture.

The natural advantages of the province are such as to justify the belief that the efforts now being made, and promised, will have good results. During the past season considerable progress has been made, but when the local government system of assistance and instruction is perfected the development of the industry will naturally be more pronounced.

We have received the following from the Department of Agriculture and Colonization:

Quebec, October 26th, 1892.

Since the issue of my last circular on the subject of the grant of a prize for the encouragement of the manufacture of butter in winter, I have received, from different quarters, a great many communications, asking me if it is the intention of the Government to carry out the policy inaugurated this fall, for many years.

I authorize you to inform all those engaged in the Dairy Industry that it is our intention to maintain this policy for three consecutive years from the 1st July, 1893, besides the current year, always providing however that the House consents, the Government will ask its consent next session.

I wish to add however that to be entitled to receive this prize, the creameries

or cheese factories converted into creameries should form part of a syndicate; they will not be released from this obligation by the Department, without sufficient reason. This condition however does not apply to the current year.

LOUIS BEAUBIEN,
Commissioner of Agriculture, Etc.

A NEW DEPARTURE.

A new fad has taken possession of our younger English sisters, one altogether harmless in itself and which may be helpful to trade, especially to artistic workers in ivory. We refer to the fashion of carrying half-length canes. We can conceive no reason for this new departure, unless that it is another tribute to the sterner sex who have so long gloried in the exclusive maintainance of the good custom of carrying walking-sticks. That the dear ladies have a weakness for imitating us was made evident when they took to wearing Derby hats, tailor-made suits and shirt-fronts embellished with the masculine four-in-hand tie. Moreover women have desired the divided skirt. The comic papers have had fun enough out of the summer's fashion in "suspenders"; and we have even heard it said, that that was a covert Masonic intimation amongst our sisters that they intended that as a first step towards wearing the ---! For ourselves, we have never been alarmed that such things signified a reversion of the state of things that has prevailed "since Adam was a boy," and which gives to us a merited and universal Sovereignty as "Lords of Creation." We were not even shocked when, last summer, a New York writer gave us a book—"The Strike of a Sex," in which man was depicted as buttonless, tattered and undone. That we put down as a pleasant ebullition of one of our American cousins who delight in things startling and new. But now we are confronted with something serious! Our staid and stay-at-home English girls have taken to carrying canes. Not walking-sticks, mind you, but canes of half-length. It is the fashion to have the cane-heads beautifully carved; and some are marvels of art and beauty, and rival the strange and intricate things that have come from the hands of Japanese masters. It is a harmless "fad," and will probably prevail in Canada and the United States next year. A New Yorker has made a very large fortune out of the manufacture of canes, beginning by a fortunate chance with the Buck-horn square handle. Now here is an opening in Canada for a man of enterprise and skill, and who can design and execute things pretty and odd for our dear Canadian sisters and sweethearts. He must take Time by the forelock, however, and have his stock in readiness by Easter, or the market will be over-stocked with English sticks, on which Canadian Swains and Benedicts will be forced to pay duty. We take pleasure in throwing out this timely hint. Nevertheless, in the interests of our fellow-beings we would add that it has been asserted by men of Science that the use of the walking-stick has a tendency to make men round-shouldered, for as men lean on them the body falls forward. So it is said; and so, once again, Science comes forward, the old ogre, to abuse our ancient customs and to knock our props from under us.

THE FUTURE OF CANADA.

The above caption is the title of an article from the Lake Magazine of Toronto, the contribution of the Hon. J. W. Longley, Attorney General of Nova Scotia, and reprinted in pamphlet form by Mr. Erastus Wiman of New York. The following excerpt from the New York World winds up the brochure:—"Last night at Montclair, New Jersey, the fifth of the series on current topics took place in the beautiful club house of that town, the contestants being T. J. McElroy, the managing editor of the New York Tribune, and Erastus Wiman. The subject, as stated, was, 'What shall we do with Canada?' Mr. McElroy's speech tersely reported was 'Annex it.' Mr. Wiman's contention with equal brevity was 'Trade with it,' which every Canadian will echo by saying "Leave it alone."—Canada can be trusted to work out her own salvation even though her next door neighbors build their Chinese wall several feet still higher, as they have continued to do for years past, notwithstanding the friendly utterances of such disinterested gentlemen as the governor of Staten Island, and will continue despite the recent butterings of Sir John Thompson.

The area of land under wheat cultivation in France has been decreasing of late years in sympathy with the similar decline of this crop in Great Britain. The amount of wheat which is used, however, is yearly increasing, the per capita consumption from 1835 to 1841 having been 4.5 bushels; from 1842 to 1851 5.11 bushels; 1852 to 1861 5.58 bushels; 1862 to 1871 6.02 bushels; 1872 to 1881 6.87 bushels; and from 1882 to 1891 7.7 bushels. This year's crop—which is officially estimated at 39,000,000 quarters of 480 lbs., grown upon 17,300,000 acres—will likely require to be supplemented by the importation of about 6,000,000 quarters, as the two crops of 1889 and 1890, averaging 40,000,000 quarters, required 5,000,000 quarters to be imported during each of those two years.

—The affairs of Barton Bros., tailors, Regina, N. W. T., appear to be in bad shape for the creditors. The partners are stated to be industrious, but started without capital or business experience and gave unlimited credit. As if this was not enough to bring them to grief both married and set up establishments. The books were not well kept and the assignee cannot ascertain the extent of the liabilities. No claims have as yet been filed. The assets consist of stock in trade \$600; book debts \$1,500, worth say 25c on the dollar, \$375, a total of \$975.

—A somewhat unusual occurrence has been talked of in city hardware circles. A French house in a fit of the blues called a meeting of creditors under the mistaken idea that they were falling behind and a hurried statement of affairs exhibited a nominal surplus of only a few thousand dollars. Fortunately a more exact audit showed a mistake in the figures and a balance to the good of over \$8,000. Instead of losing money the house has been prospering.

LUMBER NOTES.

We learn from Ottawa that the prospects for lumber are looking up. The cut for the past season was as follows in million feet:—I. R. Booth, 75 million; Bronson & Weston, 45; McLachlin Bros., 45; Perley & Pattie, 40; W. B. Edwards, 40; Buell, Orr & Hurdman, 35; Gilmore & Hughson, 30; Canada Lumber Co., 25; Gillies & Co., 16; J. McLaren, 15; McClymont, 13½; Pembroke Lumber Co., 12; W. Mason & Sons, 10; R. W. Conroy, 10; McCool Bros., 8; McCruckin & Co., 6; McLellan, 2½. Total, 428 million.

The estimate for square timber this fall is placed at 3,000,000 feet, which, although small, is considered to be as much as the demand warrants and the banks do not encourage large operations.

At Toronto last week the attendance of lumber dealers was very numerous, and one of the largest sales of timber limits ever known in Ontario took place, the competition being extremely keen. Messrs. Gilmour of Trenton purchased a limit of 11¾ miles in the township of Peck at \$17,500 per mile, the highest price ever paid in Canada, the total purchase amounting to 50 square miles costing \$347,000. It is worthy of note, that with two exceptions, the limits were all bought by lumbermen outside the Ottawa valley, and it is calculated that the Ontario Government has netted \$2,500,000 on the total limits bought.

We observe that the Hamilton Spectator is still demanding that the export duty on logs be re-imposed, maintaining that since its removal all the saw mills at the southeast corner of Georgian Bay have been closed, the logs having been rafted over to Michigan and cut there.

It would seem that there is a good opening for a direct line of steamers from Vancouver to Australia, since last year our sister colony paid the United States \$1,500,000 for lumber, almost all of which came from Canada, while we in our turn imported a large quantity of Australian wool from both the States and Great Britain which might as well have come direct.

A large vessel in our harbor is being loaded by the Export Lumber Company for Buenos Ayres, but we cannot report any transactions in ocean freights of late. For river freights we quote the following:—Sawed lumber, pine and spruce . \$1.00
Quebec to Montreal . 1000 ft. bd. m.
Tamarac 1.75
Quebec to Burlington, Whitehall
and Plattsburg 1.50
Quebec to New York 2.50

Turning to the United States we learn from Exchanges the Lumber Markets have been active at almost every point and especially is there a large demand for Canadian lumber, several of our limits having been purchased by Michigan lumbermen, notably Hurst & Fischer have stocked their Bay City mill with the best timber which Canada can furnish. The English market does not exhibit any startling feature, the demand being moderate and there is not much margin upon sales. We are partly indebted to the North Western Lumberman of Chicago and other exchanges for the above particulars.

Among late assignments are H. E. Wood, tons, etc., Dunham, Que.; D. J. Lawrie,

jeweller, city; Fidele Blouin, Jr., grocer, Que.; Isaac Coolidge, hats, Brockville; Jas. Parkhill, shoes, Guelph, and T. A. Hodgson, planing mill, Ottawa.

Montreal Clearing House.—Total for week ending 27th October, Clearings, \$11,854,379; Balances, \$1,496,935. Corresponding week 1891, Clearings, \$10,414,196; Balances, \$1,481,029. Corresponding week 1890, Clearings, \$9,298,334; Balances, \$1,244,842. Corresponding week 1889, Clearings, \$9,841,230; Balances, \$1,390,277.

Sir A. Rollit, who presided at the Conference of the Associated Chambers of Commerce, which met at Newport, Monmouthshire, on Tuesday, in the course of his opening address declared that the prosperity of the past had given way to "a wave of wide and deep depression." Our imports in the past eight months had only increased by three and a half millions, chiefly food-stuffs; our exports had decreased by fifteen and a quarter millions, or over 9 per cent, while at the same time the traffic returns of the railways were falling off, and the bankruptcies were increasing. The Trade Unions, too, reported 5.12 per cent of their members unemployed, as against only 3.28 last year. After stating that it would probably have been better to have let the Barings go under, the President dealt with the labour problem, and declared that people should be taught "that there was no true political, much less social, economy in the labour of underpaid, ill-fed, or over-worked or unhealthy men, women, and children; and, above all, by proclaiming, not only from the house, but from the counting-house top, that honesty was still the best policy." The Conference, we are glad to see, refused to pass a resolution in favour of commercial union with the Colonies on a fair-trade basis, though they would not go so far as the Free-traders desired.—London Spectator.

Mr. Vansittart Neale, of Bisham Abbey, who died on Friday week, had a remarkable history. A man of good birth, large means, and unusual range of culture—he was educated at Oxford with Mr. Gladstone—he, at the age of thirty-nine, convinced himself that the solution of the labour problem was to be found in co-operation, and thence forward, for forty-four years devoted himself to the promotion of the movement. He founded in succession three societies, one a Central Agency which was the forerunner of the Wholesale society, now so successful; and although they all failed, absorbing in their failure the larger part of his fortune, he never lost confidence in the idea. He forwarded every effort subsequently made to carry out the principle, and, even after his accession to Bisham Abbey lived in lodgings in Manchester, that he might by hard work, keep the Central Union straight. For sixteen years he acted as general secretary, giving for nothing aid of a kind which could not have been obtained for money. Every co-operator in the Kingdom now respects his name; but he was so modest and unassuming, so little aware that he had lived a life of self-denial in order to forward a philanthropic object, that the body of Englishmen were scarcely aware of his existence. Few better lives have ever been lived in this world; and his career was the more remarkable because he possessed the capacity to have made himself a figure in the country. His defect was over-confidence in human nature; but incessant disappointment neither soured nor daunted him, and he died still believing in co-operation as the industrial instrument of the future.—London Spectator.

DISSIPATIONS AND THE YOUNG.

It is not our present purpose to warn against dissipation in its more repulsive forms, but to draw attention to dissipations of a sort, to which the young are exposed.

We try to keep ourselves in touch with the best in educational improvements; but we confess to regarding with something like alarm, the multiplication of subjects in careless or dull, the attempt to learn so assessments of inspection and examination. A large part of it is utter dissipation to the scholar. Instead of developing, in a simple and natural way on a few elementary lines, the child, if of a keen and active mind, becomes a little prodigy of knowledge, but with vital forces exhausted. If careless and dull, the attempt to learn so many things at once distracts, and the child becomes the victim of chronic inaccuracy. Robustness of intellect and thoroughness are sacrificed to the dissipations of show and cram.

The superabundance of reading matter has its dangers. In the old days when the whole stock of available books consisted in the two or three shelves of the corner kitchen cupboard, there was no choice. The few books were read over and over again. These were mastered; and the mastering process developed strong and sturdy intellects. The few books, thoroughly read, were like plain fare well masticated and digested. The boy who had leisurely made them his own, was already educated in the best sense of the term, his faculties trained for efficient use. A boy of fifteen set loose, without guidance, in a well stocked reading-room, and with the privilege of as many books a week from the Public Library as he can skim, is in sore peril of knowing nothing well, and indeed of losing the power of ever learning anything thoroughly.

A physician speaking the other day at a college commencement, advised his young professional graduates not to give much time to society. Its distractions would be fatal to any real progress or success. The waste of time and energy on the part of young people in amusements is perfectly appalling. Recreation they must have. Indeed to forego recreation is often to commit grievous sin. But is it not of too frequent occurrence that the youth endures his daily task at the bench, or in the shop or office, only that, the moment he is free, he may plunge into some form of gaiety? Now and then, one finds young fellows who utilize their hours out of business in fitting themselves better for their work. Everyone can quote remarkable instances of success through such concentration of endeavour. But they are, after all, the exception.

It seems almost impossible to secure simplicity of life and freedom from hurtful dissipations for growing boys and girls or to prevent the formation by them of habits which send them out into the world eager, first of all, for "a good time." And yet nothing is surer than that such habits means a second place for them in the race of life. The first place will be taken by those who, in the quiet atmosphere of farm house or cottage, have matured without stimulation, and have learned to be content with simple and homely pleasure.—Exchange.

THE APPLE TRADE.

The shipments this week are expected to be unusually heavy as the season of navigation is so near its close. Recent cables state that the market in Liverpool was lower for fall fruit, but some small lots of winter stock sold at from 12s to 18s per brl. The exports last week were as follows:—To Liverpool, SS. Sarula 7,357 brls.; Lake Nipigon 4,911; Mongolian 7,411. To Glasgow, Buenos Ayrean 9,001; Amargynthea 8,135. New York to Liverpool 2,378 brls.; to Glasgow 585; and to London 478. Boston to Liverpool

IT IS CERTAINLY

A GREAT TRIBUTE TO MELISSA

THAT SUCH PERSISTENT ATTEMPTS ARE MADE TO PRODUCE IMITATIONS.

Counterfeit money to pass current even among the most ignorant must be made to resemble genuine coin.

In like manner it is found necessary to even copy Melissa patterns and styles in the frantic effort to place imitation goods on the market.

ALL IN VAIN.—The public are not so easily humbugged, and regard with undisguised contempt such an underhand and paltry manner of doing business.

Our Melissa Cloths are manufactured by the largest and best mills in the country. All our patterns are made specially for us and the mills guarantee they will neither reproduce them in any other cloth, nor sell them to any other firm.

WE NEITHER DEAL IN COUNTERFEITS NOR PLAY SECOND FIDDLE.

Copies of Melissa patterns must therefore be obtained from some of the smaller inferior mills in lower grades of cloth.

NOTHING EQUAL TO MELISSA HAS EVER HERETOFORE BEEN PRODUCED either for Ladies' Cloakings or Men's Ulsterings. There is a large range of the most fashionable colorings and patterns to choose from. The Cloth being thoroughly Rainproof you get, in a Melissa Cloak or Overcoat, a beautiful fine soft Woollen Garment having all the advantages of a Waterproof without any of the disagreeable or unhealthy qualities.

WE HAVE PLACED IN THE HANDS OF

Leading Wholesale Dry Goods, Millinery and Woollen Houses

A Beautiful Range of Melissa Cloths, suitable for Ladies' Cloakings and Men's Wraps, which are now being shown by their Travellers.

IN FUTURE GENUINE MELISSA CLOTHS CAN ONLY BE OBTAINED THROUGH THE ABOVE MENTIONED CHANNELS.

All Genuine Porous Rainproof Cloths are stamped in wax with the Melissa trade mark seal, and Melissa Garments have the trade mark label attached. None other genuine.

Men's Rainproof Garments will, as heretofore, be sold through J. W. MACKEDIE & Co., Montreal

THE MELISSA MANUFACTURING CO.

7,537 brls. and to Glasgow 468. The Mayor of Liverpool, Mr. Jas. Adam, fruit broker, recently entertained in the city hall of that sea-port some 200 gentlemen connected with the fruit trade. Mr. Frank J. Hart, of Montreal, who was present spoke at considerable length giving his ideas on the manner of doing business and the disposition of shipments, objecting strongly to the system of selecting "slacks" and "wets." It may be explained that when apples arrive in Liverpool they are selected according to condition. Sound barrels are sold separately and also those which are slacked and slightly wet. Mr. Hart maintained that all should be sold together as is the custom on this side of the water. The English buyers are however largely in the majority and will not agree to this style of doing business.

The "Annalen" of Leipzig, Germany, says: When iron-rust is moderately warmed in a vacuum, a partial reduction of oxide takes place, and the rust separates into small particles. These particles, upon admission of air, absorb oxygen with extraordinary rapidity, and become heated to such a degree as to set fire to small bits of wood or cloth. Iron pipes that serve as conduits for steam, hot water or air, in contact with inflammable matter, when rusty are dangerous, they may kindle a fire. Inflammable substances like cloth, paper, linen or jute, should never be used for coating such pipes. Fires from this cause occur early in the winter, after steam and hot-water pipes have been out of use.

EXPORTS BY SEA.

(Continued.)

Bristol.—Wheat 18,195 bush oats 19,309, butter 2,702 pkgs. cheese 16,839 boxes, hay 1,205 bales potash 7 brls., apples 4,913 brls., cattle 42 head boards 2-100 deals 4,331, 50 trunks, 1 box, 2 sewing machines, provisions 46 boxes

lead dross 531 bags, flour 3,033 bags, effects 2 cases, machinery 5 pcs., tobacco 6 pkgs., 10 crates and 4 racks, leather 8 bales and 10 pcls., tomatoes 1 box, 1 horse, drum staves 800 bdls., peas 10 brls. and 410 half brls., buggy wheels 1 set, onions 10 brls., old clothes 1 box paper 152 pkgs., knitted goods 1 case, electric goods 5 pkgs., type 3 bxs., cigarettes 1 box, hardware 8 cases pictures 2 pkgs., books 4 bxs., shoes 4 cases, biscuits 270 bxs., candy 11 pkgs., soap 180 bxs., lasts 1 bag, dyes 1 box, cigars 5 cases, clocks 3 crates paint 5 cases, cottons 1 case merchandise 1 case, oil and essence 12 cases, remedies 52 cases, shoes 5 cases, picks 20 cases matches 12 cases, house goods 1 case and 2 brls., lumber 14,104 pcs., sealing powder 220 kegs and 1340 half-kegs, beef 35 brls.

St. Johns.—Flour 19,554 brls., pork 929 brls., bran 1,377 bags, cornmeal 675 brls., meats 750 boxes stamped ware 5 pkgs., books 3 cases yeast cakes 100 boxes, baking powder 10 cans tobacco 128 pkgs., hardware 1 case, biscuits 141 boxes and 4 cases.

Antwerp.—Oats 9,788 bush, wheat 63,271, asbestos 689 brls., hay 49 tons and 1 bale, lead 11 tons, cattle 495 head, samples 1 box, glassware 1 box.

Port Daniel.—Flour 236 brls. and 218 bags, rope 15 coils, lard 18 pkgs., bags 8 bdls., 2 boxes apples 11 brls., furs 1 case, dry goods 8 pkgs. 3 cases and 1 prl., glassware 1 brl., sundries 26 pkgs., merchandise 1 trunk, hardware 23 pkgs., onions 1 brl., oil 2 cans, rubbers 1 case, clothing 1 prl., sugar 1 tub groceries 1 brl. and 1 box, tea 40 pkgs., timothy 1 bag, earthenware 3 pkgs., paint 2 boxes, stovepipes 4 crates chairs 9 pkgs., lanterns 14 cases brandy etc. 14 cases, fruit 11 pkgs., tobacco 1 crate.

Leith.—Wheat 56,386 bush corn 17,000, peas 16,150 fruits 2 cases, cheese 2,055 boxes, butter 190 tubs and 91 pkgs., apples 266 brls., deals 7259, hay 2,855 bales, toboggans 2 cases, flour 4,050 sacks.

North Sydney.—Hay 71 tons and 2,894 bales, butter 2 tons flour 904 brls. and 4 half-brls., nails 70-kegs, 3 crates, cornmeal 20 brls., sugar 1 brl., earthenware 16 pkgs., notions 3 cases, sundries 3 cases 2 brls. and 2 pkgs., paper 19 cases and 89 bdls., cottons 1 bale,

brooms 75 doz., merchandise 9 trunks, washboards 3 doz., castings 143 pcs., oil 2 cans and 1 box, hardware 99 pkgs. and 2 cases, ink 2 kegs, meat 4 brls. and 8 cases, books 1 parcel, paint 53 pkgs., groceries 6 brls., 6 trunks, varnish 4 cases, turnips 1 brl., boots and shoes 18 cases, red onions 10 brls., dry goods 2 pkgs., tobacco 30 boxes, vegetables 2 pkgs., statuary 5 cases, 10 egg cases, drugs 2 pkgs., 1 box, feed 80 bags, pipe etc. 38 pkgs., lead 1 roll, woodenware 23 pkgs., paper 107 pkgs. and 6 cases, coffins 4 cases, tinware 5 pkgs., tea 7 boxes, pipe fitting 1 box, 1 parcel, belting 1 bale.

Hull and New Castle.—Wheat 81,285 bush, apples 356 brls., deals 5,530, deal ends 1,052.

Sharpness.—Phosphates 295 tons, deals 23,937, deal ends 2,108.

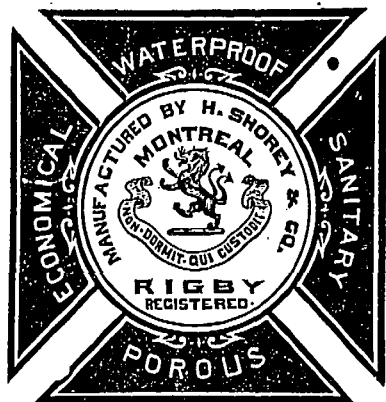
Glouce Bay, C.B.—Hay 538 bales, cement 15 brls.

Kingston, Jamaica.—Pine lumber 19,019 pcs.

Financial.

Thursday Evg., Oct. 27th '92.

In sympathy with outside advices the money market is firm and higher. The asking rate for loans overall is 5 per cent, but some stock brokers claim to have secured funds at a lower figure. Money in New York was quoted at 5 to 5½ per cent. The Bank of England rate is 3 per cent. and the street rate 2½. Sterling 60 days sight closes at 811-16 to ¾ and 8 ¾ to 9 ¾; demand, 9 5-16 to 7-16, and 9 ½ to ¾; cables 9 ¾ to 10. New York funds 1-16 to 1-10, and ¾ to ¾. Posted sterling in New York, 4.84 and 4.86½. Owing in part to the tightness of money the stock



RIGBY POROUS WATERPROOF CLOTHING

THE repeat orders received for RIGBY from all quarters of the Dominion is the best evidence that it is giving satisfaction to the public.

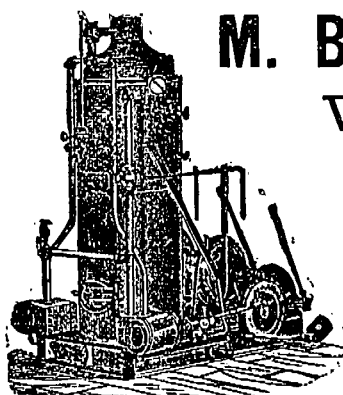
Sample Clippings will be sent to the trade on application with quotations for coats and cloth by the yard, both for ladies and gentlemen's wear.

We are showing some choice patterns in checks and plain effects, for Ladies' Ulsters for fall wear. The Rigby Ulster is now the most fashionable garment in the market.

Manufactured and for sale by us and the Dry Goods and Furnishing Houses throughout Canada.

H. SHOREY & Co.

1866 Notre Dame Street, MONTREAL.



M. BEATTY & SONS, WELLAND, ONT.

**DREDGES, DITCHERS,
Derricks, Steam Shovels,
HOISTING ENGINES
HORSE POWER HOISTERS,
GANG STONE SAWS,
Stone Derrick Irons, Centrifugal Pumps**
And other plant for Contractors' use.

market was quiet, but there was a better feeling towards the close. Bank of Montreal was fairly active, between 230 and 232. Merchants and Commerce were steady with small business. Telegraph fluctuated between 148 and 150½, closing at about top prices. Passenger and Gas also firm, and Pacific dull. Cotton stocks were quiet. Wabash common and preferred, has been listed, and over 2,000 shares of the latter changed hands. The record for the week as per Clouston & Co., stock brokers, is as follows:

Banks.	No. Shares.	Highest price.	Lowest price.	Average this week last year.
Montreal	309	231½	230	226½
Ontario	15	118	118	118
Jacques-Cartier ..	15	122	122	103
Merchants	45	162	161	150½
Commerce	85	144	144	132½
Ville-Marie	5	80	80	.....
<i>Miscellaneous.</i>				
Cable	805	165½	164½	133½
Telegraph	1490	150½	148	112½
Richelieu	50	66½	66½	53½
Passenger	275	242	240	.....
Gas	760	220	216½	201
New Gas	1	217	217	180
Pacific	300	86½	86	87½
Can. Cent. Bonds, \$1000	118	118	118	.....
Colored Cot Bds., \$1000	103½	103½	.....	.....
Montreal Cotton ..	10	137½	137½	.....
Dominion Cotton ..	200	136½	135	.....
Telephone	128	160½	159	144
Electric	291	250	240	125
Duluth Com	200	31	31	.....
Wabash Pref.	2075	27½	27½	.....

Afternoon sales not included in above statement:—75 Gas, 220; 20 do, 219½; 125 Cable, 166; 100 Street Ry., 242; 15 do., 243; 3 Merchants, 161½; 50 Commerce, 143½; 230 Telegraph, 150½; 50 do., 150½; 75 do., 150½; 300 do., 151; 44 Montreal, 232½; 41 do., 232½; 10 do., 232½; \$250 Dom Cotton bonds, 102.

MONTREAL WHOLESALE MARKETS

Thursday Evg., Oct. 27th '92.

The fine open weather has enabled apple and root crops to be well cared for. Letters from the country state that the farmer is not left without a complaint, however, and this time it is that for want of more rain the ground is stiff for the fall ploughing. This reminds us of the story of the Scotch minister and the Chateauguay husbandman. "Sandy," said he,—possibly with the view of a generous thanksgiving collection, "you are raising splendid crops surely you have got no cause of complaint this year." Aye minister very true was the reply, "but it is sore on the land." In city circles there is some disposition to find fault with collections, but money is always more or less slow towards the end of the month. Rates of freight are advancing and there is the customary rush to get goods forward before the close of navigation.

Our Inducements

**A GOOD ARTICLE:
AT A FAIR PRICE.**

Our .: Celebrated .: Brands :

"CABLE,"

"MUNGO," "EL PADRE,"

— AND —

"MADRE E HIJO."

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

S. DAVIS & SONS

The Largest Cigar Manufacturers in the Dominion.

Ashes.—Receipts have been very light indeed, prices are steady at \$4.95 to \$5.00 for first pots, and \$4.25 to \$4.35 for seconds. Pearl have been sold at \$5.25 for first sort Receipts for October are 139 bbls pots and 29 bbls pearl. Receipts since 1st January, 1,558 pots, 290 pearl; Deliveries, 1,632 pots, 255 pearls. In store 27th Oct., at noon. 47 pots 54 pearls.

Butter & Cheese.—Business in cheese has been moderate, and eastern goods have mostly been sold as prices for these makes more nearly approach what exporters can afford to pay. Ontario stock of the best quality is firmly held for extreme values. Business has been done around 10½c and 10½c but the western men want 10½c and 10½c. At Ingersoll the offerings were 12,650 September and balance make. There was a large attendance at the board, but only one small lot of 275 boxes was sold, the price being 10½c. At Woodstock 11 factories offered 10,815 September, and balance of season. There were no sales, offered 10½c and wanted 10½c. There is a fair local jobbing demand for table butter but shippers are doing little or nothing. Creamery is held stiffly as high as 23c to 24c being wanted for choice late makes. Earlier goods can be bought at 22c to 22½c. Townships Dairy is unchanged at 18c to 20c, Morrisburg and Broekville at 18c to 19c and Western at 16½c to 18c.

Dry Goods.—Domestic manufacturers tell us there is no lack of orders and express themselves well satisfied with the business being done. No change in prices either up or down is reported. Our wholesale friends have done well this week. Orders by mail were fairly numerous and judging from our own observations, quite a number of buyers were in the city making fall purchases. The larger retail warehouse men say that the business accomplished this week has been up to expectations and in excess of the same week last

FOUNDRY FACINGS.

Guaranteed **BETTER** and **CHEAPER** than the imported article. Send us Sample orders and we will make no charge unless satisfactory.

L. COHEN & SON,

Office, 38 Prince Street
Works, 17 Mill Street
MONTREAL

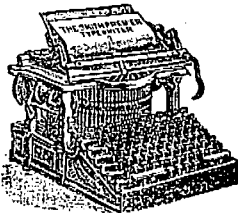
Telephone No 9361

JAMES BOURNE,

Underwriter and Insurance Broker,
Commissioner for Taking Affidavits, Provinces
Ontario and Quebec.
Sec.-Treas. Montreal Board Fire
Insurance Brokers.
43 St. Francois Xavier Street,
MONTREAL.

THE

SMITH PREMIER TYPEWRITER.



A new machine containing all the good features of other writers, and many improvements.

For information, address

W. E. YOUNG,

Telephone 2963 1744 Notre Dame St.

year in some cases. In the suburbs customers do not buy in expectation of cold weather so freely as in the city, consequently the mild weather has retarded trade there. Still even here taking the month as a whole the average sales are in excess of last year. Remittances are not a source of congratulation, still it is hoped that the paper maturing from the first to the fourth of the ensuing month will be well cared for. No doubt the hoarding up for that date has diminished the receipts of late. Liverpool—Cotton easier American middlings, 4½d. New York—Cotton, futures, easy; October, 7.96; November, 7.98; December, 8.11; January, 8.24. Close, spot unchanged; sales 175 bales; uplands, 85-16c; gulf, 81.1-16c; futures, active; sales, 191,000 bales; October, 7.96; November, 7.96; December, 8.09; January, 8.21; February, 8.33; March, 8.44.

Provisions & Eggs.—Pork and lard are steady and in fair demand. Holders are particularly firm on pork. Canada short cut is now held at \$16.75 to \$17.25, and western new mess at \$15.50 to \$16.50. Hams, city cured, 11c to 11½c and bacon 10½c to 11c. Canadian lard in pails 8½c to 9c, and common refined 7c to 7½c. Eggs are strong and in good demand, both locally and for export. Strictly both locally and for export. Strictly 15c to 16c. In Chicago, provisions have been strong on recent reports in regard to the hog crop, the smallness of which is thought by some to fully justify the high prices that have been paid for hogs recently. Packers want to see hogs decline so as to open the packing season at a low range.

Flour & Grain.—In flour the demand is only local and prices are practically the same. Oatmeal has advanced. Wheat is dull on spot, but there is busi-

\$13,500.00 PARK FUND DEBENTURES of the TOWN OF PORT ARTHUR.

Sealed Tenders will be received by the undersigned up to twelve o'clock noon on the fifteenth day of November, 1892, for the purchase of the whole or any part of the above mentioned issue of \$13,500, Park Fund Debentures of the Town of Port Arthur.

These Debentures are issued in amounts as follows:
13 of \$1,000.00 each
1 of 500.00
and for a period of forty years, bearing interest at the rate of five per cent. per Annum, payable half yearly.
Besides being debentures of the Town of Port Arthur, they are a first charge and lien upon the lands for the purchase of which they are issued, as well as upon all other lands subject to the control of the Board.

For further particulars apply to
ROBERT MAITLAND.
Secretary of the Board of
Park Management Port Arthur.
Port Arthur, 6th October, 1892.

AUBREY JAMES RICHARDSON - GENERAL - COMMISSION MERCHANT

HAMILTON, BERMUDA. EAST FRONT ST.

Specialty given to consignments, so as to render shippers satisfactory returns.

REFERENCE TO THE
Edward J. Lordley, Esq., Merchant, Halifax, N.S.

CITY OF WINNIPEG

TENDERS FOR DEBENTURES

The City of Winnipeg invites tenders for the purchase of \$100,000 of Local Improvement (Sewers) Debentures.
Sealed tenders for the above marked "Tenders for Debentures" addressed to the undersigned (if by mail to P.O. Box 1221) will be received at the office of the Clerk of Committees, up to

12 o'clock, noon, Thursday, 8th December

The Debentures will be guaranteed by the city, and run for fifteen years bearing interest at five per cent. per annum, interest to be payable half yearly at the Bank of Montreal, Winnipeg.
Further information can be obtained from Mr. D. S. Curry, City Comptroller.
No tender necessarily accepted.

THOS. GILROY,
Chairman Finance Committee.

Winnipeg, Oct. 22, 1892.

ness in coarse grains, demand covering peas, oats and barley. Chicago wheat has of late been more active and steady. Cables generally dull with the exception of Liverpool. Western receipts are still large. The show of firmness lately is due in a great measure to the report that within 15 per cent of the spring wheat of the Northwest has left first hands, the dry weather which prevailed allowing a free movement of grain, and largely stopping other farm work. Wheat in sight on this continent and afloat to Europe, 86,186,000 bushels against 66,164,252 last year. Recently Russia has been a free shipper of wheat. This increased the offerings to British buyers, but prices have not been weak even when the prices were declining here, as they know the Russian ports will be closed shortly, and they have to fill large deficiencies from somewhere while only counting on moderate supplies from India, Argentine Republic, Australia and other sources. Except this most salient fact, the wheat situation is graphically stated by Mr. Kains

Leading Wholesale Trade of Montreal

CARSLEY & CO.

WHOLESALE
DRY GOODS
MONTREAL.

NEW MANTLES
NEW MANTLES
NEW MANTLES
NEW MANTLES
NEW MANTLES

NEW MANTLES
NEW MANTLES
NEW MANTLES
NEW MANTLES
NEW MANTLES

NEW JACKETS
NEW JACKETS
NEW JACKETS
NEW JACKETS
NEW JACKETS

NEW JACKETS
NEW JACKETS
NEW JACKETS
NEW JACKETS
NEW JACKETS

Our new Mantles and Jackets for the Incoming Autumn and Winter Trade, are particularly attractive this year, and excellent value.

Mantle Dealers and Dry Goods Firms throughout the Dominion will do well to examine our stock before the 15th of this month.

Carsley & Co.

Wholesale Dry Goods,
113 ST. PETER STREET, MONTREAL
AND
18 Bartholomew Close, London, Eng.

Jackson, in the latest received issue of the "Dornbusch." He wrote: 'There is but one large buyer—England. There is but one largeseller—America.' He says that two-thirds of the quantity afloat has its origin in the United States and 'seldom, if ever, were quantities coming from other countries less than the present.' He intimates a conviction that American necessity to sell is greater than England's necessity to buy. In this respect he may be mistaken before the close of the crop year, though it must be admitted facts are on his side of the argument now. We cannot but think he is right in the statement that the present low rate values is not likely to be maintained even if his ex-

Bank Statement to Govt. Month ending Aug 31, '02.	Capital Authorized.	Capital Subscribed.	Capital Paid up.	Reserve Fund.	Dividend Rate p. a. p. annum.	Notes in Circulation.	Bal. due to Dom. Govt. after deduction of adv'ce's for Credits, &c.	Balance due to Provincial Govts.	Deposits by the Public payable on demand.
Toronto	\$2,000,000	\$2,000,000	\$2,000,000	\$1,700,000	10	\$1,766,660	\$28,749		\$6,134,227
Commerce	8,000,000	8,000,000	8,000,000	1,000,000	7	8,023,053	24,436	23,488	4,977,264
Dominion	1,500,000	1,500,000	1,500,000	1,400,000	10	1,005,147	322	773	3,034,324
Ontario	1,500,000	1,500,000	1,500,000	315,000	7	98,171	15,716	13,721	1,616,394
Standard	2,000,000	1,000,000	1,000,000	525,000	8	753,788	18,237	4,513	1,637,890
Imperial	2,000,000	1,963,600	1,947,840	1,023,910	8	1,516,202	26,774	152,479	2,787,550
Traders	1,000,000	674,000	607,400	55,000	8	579,210		15,183	797,092
Hamilton	1,250,000	1,250,000	1,250,000	650,000	8	1,002,192	20,370		1,262,597
Ottawa	1,500,000	1,500,000	1,245,110	604,171	8	864,477	21,180		1,138,823
Western	1,000,000	500,000	362,845	80,000	7	392,205		101,258	1,122,360
Total, Ontario	19,750,000	17,821,000	17,413,195	7,353,081		11,591,105	153,784	311,215	22,501,991
Montreal	12,000,000	12,000,000	12,000,000	6,000,000	10	5,240,719	1,274,189	912,967	13,788,622
British North America	4,866,666	4,866,666	4,866,666	1,289,666	7 1/2	1,217,186	4,489	14,000	2,148,662
Du Peuple	1,200,000	1,200,000	1,200,000	480,000	6	824,975	6,237	169,818	1,489,000
Jacques Cartier	500,000	500,000	500,000	175,000	7	432,571	19,212	50,000	512,004
Ville-Marie	600,000	370,500	350,000			313,119	10,981		185,854
D'Hoehelaga	1,000,000	710,100	710,100	290,000	6	580,557	17,030	28,739	699,894
Molson's	2,000,000	2,000,000	2,000,000	1,150,000	7	1,874,479	32,266	10,191	5,617,741
Morohants	6,000,000	5,958,190	5,958,190	2,706,565	8	2,955,739	210,708	2,518	3,770,127
Nationale	1,200,000	1,200,000	1,200,000		6	936,895	4,991	30,763	951,200
Quebec	3,000,000	2,500,000	2,400,000	650,000	7	719,991	12,213	7,646	4,635,778
Union	1,200,000	1,200,000	1,200,000	225,000	6	1,043,472	6,269	442,724	1,378,798
St. Jean	1,000,000	500,200	254,792			67,323		23,273	6,767
St. Hyacinthe	1,000,000	504,600	309,320	15,000	6	305,562		10,000	69,176
Eastern Townships	1,500,000	1,500,000	1,488,392	625,000	7	876,684		28,011	526,668
Total, Quebec	36,066,666	35,010,166	34,584,370	13,416,171		17,904,867	1,017,840	1,730,049	35,600,355
Nova Scotia	1,500,000	1,500,000	1,500,000	1,000,000	8	1,200,603	222,273		1,320,819
Morohants of Halifax	1,500,000	1,100,000	1,100,000	450,000	6	1,019,000	149,255		1,063,174
Peoples	300,000	700,000	700,000	115,000	6	41,948	4,255		246,335
Union	500,000	500,000	500,000	110,000	6	256,822	5,521		347,297
Halifax B. Co.	1,000,000	500,000	500,000	210,000	6	402,030	25,817		367,360
Yarmouth	300,000	300,000	300,000	60,000	6	88,817	23,366		73,196
Exchange	280,000	280,000	249,788	30,000	6	46,532			47,026
Commercial, Windsor	500,000	500,000	261,000	71,000	6	95,502	11,629		12,153
Total, Nova Scotia	6,381,000	5,381,000	5,109,788	2,046,000		3,586,463	440,417		3,526,866
New Brunswick	500,000	500,000	500,000	500,000	12	428,378	40,652		706,927
People's	180,000	180,000	180,000	15,000	8	102,779	10,162		93,751
St. Stephen's	200,000	200,000	200,000	45,000	6	117,369	20,803		85,402
Total, N. B.	881,000	881,000	881,000	650,000		648,466	71,917		856,170
Commercial, Man.	2,000,000	74,500	552,450	50,000	7	288,075		105,256	670,613
Brit. Col.	9,733,333	2,920,000	2,920,000	1,200,229	6	938,426	233,160	786,869	2,484,865
Summerside, P. E. I.	48,666	48,666	48,666	5,113	6	41,321			16,631
Morohants, P. E. I.	200,000	197,197	197,197	40,000	8	109,392		1,358	76,394
Grand Total	75,953,685	62,997,529	61,552,223	24,826,591		34,927,615	2,616,627	2,934,747	65,753,885

BANKS.	Deposits by the Public payable after notice or on a fixed day.	Loans from Banks in Can. secur'd	Deposits by on demand after notice or fixed day by other bks in Can	Balances Due other Banks in Canada.	Balances Due bks. or agts. not in Canada.	Balances Due other Bks or Ags. in U. K.	Other Liabilities.	Total Liabilities
Toronto	\$3,000,156		\$217,830	\$ 8,430	\$8,378		\$125	10,346,567
Commerce	10,770,362		519,605	7,345	23,252		1,737	20,100,022
Dominion	4,074,718			475				10,015,701
Ontario	4,380,727		60,647					6,223,927
Standard	2,707,736			150				5,292,560
Imperial	5,094,870			5,547				6,613,405
Traders	2,133,397			3,976				3,843,588
Hamilton	3,396,400		6,012	4,141				5,981,644
Ottawa	2,496,102							4,799,281
Western	1,016,87							12,550
Total, Ontario	40,031,415		906,103	30,064	33,630	1,803,016	14,412	77,676,758
Montreal	11,066,159		718,035	633			101,753	31,009,080
British North America	7,226,517		55,991	15,001	24,246		30	10,706,152
Du Peuple	3,280,140			13,694		44,817	11,603	6,840,195
Jacques Cartier	1,705,788			327		14,093	2,165	2,770,222
Ville-Marie	626,728				2,874		1,593	1,141,151
D'Hoehelaga	1,793,679			1,600			22,565	3,083,516
Molson's	3,859,007		120,548	6,652	16,790		12,202	11,449,873
Morohants	6,769,499		1,047,945	4,902			2,558	14,754,093
Nationale	1,456,271		14,855	50,453	247			3,445,113
Quebec	1,651,757		145,936	676		289,275		7,413,328
Union	2,532,551		150,000	453				5,604,270
St. Jean	37,005						1,482	125,962
St. Hyacinthe	62,517							1,014,087
Eastern Townships	2,131,709					20,837		3,611,210
Total, Que.	45,766,388		2,253,400	94,391	44,157	328,022	155,961	104,974,378
Nova Scotia	4,436,428		18,074	246	37,095	012,762	6,784	7,854,768
Morohants of Halifax	2,704,429		190,554	2,601	235,845		740	5,365,381
Peoples	905,117		20,536				2,296	1,594,490
Union	441,215		4,525		307	173,223	35,863	1,244,776
Halifax B. Co.	1,548,051				852		5,776	2,410,945
Yarmouth	479,189			200				663,770
Exchange	117,006						1,243	212,739
Commercial, Windsor	245,247						650	418,702
Total, Nova Scotia	10,877,632		233,659	446	40,003	1,023,682	53,352	19,782,571
New Brunswick	1,108,001		70,922					2,555,181
People's	152,656		401					329,500
St. Stephen's	101,386	25,000					5,818	555,808
Total, New Brunswick	1,362,043	25,000	71,323				5,818	3,040,739
Commercial, Manitoba	164,562	125,000		143			1	1,353,652
British Col.	580,724		26,746	958	21,553	1,218,367		6,331,676
Summerside, P. E. I.	33,401						3,986	95,348
Morohants, P. E. I.	34,928						369	222,449
Grand Total	98,831,034	160,000	3,491,261	126,002	139,843	4,373,087	233,799	213,477,549

Return of Bank British North America includes Canada business only. Imperial Bank bonus 1 per cent. equal in all to a dividend of 9 p. c. per annum. Bank of British Columbia bonus of 1 per cent. equal in all to a dividend of 7 per cent. per annum. Dominion Bank bonus of 1 per cent. equal in all to a dividend of 11 per cent. per annum. Molsons' Bank bonus of 1 per cent. equal in all to a dividend of 9 per cent. per annum.

pected advance to five shillings a quarter is not completely realized. Freights.—Ocean rates are firm and advancing. Grain to Liverpool 3s 8d, Glasgow 3s and London 3s 6d. Cattle 50s. Green Fruits, Etc.—Business has been active. Apples dull for fall and steady for winter fruit. Fameuse on spot, \$2 to \$2.50. Fall apples are quoted at \$1.50 to \$2, and winter at \$2 to \$2.75.

Canadian blue grapes 3/4 and better varieties 4c to 5c. Lemons, Messina, \$5.50 to \$6 per box. Jamaica oranges \$6 to \$7 per bbl.; boxes, \$3.50 to \$4. Bananas, yellow, \$1 to \$1.50. Canadian peaches, \$1 to \$1.50. California peaches in boxes, \$2.50; grapes \$2.75 to \$3. Spanish onions, 75c to 85c per crate. Canadian pears in baskets, 50c to 90c; in bbls., \$6 to \$10. Quinces basket. Pineapples 30c to 85c each.

Almonds, 15c; grenoble walnuts, 14c; peanuts, 8c to 10c; pecans, 14c to 15c; coconuts, \$4.50 per 100. New chestnuts 12 1/2 to 15c per lb. Dates, 5c. Sweet potatoes \$3 to \$3.25 per bbl. Canadian onions, \$2 per bbl. New America grapes \$550 to \$7 per keg, new shell walnuts 25c to 30c. Groceries.—There is a fair jobbing demand and the movement is up to the average at this season. Reports from

BANKS. ASSETS.	Specie.	Domini'n Notes	Deposits with Dom govt. for s'or'y of note cir.	Notes & Cheq. on other bks	Loans to oth'r bks. in Can- secured	Dep. pay- on fixed day with bks. in Can.	Bal. due from bks. in Can. in daily exch'ngs.	Bal. due from bks. not in Canada.	Due from Bks or Ag in U. K.	Dom. Gov. Deb. or Stock.	Prov' or Pub. Sec's not Can.	Can., Brit. and other Railway Securities.	Call Loans on Bonds and Stocks
1 Toronto	\$ 356,386	\$1,337,002	\$82,000	\$ 291,213	.....	\$50,326	\$ 502	\$ 934,620	291,710	.....	\$84,587	.....	\$ 935,450
2 Commerce	423,216	729,572	143,391	862,234	.....	159,898	8,082	3 056,361	.....	\$ 155,516	1,445,723	.....	1,967,528
3 Dominion	211,077	444,244	75,000	297,105	.....	252,461	.....	1,203,085	65,619	.....	390,207	1,569,934	1,968,595
4 Ontario	166,643	333,925	50,676	233,506	.....	118,712	.....	194,059	.....	106,545	216,481	93,188	245,788
5 Standard	141,749	326,136	33,706	135,257	.....	146,366	25,865	83,860	.....	148,666	1,093,780	.....	862,377
6 Imperial	312,349	808,771	70,500	261,033	.....	263,414	1,295	510,544	85,545	172,783	983,878	185,268	1,209,009
7 Traders	80,655	190,831	27,505	130,170	.....	95,401	.....	5,041	.....	302,560	.....	.....	517,728
8 Hamilton	167,452	228,338	52,330	121,235	.....	497,410	1,000	418,464	.....	321,270	307,737	92,000	460,474
9 Ottawa	118,327	137,559	45,300	77,214	.....	276,437	.....	489,991	.....	173,300	30,000	90,074	160,600
10 Western	37,373	29,816	15,657	21,708	.....	417,960	25,588	51,952	14,530	25,000	.....	.....	.....
Total, Ont.	2,015,227	4,567,694	691,565	2,491,335	.....	2,213,355	62,332	6,947,977	457,304	1,404,640	4,502,398	2,029,862	8,318,459
11 Montreal	2,201,550	1,708,763	260,000	1,331,780	25,000	.....	.....	11,402	13,184,262	454,611	540,000	1,235,661	3,378,790
12 B. N. A.	335,278	815,747	59,888	277,493	.....	.....	2,487	48	756,629	.....	.....	.....	167,550
13 Du Peuple	80,093	523,594	38,570	173,849	.....	.....	.....	8,573	88,788	.....	.....	.....	832,314
14 Jacq. Cartier	29,669	173,073	22,187	176,831	.....	.....	.....	12,971	50,370	16,710	.....	.....	380,097
15 Ville Marie	20,928	39,036	21,000	63,344	.....	.....	2,445	.....	9,278	5,191	2,178	.....	29,547
16 D'Hochelega	88,219	110,693	29,644	150,233	.....	5,146	6,005	122,589	22,883	.....	.....	.....	494,200
17 Molsons	204,041	599,318	90,000	620,334	.....	83,643	69,325	250,952	10,693	104,876	330,476	703,200	191,929
18 Merchants	340,316	435,631	153,899	708,587	125,000	.....	.....	616,637	9,049	1,047,778	128,623	287,987	2,514,962
19 Nationales	69,733	173,393	35,332	144,510	.....	453,387	11,421	97,436	76,060	.....	.....	.....	805,895
20 Quebec	75,810	303,045	32,786	433,938	.....	423	6,167	187,260	.....	149,433	804,282	72,398	2,390,011
21 Union	36,901	307,285	52,000	398,113	.....	41,641	.....	43,068	12,872	.....	.....	.....	191,700
22 St. Jean	2,616	4,629	2,647	710	.....	37,778	447	17,812	.....	.....	.....	.....	441,107
23 St. Hyacinthe	13,414	28,383	13,100	37,130	.....	128,074	1,214	92,028	.....	.....	500	.....	82,500
24 E. Townships	110,147	88,732	40,819	21,770	.....	489,432	6,811	355,194	.....	13,000	.....	.....	.....
Total, Que.	3,608,735	5,314,252	851,672	4,538,592	150,000	1,314,397	131,523	15,853,172	607,969	1,883,581	2,551,720	4,442,375	8,180,164
25 Nova Scotia	253,363	285,714	61,379	310,839	.....	210,697	200	339,444	.....	.....	613,477	1,055,256	2,069,674
26 Merchants	180,145	328,187	49,053	172,547	.....	47,781	.....	168,544	103	15,000	384,115	192,000	758,014
27 People's Bk.	34,850	276,571	24,768	45,381	.....	55,053	.....	127,142	31,129	.....	.....	.....	.....
28 Union	22,430	50,986	20,000	45,711	.....	113,004	.....	5,602	.....	1,000	237,262	.....	240,000
29 Halifax B. Co.	29,429	129,956	23,944	77,718	.....	74,583	1,478	14,701	.....	.....	.....	.....	.....
30 Yarmouth	27,192	22,778	4,800	8,925	.....	45,823	.....	131,513	18,476	19,200	71,000	.....	.....
31 Exchange	6,361	6,927	3,000	388	.....	30,222	.....	36,762	.....	.....	35,000	.....	.....
32 Com'l W' dsor	13,444	15,350	4,803	3,430	.....	22,243	.....	25,176	882	.....	.....	.....	.....
Total, N. S.	552,219	1,110,478	191,777	664,449	.....	599,390	1,678	882,884	50,639	35,200	1,340,854	1,247,256	3,068,371
33 N. Brunswick	166,493	183,333	23,305	61,405	.....	41,478	.....	452,805	34,758	.....	26,562	810,339	261,576
34 Peoples	8,849	19,213	6,790	3,141	.....	21,137	.....	9,069	11,035	.....	1,500	.....	800
35 St. Stephen's	8,609	10,100	5,583	2,389	.....	25,660	.....	24,022	829	.....	.....	38,259	.....
Total, N.B.	183,956	217,668	95,418	66,735	.....	88,275	.....	434,900	47,222	.....	28,062	348,598	201,670
36 Com. B. Man.	14,418	18,903	19,750	64,902	.....	30,275	810	6,255	880	.....	.....	.....	.....
37 Bank B. C.	382,697	655,202	55,424	58,912	.....	177,808	.....	13,001	77,855	.....	.....	.....	.....
38 Sum. P. E. I.	675	3,222	1,761	1,435	.....	19,800	.....	2,82	.....	.....	.....	.....	.....
39 Mrht. P. E. I.	12,822	10,814	3,892	13,353	.....	9,087	.....	20,242	20,039	.....	5,500	.....	.....
Gr. Total.	6,770,649	11,993,854	1,761,269	7,899,713	150,000	4,457,137	196,343	24,211,355	1,261,908	3,323,421	8,428,534	8,068,091	19,828,270

BANKS. Assets con'd	Current Loans.	Loans to Dom Govt.	Loans Prov. Govts.	Overdue Debts.	R. E. be- sides Bk. premises.	M'tg's on R. E. sold by Bank.	Bank Premis's.	Other Assets.	Total Assets.	Liab't's of Direct'rs & their firms.	Average specie for m'th.	Average of Dom. Notes dur. month.	Greatest amount of Notes in circulat'n dur'g m'th.
1 Toronto	\$ 9,856,270	.....	.....	\$15,791	\$6,235	.....	\$120,000	.....	\$14,362,097	190,282	352,177	1,137,845	\$1,804,300
2 Commerce	17,325,012	.....	.....	114,960	12,516	184,500	633,208	76,237	27,317,997	299,460	420,000	755,000	3,218,000
3 Dominion	6,392,139	.....	.....	73,770	16,551	.....	255,460	5,603	13,150,157	413,000	2,900	497,000	1,005,147
4 Ontario	6,032,208	.....	.....	64,138	99,821	35,800	105,816	1,435	8,210,738	461,275	160,100	293,600	1,016,500
5 Standard	3,772,332	.....	.....	19,969	18,030	16,000	90,000	31,154	6,955,874	167,241	141,312	354,450	753,793
6 Imperial	7,540,427	.....	3,914	32,944	55,253	96,137	229,659	12,582	12,841,862	348,552	308,155	654,469	1,433,793
7 Traders	3,172,865	.....	.....	5,074	1,013	1,013	14,413	18,040	4,561,298	281,800	30,000	194,000	595,000
8 Hamilton	5,000,716	.....	851	110,361	6,755	10,553	226,185	51,523	8,014,658	31,900	164,000	258,658	1,032,192
9 Ottawa	5,177,566	.....	.....	15,439	22,943	2,500	51,532	.....	6,871,338	27,891	114,910	127,541	864,477
10 Western	1,238,274	.....	.....	21,726	.....	.....	.....	6,315	1,905,404	13,387	37,700	27,888	319,620
Total, Ont.	65,607,309	.....	4,765	464,192	241,704	346,553	1,836,323	2,2,889	104,221,443	2,239,763	1,987,260	4,240,451	12,092,817
11 Montreal	26,865,251	.....	400,000	427,188	2,123	43,780	600,000	553,923	53,372,431	782,000	2,170,000	1,973,000	5,216,719
12 B. N. A.	9,324,947	.....	480,382	263,555	17,545	.....	200,000	23,119	12,944,838	.....	339,494	720,214	1,231,217
13 Du Peuple	5,480,590	.....	.....	52,536	35,642	86,801	66,760	6,733	7,629,779	205,519	79,164	603,736	861,035
14 Jacq. Cartier	2,263,112	.....	.....	104,219	65,049	82,415	99,039	3,503,150	187,254	37,859	2,134,343	443,016	.....
15 Ville Marie	1,026,859	.....	.....	51,710	48,185	12,536	33,054	143,535	1,503,882	87,955	16,503	53,046	349,319
16 D'Hochelega	2,797,364	.....	50,000	4,727	48,014	34,600	24,694	4,050,184	168,053	87,050	120,986	591,125	.....
17 Molsons	11,275,872	.....	.....	113,691	61,355	590	190,000	11,637	14,963,309	102,024	202,532	611,412	1,881,128
18 Merchants	16,149,766	.....	150,000	112,860	196,948	66,722	509,373	69,648	23,704,034	940,000	336,000	65,000	2,955,743
19 Nationales	2,571,611	.....	.....	59,788	67,518	2,007	141,165	46,207	4,780,498	60,000	85,000	182,000	912,290
20 Quebec	5,482,161	.....	150,000	156,423	66,110	17,835	162,229	115,497	10,603,840	162,000	73,794	418,266	725,940
21 Union	5,814,939	.....	.....	64,801	22,843	2,000	187,300	61,643	7,181,070	431,704	36,151	163,372	1,043,472
22 St. Jean	206,142	.....	.....	62,438	.....	40,305	.....	5,302	392,058	20,325	2,700	4,500	59,163
23 St. Hyacinthe	885,683	.....	.....	48,392	26,053	6,426	15,743	8,907	1,383,556	64,193	14,021	24,188	305,669
24 E. Townships	4,354,253	.....	.....	35,934	51,169	75,128	101,000	29,553	5,802,101	249,694	109,667	88,164	875,684
Total, Que.	94,706,865	.....	1,230,582	1,576,446	788,329	455,807	2,289,139	1,199,637	151,679,730	3,417,157	3,592,440	5,819,237	17,511,443
25 Nova Scotia	4,989,321	.....	24,578	32,723	12,140	18,691	89,950	24,262	10,441,253	99,112	254,475	333,512	1,210,043
26 Merchants	4,055,351	.....	30,644	23,718	2,000	1,000	61,000	15,487	7,058,416	366,930	169,520	324,400	1,019,579
27 People's Bk.	1,751,1-3	.....	.....	22,547	.....	.....	62,778	17,718	2,449,142	59,110	33,525	200,912	431,657
28 Union	1,320,291	.....	5,782	33,501	.....	.....	48,000	.....	1,933,036	9,677	23,422	81,453	281,423
29 Halifax B. Co.	2,553,617	.....	.....	28,919	7,351	.....	1,800	8,696	3,131,271	12,637	28,655	121,917	473,320
30 Yarmouth	682,052	.....	.....	4,044	10,000	.....	8,000	.....	1,153,728	59,942	26,449	22,240	97,647
31 Exchange	351,433	.....	.....	8,242	.....	.....	22,331	.....	501,221	48,334	5,933	5,842	60,276
32 Com'l W' dsor	6,000	.....	.....	20,207	.....	.....	3,106						

PROVINCE OF QUEBEC.

DEPARTMENT OF CROWN LANDS—WOODS AND FOREST.

Quebec, 15th October, 1892.

Notice is hereby given that, conformably to sections 1334, 1335 and 1336, of the Consolidated Statutes of the province of Quebec, the following timber limits will be offered for sale at public auction in the sales' room of the Department of Crown Lands, in this city, on THURSDAY, the 15th DECEMBER next, at HALF-PAST TEN A. M. subject to the conditions mentioned below, namely:

UPPER OTTAWA AGENCY.

North ½ No. 10, 2nd range, block A, 25 sq. m.—South ½ No. 10, 2nd range, block A, 25 sq. m.—North ½ No. 11, 2nd range, block A, 25 sq. m.—South ½ No. 11, 2nd range, block A, 25 sq. m.—North ½ No. 12, 2nd range, block A, 25 sq. m.—South ½ No. 12, 2nd range, block A, 25 sq. m.—North ½ No. 10, 3rd range, block A, 25 sq. m.—South ½ No. 10, 3rd range, block A, 25 sq. m.—North ½ No. 11, 3rd range, block A, 25 sq. m.—South ½ No. 11, 3rd range, block A, 25 sq. m.—North ½ No. 12, 3rd range, block A, 25 sq. m.—South ½ No. 12, 3rd range, block A, 25 sq. m.—River Ottawa limits Nos. 572, 34 sq. m.—573, 25 sq. m.—574, 31 sq. m.—575, 25 sq. m.—576, 25 sq. m.—577, 25 sq. m.—578, 25 sq. m.—579, 25 sq. m.—580, 25 sq. m.—581, 25 sq. m.—582, 17 sq. m.—583, 15 sq. m.—584, 32½ sq. m.—585, 25 sq. m.—586, 25 sq. m.—587, 25 sq. m.—588, 25 sq. m.—589, 25 sq. m.—590, 29 sq. m.—591, 24 sq. m.—592, 25 sq. m.—593, 25 sq. m.—594, 25 sq. m.—595, 32 sq. m.—596, 19 sq. m.—600, 22 sq. m.—607, 22 sq. m.—608, 26 sq. m.—609, 21 sq. m.—611, 17 sq. m.—612, 19 sq. m.—Block A, No. 8, 3rd range, 50 sq. m.—Block A, No. 9, 3rd range, 50 sq. m.—River Ottawa limits Nos. 605, 23 sq. m.—606, 23 sq. m.—607, 50 sq. m.—608, 47½ sq. m.—609, 40 sq. m.—610, 28 sq. m.—611, 26 sq. m.—River Gatineau Nos. 615, 23¼ sq. m.—616, 29 sq. m.

SAINT MAURICE AGENCY.

Saint Maurice, No. 13 west, 50 sq. m.—Saint Maurice, No. 14 west, 50 sq. m.—River Pierrière, No. 1 east, 35 sq. m.—River Trench, No. 2 east, 35 sq. m.—Bos-tonnais Island, 10 sq. m.—River Bostonnais, No. 4 north, 25 sq. m.—No. 4 south, 20 sq. m.—Rear River Bostonnais, No. 2 south, 40 sq. m.—Rear No. 3 south, 45 sq. m.—Rear No. B south, 25 sq. m.—Rear River Batisseau, No. 7 east, 38 sq. m.—Rear River Bostonnais, No. C south, 20 sq. m.—River Batisseau, No. 7 east, 24 sq. m.

LAKE SAINT JOHN AGENCY.

No. 135, rear Ouinehouan, west, 16 sq. m.—No. 136, rear Ouinehouan, west, 20 sq. m.—No. 139, Lac des Commissaires, south west, 24 sq. m.—No. 141, west part, River Metabetchouan, 20 sq. m.—No. 141, east part, River Metabetchouan, 17 sq. m.—

No. 142, River Metabetchouan, 25 sq. m.—No. 145, west of Lake Kamamingouge, 36 sq. m.—No. 144 south, ½.—River Metabetchouan, 20 sq. m.—No. 144½ north, ½, 20 sq. m.—No. 123, River Petite Peribonka, 50 sq. m.—No. 124, 50 sq. m.—Limit canton Ross, 4 m.—Limit canton Kenogami No. 1, 7 sq. m.—Limit canton Kenogami No. 2, 8 sq. m.—Limit canton Dalmas, 21¼ sq. m.—Limit River Marguerite, No. 169, 32½ sq. m.

SAGUENAY AGENCY.

River Malbaie, No. 1, 54 sq. m.—No. 3, 34 sq. m.—No. 4, 32 sq. m.—No. 5, 38 sq. m.—No. 6, 45 sq. m.—No. 7, 47 sq. m.—No. 8, 24 sq. m.—No. 9, 58 sq. m.—No. 10, 45 sq. m.—No. 11, 36 sq. m.—No. 12, 42 sq. m.—No. 13, 35 sq. m.—No. 14, 37 sq. m.—No. 15, 50 sq. m.—No. 16, 60 sq. m.—No. 17, 54 sq. m.—No. 18, 49 sq. m.—Limit township Perigny, 21 sq. m.—Limit Lac des Sables, 4½ sq. m.—Limit River au Rocher, No. 1, 48 sq. m.—No. 2, 58 sq. m.—No. 3, 48 sq. m.—No. 4, 40 sq. m.—No. 5, 40 sq. m.—No. 6, 28 sq. m.—No. 7, 32 sq. m.—River au Rocher, Bras N. O. 20 sq. m.—River Manitou, No. 3 east, 32 sq. m.—No. 3 west, 32 sq. m.—No. 4, 24 sq. m.—River la Chaloupe, 32 sq. m.—River la Trinite, No. 1 east, 50 sq. m.—No. 1 west, 50 sq. m.—No. 2 east, 50 sq. m.—No. 2 west, 50 sq. m.—River Petite Trinite, No. 1 east, 14 sq. m.—No. 1 west, 14 sq. m.—No. 2 east, 14 sq. m.—No. 2 west, 14 sq. m.—River Calumet, No. 1 east, 25 sq. m.—No. 1 west, 25 sq. m.

MONTMAGNY AGENCY.

River Noir, No. 56, 20 sq. m.—No. 58, 13 sq. m.—Limit township Roux, 16½ sq. m.—Limit township Rolette, 22 sq. m.—Limit township Montminy, 12½ sq. m.

GRANDVILLE AGENCY.

Limit township Parke, 6½ sq. m.—Limit township Pohenegamook, 24¼ sq. m.—River Boisbouscache, No. 2, 12 sq. m.

RIMOUSKI AGENCY.

Limit township Neigette, No. 1, 30 sq. m.—No. 2, 12½ sq. m.—Limit township Macpes, 12 sq. m.—Limit township Cabot, No. 2, 15¼ sq. m.—Limit township Matane, 5½ sq. m.—Township Lepage, No. 1, 4½ sq. m.—River Kedswicks, No. 2, 10 m.—River Causpeull, 3½ sq. m.—Limit township Dalibaire West, 45 sq. m.—Limit township Grand Mechin, 8 sq. m.—Limit township Dalibaire East, 43 sq. m.—Township Romieux West, 41 sq. m.—Romieux East, 41 sq. m.—Limit rear township Romieux, No. 1, 45 sq. m.—Rear township Dalibaire, No. 1, 47 sq. m.

GASPE AGENCY

Limit township Cap Chat East, 28 sq. m.—Limit township Cap Chat West, 38¼ sq. m.—Limit township Tourelle West,

41½ sq. m.—Limit township Tourelle East, 43 sq. m.—Limit township Christie, 46½ sq. m.—Limit township Duchesnay West, 33 sq. m.—Limit township Taschereau, 54 sq. m.—Limit township Denoue, 19 sq. m.—River Magdeleine, No. 1 west, 50 sq. m.—No. 2, west, 50 sq. m.—No. 1 east, 50 sq. m.—No. 1 south, 50 sq. m.—No. 2 south, 50 sq. m.—River Dartmouth, No. 1 north, 19½ sq. m.—No. 1 south, 24 sq. m.—Rear No. 1 north, 32 sq. m.—River Sydenham South, 17½ sq. m.—Limit Gaspé North, 12 sq. m.—River Saint Jean South, No. 1, 12 sq. m.—North 14 sq. m.—Limit township Malbaie, No. 2, 8 sq. m.—Gaspé Bay South, 11 sq. m.—Limit township Rameau, No. 2, 21 sq. m.

BONAVENTURE AGENCY.

River Patapedia, 3 1-5 sq. m.—Township Patapedia, No. 1, 8 sq. m.—Petite River Rouge, 5 sq. m.—Limit Millstream, No. 3, 12 sq. m.—River Matapedia, No. 1.—Township Milniket, 15 sq. m.—Limit Assemet-quagan, No. 1 east, 12 sq. m.—No. 1 west, 12 sq. m.—No. A, 9 sq. m.—Clark's Brook, 15 sq. m.—River Ristigouche, No. 4, 10 sq. m.—River Escuminac, 11 sq. m.—Rear River Nouvelle, No. 1 west, 10 sq. m.—Township Nouvelle, No. 2 west, 9 sq. m.—River Grande Cascapedia, 35 sq. m.—Limit Joshua Brook, 4 sq. m.—Jonathan Brook, 3 sq. m.—River Petite Cascapedia Branch East, No. 3 west, 14 sq. m.—No. 3 east, 14 sq. m.—River Patapedia Limit East Branch, No. 1, 22 sq. m.—West Branch, No. 1 west, 26 sq. m.—West Branch, No. 1 East, 20½ sq. m.—Patapedia River, main Branch, 11¼ sq. m.—River Andre, 6 sq. m.

CONDITIONS OF SALE.

The above timber limits at their estimated area, more or less, will be offered at an upset price to be made known on the day of sale, and will be adjudged to the highest bidder.

No limits to be adjudged unless the purchase price be immediately deposited in cash or by cheques accepted by duly incorporated banks.

The commissioner may in any particular case, at the sale, impose as a condition, that any limits sold will have to be worked within a delay of two years under pain of forfeiture of the license.

These timber locations will be subject to the provisions of all timber regulations now in force or which may be enacted hereafter.

Plans of limits offered for sale, will be open for inspection, in the Department of Crown Lands, in this city, and at the offices of the local agents, up to the day of sale.

E. J. FLYNN,

Commissioner of Crown Lands.

P. S.—According to law, no newspapers other than those named by order in council, are authorized to publish this notice.

be made. In the interior of New York State several good sized lots have been picked up at 22c to 22½c, and as high as 25c has been paid for some fine growths.

Iron & Hardware.—Generally speaking, business has been quiet, and about on a line with former reports. Locally there have been no changes in prices to speak of. An American local paper recently summed up on the strike question as follows: First—The Carnegie steel company is gradually succeeding. Second—The great Homestead strike is gradually dying out. In the English iron trade, wages were recently reduced some 2½ per cent, but the

miners National Federation has succeeded in maintaining the high rate of wages for the colliers. Wages have been reduced in the British ship yards owing to the depression in ship building. A few days ago there was a meeting in Montreal of the cut nail manufacturers, the object of the meeting being to arrange some scale of quantity and price whereby the buyer who placed his order for a round lot of 10,000 or 15,000 kegs, would be able to secure better terms than the purchaser who bought 500 to 1,000 kegs as he required them. It is understood an arrangement was arrived at whereby this result was attained, but parties interested maintain that there is no weakening of the combine, and that a uniform card rate will be adhered to.

Leather & Shoes.—There is a fair business for the season. Some shipments of rough splits have been made to England. Stocks are reduced in Britain and there is a better demand at steadler, but nominally unchanged prices. Among the local sales of the week was one of ten tons finished splits for consumption. Leather prices here are unchanged. The boot and shoe men are still finishing up on fall goods and completing spring samples. Trade in Quebec is fairly active. A large number of jobbers have been there within the week expecting to place orders at low prices, which manufacturers did not feel inclined to accept. It is reported

WATCH

THIS COLUMN FROM TIME T. TIME I
As we will make you our special announcements in all our lines.

UNICORN MIXED PAINTS,
UNICORN PURE LEAD,
UNICORN VARNISHES,
UNICORN OIL STAINS,
CRESCENT STAR VARNISHES
COACH COLORS IN OIL,
COACH COLORS IN JAPAN,
WINDOW GLASS,
PLATE GLASS,
BEVELLED GLASS,
FANCY LEADED GLASS,
EMBOSSED GLASS,
PLATE MIRRORS,
DRY COLORS,
OIL TUBE COLORS,
BRUSHES,
CALOMINES,
ETC., ETC., ETC.

A. RAMSAY & SON,
MONTREAL.

Manufacturers of
Leads, Colors, Varnishes, &c.
ESTABLISHED 1842.

St. John Bolt & Nut Co.
Superior
Steel Boiler Rivets a Specialty

IN STOCK—A full line of machine Bolts, Lag-Screws, Square and Hexagon Nuts, Withworth's manufacturers' Standards, Stove Rods and Washers, wrought and cast.

ST. JOHN, N.

that one or two of the newer concerns weakened, but, in the main, fair prices have been obtained. There will be a large increase in colored leathers on spring samples which it is thought will sell freely. Never in the history of the trade has such an array of novelties been presented.

Live Stock.—Liverpool cables continue to speak of a glut of middling cattle with business in general, unsatisfactory. Receipts of American and Canadian have however been light. Finest steers made 10c to 10½c and good to choice 9½c to 10c. Local steamships latterly found it impossible to fill their space although the rate has been cut to 25s and 30s. so disinclined are shippers to do more business this season. Prices are but little better on spot, although supplies have decreased. Shipments of cattle last week were 1,914 head. Any improvements in Britain has been offset by the recent advance in ocean freights to 50s.

Potatoes.—Receipts are larger but there is a quantity of inferior stock. Choice car lots have sold at 65c bag, but prices for jobbing lots range all the way up to \$1.

Wool.—Locally prices are steady and there is a fair demand. A London cable states that there have been occasional enquiries during the week for Australian and Cape of Good Hope and Natal wools, and some business has been effected at firm rates. A series of wool sales will open in Antwerp on the 8th November.



CANADIAN BRANCH:
TEMPLE BUILDING, MONTREAL.

G. J. McCUAIG, Toronto. R. A. MAINWARING, Montreal.

McCUAIG & MAINWARING

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MONTREAL ANNEX

Bell Telephone 2433.

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Telephone 678 Cable, "Rallim, Toronto."

Reference.—Standard Bank of Canada.

TORONTO WHOLESALE TRADE.

(Revised by telegraph.)

Toronto, Oct. 26, 1892.

General wholesale trade has been inactive this week, partly owing to mild weather. Country merchants are pretty well supplied with stock, which are not broken into as yet to any great extent. Prices of the leading staples are steady, cottons and silks are, if anything firmer. The movement of grain is not as liberal as it has been, but prices show no change. The export demand is slack. Money is somewhat firmer with call loans quoted at 4 1-2 to 5 per cent. Discounts rule at 6 to 7 per cent. Sterling exchange is again lower in sympathy with the decline at New York. Stocks are quiet, with some irregularity in quotations. Telephone, Cable and Electric stocks are lower, while Northwest Land and Canadian Pacific are firmer. Montreal sold at 231, Merchants at 161, Commerce at 144, Imperial at 188 and Standard at 168 1-2. Toronto wanted at 252, Ontario at 118 1-2, and Dominion at 265, without sales. Northwest Land sold at 84 3-4 to 85. Canadian Pacific at 86 1-4. Telephone at 160, Toronto Electric at 177, Incandescent at 128 1-2, and Dominion Telegraph at 100 1-2. Loan company issues steady, Canada Landed selling at 185, Dominion Savings at 99, Freehold at 135 1-2 for the 20 p. c., and Western Canada, 25 p. c., at 165 1-4.

Butter.—This market is firm with choice qualities selling at 20c. Medium tub 14c to 16c and common 10c to 12c. Cream-

Our Specialties!

TABLE WINES.

"MARGAUX" CLARET, our bottling, \$3.50 per doz.
"CLUB" CLARET, our bottling and our brand.
"CLUB" CLARET. Quarts, \$6.00 per doz.
"CLUB" CLARET. Pints, \$3.50 per doz.
FRASER, VIGER & CO.

THE "SCHLITZ" MILWAUKEE LAGER.

SCHLITZ "EXPORT" Pilsener Beer, Quarts, \$2.50 per doz.

SCHLITZ "EXPORT" Pilsener Beer, Pints, \$1.50 per doz.

THE "JOURNU" CLARET WINES,

THE "BRUNINGHAUS" BURGUNDY WINES.

FRASER, VIGER & CO.,

Italian Warehouse,

199 St. James St., MONTREAL.

SOLE AGENTS FOR

THE JOSEPH SCHLITZ BREWING Co., MILWAUKEE.

MESSRS. JOURNU FRERES, KAPPELHOFF & CO., BORDAUX.

AND

MR. ROBERT BRUNINGHAUS, NINTS, COTE D'OR, FRANCE

ery sells at 23c or 24c. Eggs scarce and firm at 18c per dozen for fresh. Cheese is steady at 11c per lb, in a jobbing way. Dressed Hogs.—Offerings limited and prices unchanged at \$6.50 to \$6.75.

Flour & Grain.—There is a better demand for flour, with sales of straight rollers at \$3.15 to \$3.25. Extras are quoted at \$3.00, Ontario patents at \$3.40 to \$3.50, Manitoba patents at \$4.40, and strong bakers at \$3.90. Wheat steady, with sale of standard red and white outside at 65c, and of straight at 66c. Spring is quoted at 90c cash, and at 88c November delivery. No. 1. will bring 83c, and No. 3 hard, 77c all rail. No. 1 frosted, offers at 68c without bids. Barley quiet; No. 1 is nominal at 48c to 49c, No. 2 at 45c, and No. 3 extra at 38c. Oats quiet, with sales of mixed at 30 1-2c on track and outside at 28c. Peas sell at 59c to 60c outside, and rye at 54c to 55c. Bran quiet at \$11.25 on track; small lots bring \$12. Shorts \$12.50 to \$13.

Groceries.—Trade is quiet and prices rule steady. Sugars unchanged, there being sales of granulated at 4 5-8c to 4 3-4 and yellows at 3 3-4 to 4 1-4. Teas and Coffee in fair demand and firm. Canned salmon is a trifle stiffer in price. Dried fruits are unchanged.

Hardware.—Business quiet and prices unchanged. Metals as a rule are very firm.

Hides & Skins.—There is a quiet trade with cured unchanged at 5c to 5 1-4. Green sells at 4 1-2c for No. 1, at 3 1-2 for No. 2, and at 2 1-2c for No. 3. Lambskins and pelts firm at 75c to 80c for the best. Calskins; 5c to 7c. Tallow sells in small lots at 5 1-4c to 5 1-2c.

Live Stock.—Receipts of cattle continue large and prices show no change. The best fat cattle brought 4c per lb., and good loads 3 1-2c. The best butchers sell at 3 1-4c to 3 1-2c, medium, 2 7-8c to 3c, and common 2 1-4c to 2 1-2c. A good many distillery cattle were taken at 8c to

SURETYSHIP.

The only Company in Canada confining itself to this business.

THE GUARANTEE CO. OF NORTH AMERICA.

Capital Authorized, - \$1,000,000
Paid up in Cash (as near), \$34,600
Resources 1,119,948
Deposit with Dom. Gov't. - \$7,000

THE BONUS SYSTEM

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

One-Half per cent. per annum is reached.

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

\$982,000.00 have been paid in Claims to Employers.

President. - SIR ALEX. T. GALT, G.C.M.G.

Vice-President and Managing Director EDWARD RAWLINGS.

Cashiers. - THE BANK OF MONTREAL.

HEAD OFFICE:

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Vice-Pres. and Managing Director.

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

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3 1-4c, and bulls at 2 1-4 to 2 1-2c.
Sheep sold at \$3.75 to \$4.50 per head and lamb at \$2.50 to \$3.50. Hogs steady at 43-4c to 5c for choice and medium at 4 1-4c to 4 1-2c.

Provisions.—Trade is fair and prices as a rule firm. Long clear bacon sells at 7 3-4c to 8c, backs 12c and bellies 12 1-2c. Hams, 11 1-2c to 12c, rolls, 9c to 9 1-2c. Mess pork \$15 to \$16. Lard 9 1-2c to 10c. Beans \$1.20 to \$1.25. Dried apples 5c and new evaporated 7 1-2c. Hops steady at 16c to 17c. Apples 75c to \$1.50 per bbl. Potatoes 60c per bag for choice on track.

Wool.—Small business at unchanged prices. Selected lots of fleeces 17c, and fine cutting 20c. Pulled wools dull at 21 1-2c to 22 1-2c for supers, and at 27 1-2c to 28c for extras.

AMERICAN MARKETS.

Boston.—Butter—Very firm. Firsts and extra firsts, 22c to 25c; extra imitation creamery 20c to 21c; factory choice, 16c to 17c; Northern creamery, choice 27c to 28c; New York and Vermont dairy, good to choice, 24c to 25c. East creamery, good to choice, 24c to 26c.

Eggs—Firm on fresh laid stock which are in small supply, but held and limited are quiet. Eastern extras, 24c; Vermont and N.H. extras, 24c; Michigan extras, 23c to 23 1-2c; Western firsts, 22 1-2c to 23c; seconds, 21c to 22c; Nova Scotias, 22 1-2c to 23c; held stock, 20c; mixed, 19c.

Poultry—Feed is plentiful, dull and easy, with dry packed steady. Northern fresh killed chickens, choice, 16c to 18c; fowls, 14c to 15c; Western feed fowls, 40c to 11c; chickens, 10c to 11c; turkeys, 8c to 18c live fowls, 8c to 9c; chickens, 8c to 10c.

Potatoes—Prices are easier owing to offerings being heavy and trade dull. Choice Aostook hebrons, 80c to 83c; Houlton hebrons, 83c; Eastern rose, 75c; Dakota peds, 70c; York state white star,

STOCKS AND BONDS.

NAME.	Par Value	Capital Subscribed.	Capital paid-up	Rest.	Div. last 6 Ms.	Dates of Dividends.	Per Cent. Price Oct 27.	Cash value per Sh
Brit. North America...	\$243	4,866,666	4,866,666	1,289,666	3 3/4	April Oct	153	373 65 1/2
Can. Bank Commerce...	50	8,000,000	8,000,000	1,000,000	3 3/4	June Dec	143 1/2	72 20
Commercial, Manitoba...	500	687,200	546,950	60,000	3 1/2	2 May 2 Nov	100	400 00
Commercial, Ont.	40	336,000	308,500	165,000	3 1/2	30 June 31 Dec	400	400 00
Commercial, Windsor...	40	600,000	650,000	65,000	3	.....	105	42 20
Dominion	50	1,500,000	1,500,000	1,350,000	5	1 May 1 Nov	265	132 50
De Peuple	50	1,200,000	1,200,000	480,000	3	3 Mar 3 Sept	102 1/2	44 25
Eastern Townships	50	1,500,000	1,466,684	625,000	3 1/2	2 Jan 2 July	130	65 00
Federal	100	1,250,000	1,250,000	.....	.....	.....	.....	.....
Hamilton	100	1,252,500	1,250,000	650,000	4	1 June 1 Dec	175 1/2	175 25
Hochelaga	100	710,100	710,100	200,000	3 1/2	June Dec	188 1/2	120 00
Imperial	100	2,500,000	1,900,000	956,000	.....	.....	.....	.....
Jacques Cartier	25	500,000	500,000	150,000	4	2 June 2 Dec	119	29 75
Merchants' Can.	100	5,799,200	5,799,200	2,635,000	4	2 June 1 Dec	161 1/2	161 50
Merchants, Halifax	100	1,000,000	1,100,000	450,000	3 1/2	1 Aug 1 Feb	136	134 00
Molson	50	2,000,000	2,000,000	1,100,000	4	1 April 1 Oct	110	80 00
Montreal	200	12,000,000	12,000,000	6,000,000	6	1 June 1 Dec	230 1/2	461 50
National	100	1,200,000	1,200,000	.....	2	1 May Nov	94 1/2	28 35
New Brunswick	100	500,000	500,000	500,000	2	1 Jan 1 July	249	249 00
Ontario	100	1,500,000	1,500,000	815,000	3 1/2	1 June 1 Dec	118	118 00
Ottawa	100	1,500,000	1,245,000	604,171	4	1 June 1 Dec	155	155 00
People's of N. B.	20	180,000	180,000	100,000	4	Jan July	113	22 60
Quebec	100	2,500,000	2,500,000	550,000	3 1/2	June Dec	125	125 00
St. Stephen's	100	200,000	200,000	45,000	2	April Oct	.....	.....
Standard	50	1,000,000	1,000,000	600,000	4	Jan July	169 1/2	81 25
Toronto	100	2,000,000	2,000,000	1,700,000	6	1 June 1 Dec	253	253 00
Union, (Halifax)	50	500,000	500,000	40,000	3	.....	118	69 00
Union of Can.	100	1,200,000	1,200,000	225,000	3	2 Jan 2 July	101 1/2	101 75
Ville Marie	100	870,500	850,000	.....	3 1/2	2 June 1 Dec	100	100 00
Western Bank of Can.	100	500,000	360,000	80,000	3 1/2	1 April-Oct	99	110 00
Art. Sav. and Loan Co.	50	630,000	619,132	98,000	3 1/2	1 Jan 1 July	.....	.....
Brit. Can. Loan & Inv. Co.	100	1,620,000	322,412	60,000	3 1/2	1 Jan 1 July	116 1/2	116 50
Brit. Mortg. Loan Co.	100	450,000	289,035	53,000	3	2 July	.....	.....
Building and Loan Assoc.	25	750,000	750,000	100,000	3	1 Jan 2 July	112	28 00
Canada Cotton Co.	100	2,000,000	2,000,000	.....	.....	May Aug	62 1/2	62 50
Can. Loan & Nat'l Inv't Co	100	1,500,000	682,990	158,000	.....	2 Jan 2 July	135	135 00
Can. Farm. Loan and Sav.	100	5,000,000	2,600,000	1,562,252	6	1 Jan 1 July	201	100 50
Can. Sav. and Loan Co.	50	750,000	681,079	150,000	7	June Dec	125	62 50
Central Can. Loan & Sav. Co.	100	2,000,000	800,000	220,000	3	Jan July	122	121 00
Dominion Sav. and Inv. Co.	50	1,000,000	919,250	.....	3	30 July 31 Dec	98 1/2	49 37 1/2
Dominion Telegraph Co.	50	1,000,000	1,000,000	.....	1 1/2	15 Jan-Qly	102	51 00
Farmer's Loan and Sav. Co.	50	1,057,250	611,430	112,500	3 1/2	May Nov	120	65 00
Freshford Loan and Sav. Co.	100	3,241,300	1,317,130	629,000	4	1 June 1 Dec	144	144 00
Hamilton Prov. and Loan	100	1,500,000	1,100,000	375,000	3 1/2	2 Jan 2 July	135 1/2	136 50
Home Sav. and Loan Co.	100	1,750,000	175,000	135,250	3	2 Jan 2 July	130	130 00
Hochelaga Cotton Co.	100	2,000,000	1,000,000	.....	5	March-lyly.	.....	.....
Huron & Lambton Loan Co.	50	500,000	315,039	47,370	2	2 Jan 2 July	162	81 00
Imperial Loan and Inv. Co.	100	629,850	625,900	106,000	3 1/2	3 Jan 6 July	129	129 00
Landed Banking and Loan	100	700,000	493,000	80,000	3	2 Jan 2 July	122	122 00
Lead. & Can. Loan and A.	50	5,000,000	700,000	380,000	4	15 Moh 15 Sep	132	65 00
London Loan Co.	50	679,700	622,650	60,000	3 1/2	21 Dec 30 June	106	58 00
Loan and Ont. Inv. Co.	100	2,462,700	490,540	115,000	3 1/2	2 Jan 2 July	120	120 00
Manitoba Inv. Assoc.	100	100,000	100,000	3,000	4	Jan July	100	100 00
Manitoba Loan	100	1,250,000	812,500	111,000	3 1/2	Jan July	115	115 00
Manitoba Telegraph Co.	40	2,000,000	2,000,000	.....	4	2 Jan-Qly	15 1/2	60 10
Manitoba City Gas Co.	40	2,000,000	2,000,000	.....	6	15 April 15 Oct	214 1/2	87 90
Manitoba Street Ry. Co.	50	800,000	600,004	.....	4	6 May 6 Nov	242	121 00
Manitoba Trust Co.	100	800,000	800,000	.....	3 qly	.....	133	133 00
Merchants M'fg Co.	100	.....	.....	.....	.....	.....	135	1.5 00
Montreal Loan and Mortg.	50	1,000,000	500,000	.....	3 1/2	15 Moh 15 Sep	122	62 00
Ont. Indus. Loan and Inv.	100	465,800	314,391	185,000	3 1/2	30 June 31 Dec	108	108 00
Ont. Loan and Deb. Co.	50	3,000,000	1,200,000	400,000	3 1/2	1 Jan 1 July	130	65 00
People's Loan and Deb. Co.	50	600,000	589,392	107,000	3 1/2	1 Jan 1 July	119	57 50
Real Est. Loan and Deb. Co.	50	800,000	477,209	5,000	.....	Jan July	74	37 00
Richelieu and Ont. Nav. Co.	100	1,619,000	1,350,000	.....	3	9 Feb 15 Sep	65	66 00
Royal Loan and Sav. Co.	50	500,000	470,000	57,000	4	Jan July	130	66 00
Starr M'fg Co., Halifax	100	200,000	200,000	.....	5	March	25	25 00
Toronto City Gas Co.	50	800,000	800,000	.....	2 1/2	1 Feb-Qly	191	95 50
Union Loan and Sav. Co.	50	1,000,000	627,000	215,000	4	1 Jan 1 July	137	68 50
Western Can. Loan & Sav.	50	3,000,000	1,400,000	700,000	5	Jan July	174	87 00

07c; Burbanks, 70c; P.E.I. cheangoes, 65c.

New York.—Flour easy. Wheat, spot stender; No. 2 red, 76 1-4c store and elevator; No. 3 red, 70 1-4c; ungraded red, 68c to 77c; No. 1 northern, 81 3-4c; No. 2 northern, 75 3-4c; No. 2 Milwaukee, 70 1-4c. Rye quiet; Western, 59c to 60c. Barley, quiet; unchanged. Peas, quiet; Canada nominal, 70c to 72c. Corn, spot, firmer; No. 2, 50 1-4c to 50 1-2c elevator; ungraded mixed, 51c. Oats, firmer; No. 3, 32 1-2c to 33c; do. white, 36c to 36 1-2c. No. 2, 34 1-2c to 35 1-2c; do. white, 39 1-2c; mixed western, 34c to 36c; white do., 39c to 40c. Sugar steady; standard "A," 4 13-16c to 5c; confectioners "A," 4 11-16c to 4 7-8c; cut loaf and crushed, 5 5-16c to 5 1-2c; powdered, 4 13-16c to 5c; granulated, 4 13-16c to 5 1-8c. Eggs, steady; state and Pennsylvania, 24c to 25c; ice house, 17 1-2c to 19c; Western prime, 22 1-2c to 23c.

Chicago.—Cash quotations were:—No. 2 spring wheat, 71 3-4c; No. 3 spring wheat, 60c to 63c; No. 2 red, 71 3-4c; No. 2 corn, 41 7-8c to 42c; No. 3 corn, 40c to 40 1-4c; No. 2 oats, 29 1-2c; No. 1 white, 33 1-2c; No. 3 white, 30 1-2c to 32 1-2c; No. 2 rye, 51c; No. 2 barle, 60c to 62c. Pork, \$12.20 to \$12.30; lard, \$8.60 to \$8.65; short ribs, sides, \$7.50 to \$10.75; dry salted shoulders, \$7.45 to \$7.50; short clear sides, \$8.20 to \$8.25.

WM. PARKS & SON, Limited,

ST. JOHN, N.B.
Cotton Spinners, Bleachers, Dyers
and Manufacturers.

Grey Cottons, Sheetings, Drills and White Duks.
Ginghams, Shirtings, Tickings, Denims and Cottonades in Plain and Fancy Mixed Patterns.

Cotton Yarns, Carpet Wares, Ball Knitting Cottons,
Hosiery Yarns, Beam Wares for Woolen Mills,
and Yarns for Manufacturers' use.

The only "Water Twist" Yarn made in Canada.

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Wares for Ontario.

MILLS:

NEW BRUNSWICK COTTON MILLS.

—ST. JOHN COTTON MILLS.

ST. JOHN, N.B.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 27, 1892

Name of Article.		Wholesale.			Name of Article.		Wholesale.		Name of Article.		Wholesale.				
		Mens.	Boys.	Youths.	\$ c.	\$ c.			\$ c.	\$ c.					
Beets and Shoes.															
Brogans		\$0 89	1 05	\$0 75	\$0 85	\$0 70	\$0 80	Roast chicken, 1-lb tins.		2 30	2 40	Soda Ash		1 75	1 85
Coburgs		0 85	1 20	0 85	0 90	0 75	0 80	Roast turkey, 1-lb tins.		2 30	2 40	Soda Bicarb.		2 80	2 50
Split Balmorals		1 00	1 25	0 85	1 00	0 75	0 80					Sol Soda		0 90	1 00
Kip		1 15	1 40	0 90	1 15	0 80	1 00					Concentrated		2 00	2 25
Buf		1 25	1 50	1 10	1 50	0 90	1 15	Corn Brooms.				Dyestuffs.			
Calf		2 00	2 00	0 00	0 00	0 00	0 00	No. 1 Gem 4 strings, hard wood handle		3 60	0 00	Arohill, con.		0 37	0 29
Buf Congress		1 30	1 60	1 10	1 50	0 00	0 00	No. 2 do 3 strings		2 95	0 00	Catch		0 08	0 09
Calf		1 35	2 10	1 25	1 60	0 95	1 15	No. 3 do 2 strings		2 40	0 00	Ex. Logwood		0 10	0 15
Split boots		2 00	2 90	1 50	1 70	1 10	1 40	No. 4 do 2 strings		2 15	0 00	Chips		1 90	2 25
Calf		2 75	3 90	0 00	0 00	0 00	0 00	No. 0 Hurl 4 strings		3 00	0 00	Indigo (Bengal)		1 50	1 75
Wet boots half fox full		1 60	2 18	0 00	0 00	0 00	0 00	No. 1 do 3 strings		2 50	0 00	" Madras		0 70	1 00
" Sox		0 35	0 75	0 00	0 00	0 00	0 00	No. 3 do 3 strings, bass-wood handle		2 25	0 00	Gambier		0 06	0 07
								O. K. 2 strings basswood handle		1 50	0 00	Madder		0 12	0 15
												Sumac		70 00	75 00
Fishes.															
Split Batts		0 65	0 85	0 70	0 80	0 40	0 50	Drugs & Chemicals				Labrador Herrings, No. 1		5 50	0 00
Split Balmorals		0 80	0 90	0 70	0 85	0 50	0 60	Acid Carbolic Cryst Medi		0 40	0 45	Nfld Shore, No. 1		4 50	0 00
Kip		1 00	1 10	0 75	0 90	0 50	0 65	Aloes, Cape		0 18	0 15	Sea Trout, No. 1 split p b		0 00	0 00
Buf		0 90	1 15	0 80	0 90	0 50	0 65	Alum		1 50	2 00	" half bris.		5 00	0 00
Pebbled		0 80	1 15	0 80	0 90	0 50	0 65	Borax, xtls		0 09	0 11	Cape Breton Herrings		5 75	0 00
								Brom. Potass		0 38	0 42	" halves		3 25	0 00
								Camphor, Eng. Ref		0 67	0 70	Mackerel, No. 1, kits		0 00	1 95
								Citric Acid		0 62	0 65	" 4 bris.		0 00	7 00
								Copperas, per 100 lbs		0 95	1 15	Green Cod, Large		5 00	0 00
								Cream Tartar		0 30	0 35	" No. 1		4 75	5 00
								Epsom Salts		1 50	1 75	Draft		6 00	0 00
								Glycerine		0 16	0 22	Dry " per quintal		5 00	5 50
								Gum Arabic per lb		0 40	1 25	Salmon No. 1 bris		0 00	14 00
								Morphia		1 40	1 85	" 2 large		0 00	13 00
								Opium		3 75	4 00	Salmon, No. 1 (tierces)		0 00	21 00
								Oxalic Acid		0 09	0 12	" 8		0 00	18 00
								Phosphorus		0 60	0 80	" Brit. Col bris		0 00	15 00
								Potash Bichromate		0 10	0 12	Honeless Fish		0 04	0 05
								Potash Iodide		3 60	3 75	Cod		0 96	0 07
								Quinine		0 30	0 45	Flour.			
								Strychnine		0 90	1 00	Patent, winter		4 25	4 50
								Tartaric Acid		0 40	0 45	Patent, spring		4 60	4 00
								Tin Crystals		0 20	0 25	Straight roller		3 85	4 00
								Heavy Chemicals.				Extra		3 20	3 25
								Bleaching Powder		2 50	3 00	Superfine		3 70	3 15
								Blue Vitriol		4 50	5 50	City Strong Bakers		4 10	4 20
								Brimstone		0 00	2 50	Strong Bakers		4 10	4 10
								Caustic Soda 60°		2 50	2 70	Oatmeal		2 10	2 00
								" 70°		2 80	3 00	Bran		13 00	14 00
												Shorts		15 00	16 00
												Meal		23 00	24 00

Retailers will please bear in mind that above quotations apply only to large lots.

THE TYPOGRAPH!

THE WONDERFUL TYPE-SETTING MACHINE.

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HAVE YOU SEEN IT ?
DO YOU KNOW HOW MUCH IT WILL SAVE ?
DO YOU USE IT ?

IF NOT,

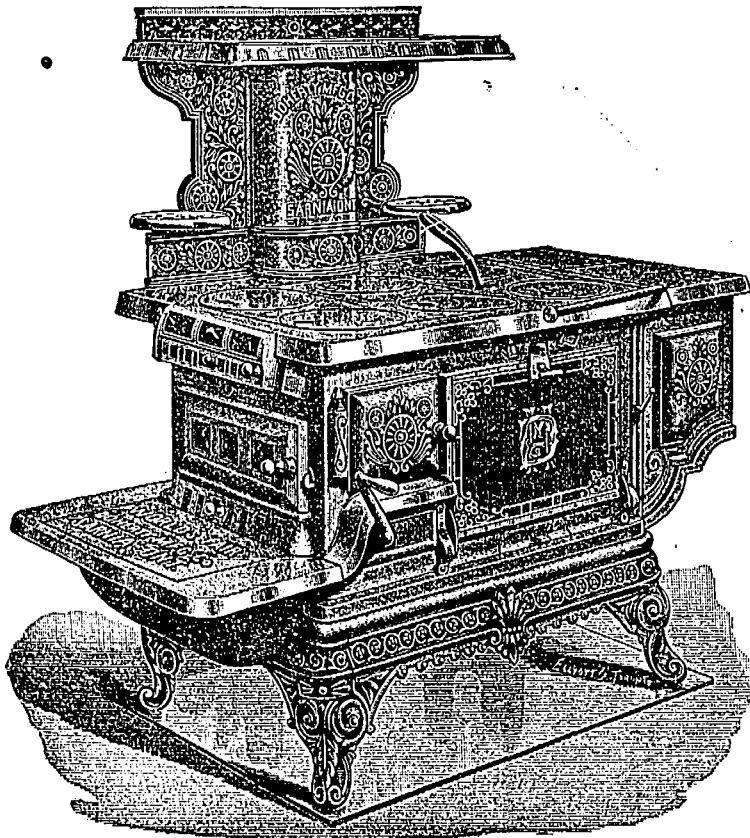
WRITE AT ONCE FOR FULL PARTICULARS.

DOMINION TYPOGRAPH COMPANY, LTD., WINDSOR, ONT.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY OCTOBER 27, 1892.

Name of Article	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale	Name of Article.	Wholesale
\$ c. s c.	\$ c. s c.	\$ c. s c.	\$ c. s c.	\$ c. s c.	\$ c. s c.	\$ c. s c.	\$ c. s c.
Farm Products.				Groceries.			
Butter: Creamery.....	0 22 0 28	Tea (Hf.-Chest & Cad.)....	0 12 0 17	Sultanas.....per lb.	0 08 0 10	Lawson's Pickles:	
Western dairy.....	0 16 0 18	Japan, com. to med. lb....	0 17 0 25	Valentia.....	0 04 0 05	Imp'l Hf-Pints.....per doz	1 65 1 75
Morrisburg and B.....	0 18 0 19	" good med. to fine	0 27 0 30	" Layers.....	0 06 0 07	Imp'l Pints....."	3 00 3 25
Townships.....	0 18 0 20	" finest.....	0 34 0 37	Currants, Provincial.....	0 09 0 09	Imp'l Quarts....."	5 75 6 00
Cham: finest western.....	0 16 0 10	choicest.....	0 40 0 42	Prunes (French).....	0 09 0 09	Condensed Milk, per case	
Finest townships.....	0 16 0 10	fancy.....	0 40 0 42	" Bosnia, cases.....	0 09 0 09	4 doz. 1-lb. cases.....	0
Barlier makes.....	0 10 0 10	Y. Hyson, com. to gd.....	0 15 0 30	Figs in bags.....	0 08 0 07	Cond'ed Coffee—Mocha V	
Eggs:		fine to finest, lb.....	0 15 0 30	" new layers.....	0 10 0 17	Java, per os, 2 doz. 1-lb os	0 00
Fresh per doz.....	0 16 0 20	Gunpd. com.....	0 33 0 52	Sh. Almonds, bxs.....	0 28 0 30	Condensed Coffee—Java,	
Fresh (held).....	0 40 0 00	" good.....	0 33 0 52	S. B. Tarragona.....	0 00 0 00	per os, 2 doz. 1-lb cases..	0 00 0 00
Finest lined.....	0 00 0 00	" pinkhead.....	0 47 0 55	Almonds, paper shell.....	0 00 0 28	Condensed Coffee—Jama-	
Poor.....	0 00 0 00	Pinguey med. to gd.....	0 17 0 18	Walnuts.....	0 12 0 12	ica, per os, 2 doz. 1-lb. os	0 00 0 00
Hops: now per lb.....	0 17 0 20	fine to finest.....	0 25 0 28	" Grenoble.....	0 14 0 14	Starch.....	
Old.....	0 10 0 00	Twankay, com. to gd.....	0 15 0 19	Hilberts.....	0 13 0 13	Can. Laundry.....	0 08 0 00
Hog Products:		Colong.....	0 40 0 60	" Sicily.....	0 25 0 00	Silver Glass.....	0 08 0 00
Bacon Smk'd per lb.....	0 10 0 11	Congou, common.....	0 12 0 17	Salted: Cassia.....mate	0 06 0 07	Benson's Prep. Corn.....	0 07 0 00
Dressed Hogs.....	0 00 0 00	" good common.....	0 23 0 25	Mace.....cheests	0 90 1 20	Can. Prep. Corn.....	0 06 0 00
Hams city cured.....	0 11 0 11	" med. to good.....	0 35 0 37	Gloves.....	0 10 0 35	" Imp. Triple, 1 brl	0 41 0 00
" Canvassed.....	0 00 0 00	" fine to finest.....	0 22 0 45	Nutmegs.....	0 45 0 90	Cote D'or.....	0 35 0 00
Pork Ca. s. c. per bbl.....	16 50 17 00	Ningschow common.....	0 15 0 16	Jamaica Ginger, Bl.....	0 19 0 21	Crystal Pickling.....	0 28 0 00
Western do.....	0 00 0 00	" med. to good.....	0 20 0 22	" Unbl.....	0 16 0 19	W. W. XXX.....	0 30 0 00
Mass New Western.....	14 50 15 50	" fine to choice.....	0 27 0 55	African.....	0 06 0 06	W. W. XX.....	0 25 0 00
Lard per lb.....	0 08 0 09	" Dust.....	0 07 0 08	Pimento.....	0 07 0 08	W. W. X.....	0 20 0 00
" Common Refined.....	0 07 0 07	Coffee, Mocha (green).....		Pepper, Black.....	0 09 0 12	Pure Malt.....	0 45 0 00
Beans:		Add 4c to 5 for roasting		White.....	0 18 0 21	Older X.....	0 20 0 00
Clover, red, per 100 lbs.....	10 00 10 25	and grinding.....	0 27 0 28	Mustard, 4 lb. per jar, Eng	0 72 0 77	XXX.....	0 27 0 00
Alsike, per lb.....	0 14 0 16	Java.....	0 37 0 81	" 1 lb.....	0 23 0 25	Soap: Best Laundry.....	0 06 0 06
Timothy, (Can'n) per bsh	1 90 2 00	Marsaibo.....	0 23 0 28	" 4 lb. jars, Cana.....	0 65 0 70	" Common.....	0 04 0 05
Western.....	1 60 1 70	Jamaica.....	0 18 0 21	" 1 lb.....	0 22 0 24	Matches: Telephone.....	4 00 0 00
Flax.....	1 20 1 25	Rio.....	0 18 0 21	Rice, Standard.....	4 90 4 10	" Parlor.....	1 75 0 60
Potatoes, per bag 90 lbs.....	0 75 1 00	Plantation Ceylon.....	0 00 0 00	" Patna.....p. 100 lb.	4 10 5 75	" Telegraph.....	4 20 0 00
Honey, in comb.....	0 09 0 11	Chicago.....lb	0 11 0 13	" Japan.....	4 50 5 00	" Star.....	2 80 0 00
" strained.....	0 07 0 08	" Swags:—		Sago, Carolina.....p. lb.	7 00 8 00	Nelson's Matches:	
Beeswax.....	0 00 0 00	Ex Ground, in brls.....	0 05 0 00	Tapioa, Pearl.....	0 04 0 06	Steamboat.....	3 50 0 00
Hams—Med. hand picked	1 40 0 00	" Powdered, in brls.....	0 04 0 00	" Flake.....	0 06 0 08	Railroad.....	3 70 0 00
Medium.....	1 80 0 00	" Paris Lumps, in brls.....	0 04 0 00	Gelatine, 1 qt. pk.....	1 05 1 10	Washboard:	
White.....	0 00 0 00	" half brls.....	0 05 0 00	" 2 qt. pk.....	1 60 0 00	Nelson's Favorite.....	11 20 0 00
Grain.		" 100-lb. bxs.....	0 04 0 00	" 3 qt. gs.....	2 10 0 00	Hardware.	
Hard Manitoba, No. 2.....	0 81 0 82	" 60-lb. bxs.....	0 05 0 00	Vermicelli; Canadian.....	0 08 0 07	Antimony.....	0 12 0 15
do No. 3.....	0 70 0 72	Ex Granulated, brls.....	0 04 0 00	Macaroni.....	0 08 0 07	" Block, L & F per lb.....	0 22 0 28
Oats.....	34 0 34	Branded Yellows.....	0 03 0 04	Italian.....	0 13 0 00	" Straits.....	0 23 0 23
Barley, malting.....	0 52 0 55	Syrup, per lb.....	0 52 0 02	Pass-Citron.....	0 22 0 25	Strip.....	0 25 0 24
feed.....	0 45 0 46	14 lbs. to the gallon.		Orange.....	0 16 0 17	Copper: Ingot.....	0 12 0 13
Peas, per 66 lbs, adfat.....	0 75 0 03	Molasses, (Barbados) Im's	0 31 0 32	Lemon.....	0 14 0 16	Sheets.....	0 14 0 20
Rye.....	0 09 0 00	New Orleans.....	0 00 0 00	Dalley's Extracts:		NW Cut Nail Schedule.	
Corn, in bond.....	0 00 0 00	Antigua.....	0 00 0 00	Fine Gold, No. 8, per doz.	0 75 0 00	Base—50d and 60d, f. o. b.	
duty paid.....	0 65 0 00	Cuba.....	0 00 0 00	" 1. 1/2 oz.....	1 25 0 00	Cut nails.....per keg	3 25 0 00
		Baking Powder—		" 2. 2 oz.....	1 75 0 00	Steel nails.....	2 35 0 00
		Case 1, 3 ds. 5 oz. tins.....	5 25 0 00	" 3. 3 oz.....	2 00 0 00	Cut nails, fence and cut	
		" 2, 1 1/2 14.....	2 00 0 00	Silver Star Stoves Paste:		spikes.—Hot cut.	
		First: Loose Muscatel.....	2 15 2 20	" gross cases..... per gross	9 00 0 00	40d.....per 100 lbs	0 05 0 00
		Layers, London.....	2 20 2 25	Blackening:			
		Black Basket.....	0 00 0 00	Spanish, No. 3.....	4 50 0 00		
		Imperial Cabinet.....	2 50 2 60	" 10.....	9 00 0 00		
		Dehess.....	4 25 7 50				

Retailers will please bear in mind that above quotations apply only to large lots.
 *Note.—Retailers prices to the wholesale trade; jobbers would have to pay 10 additional.



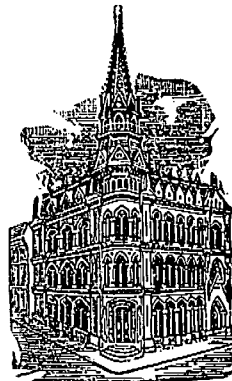
THE WORLD'S FAIR RANGE.

This new Range just out has more points of merit than any other. It has the deepest fire box and will hold fire longer and heat up sooner than any other. It has the largest ash pan, and best style of duplex grate. It has steel oven door swing down hinges, light and durable. It has the quickest operating oven, the largest flues, and most controllable check draughts, burns 24" wood and all kinds of coal. Write for prices.

DOHERTY MANUFACTURING CO., - SARNIA, Ont.

WILLIAM EVANS,

Seedsman to the Council of Agriculture for the Province of Quebec. Importer and grower of Field, Garden and Flower Seeds, AGRICULTURAL IMPLEMENTS, GUANO, SUPERPHOSPHATE and OTHER FERTILIZERS, Warerooms: 89, 91 & 93 MCGILL STREET, MONTREAL. 104, 106 & 108 Foundling St., and 42 Norman St. Nurseries and Seed Farm: COTE ST. PAUL. Fruit and Ornamental Trees, Shrubs, Roses, Green-house and Bedding Plants, Vegetable Plants, Small Fruits, etc.



EVENING CLASSES AT The Montreal Business College, Cor. Victoria Square and Craig St. Telephone No. 2880. Bookkeeping in all its forms, Penmanship, Arithmetic, Business Correspondence, Commercial Law, Civil Service, English and French Shorthand and Typewriting in both Languages including Grammar Composition, Letter Writing, business forms, and details of office work. Eight teachers devoted their time and ability entirely to the students of this institution. The ladies' department is under the superintendence of experienced lady teachers. Individual instruction. Inspection solicited. A new prospectus containing fees, terms, etc. now ready. Address, DAVIS & BULE, Business College, Montreal.

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 27, 1892

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Hardware—Continued.		Terms, 4 months, or 3 pc	0 00 0 00	Re-melted Lead.....	3 00 0 00	Upper Heavy.....	0 23 0 26
30d.....	\$ 0 10 0 00	or 30 days.....	7 00 7 50	Shot per 100 lbs.....	5 55 5 75	" Light.....	0 28 0 29
20d, 16d and 12d	0 15 0 00	Ass—S.S.....	9 50 10 00	Lead Pipe per 100 lbs. ...	5 50 0 00	Grained Upper.....	0 25 0 28
10d.....	0 20 0 00	solid S.....	0 04 0 05	Zinc Sheet.....	6 00 6 50	Scotch Grain.....	0 28 0 30
8d and 9d.....	0 25 0 00	Coll Chains—1.....	0 05 0 06	Spelter.....	5 50 6 00	Kip Skins, French.....	0 60 0 75
6d and 7d.....	0 40 0 00	Coll Chains—2.....	0 05 0 06	Scrap Iron—		English.....	0 50 0 70
4d to 5d.....	0 60 0 00	5-16.....	0 05 0 00	Machinery scrap.....	0 00 16 00	Canada Kip.....	0 30 0 40
3d.....	1 00 0 00	7-16.....	0 04 0 00	Wrot iron.....	0 00 16 00	Hemlock Calf.....	0 40 0 60
2d.....	1 50 0 00	1.....	0 04 0 00	Powder: Canada Blasting	3 00 3 50	" Light.....	0 35 0 60
4d to 5d cold cut,		Galvanized Iron:		FF to FFF.....	4 75 5 00	French Calf.....	1 05 1 40
not pol. or bl'd.	0 50 0 00	Morewoods Lion, No. 28.	0 00 0 05	Wire:		Splits, Light & Medium..	0 14 0 20
3d	0 90 0 00	Morewood & Heathfield.	0 06 0 00	Bright, No. 7.....per 100 lbs	2 60 0 00	Splits, Heavy.....	0 12 0 16
Fine blued nails—		Queen's Head, or equal..	0 00 0 05	Annealed, No. 7,	2 65 0 00	" Small.....	0 12 0 14
3d.....per 100 lbs	1 50 0 00	Common.....	0 04 0 05	solid ..	2 70 0 60	Leather Board, Canada..	0 06 0 10
2d.....	2 00 0 00	Pig Iron: Siemens No. 1.	18 50 0 00	Galv'd, No. 7	3 25 0 60	Enamelled Cow, per ft..	0 15 0 17
Casing and box, flooring		Coltness.....	19 00 0 00	Barbed Wire—		Pebble Grain.....	0 10 0 14
shook and tobacco box		Calder.....	19 10 19 50	2 & 4 barbs.....	4 50 0 00	Glove Grain.....	0 09 0 14
nails—		Langlois.....	19 00 0 00	Plain Twist, 2 & 2 wvs.	4 70 0 00	B. Calf.....	0 12 0 14
12d to 30d.....per 100 lbs	0 50 0 00	Shotts.....	19 60 0 00	Ribbon.....	4 75 0 00	Brush (Cow) Kid.....	0 10 0 18
".....	0 60 0 00	Summerlee.....	19 50 20 00	Staples.....	4 25 0 00	Buff.....	0 11 0 14
8d and 9d.....	0 75 0 00	Gartsherrie.....	19 00 19 50	Wire Nails—75 p.c. off the		Russetts, Light.....	0 35 0 40
6d and 7d.....	0 90 0 00	Carnbroe.....	90 00 18 50	list.		Russetts, Heavy.....	0 26 0 30
4d to 5d.....	1 10 0 00	Eglinton.....	18 50 0 00	Hides and Tallow.		" No. 2.....	0 20 0 26
3d.....	1 50 0 00	Hematite.....	23 50 0 00	Montreal Green Hides		Saddlers'.....	8 00 9 00
Finishing nails—		C. L. F. Three Rivers	27 00 29 00	No. 1 per 100 lbs	0 00 5 00	Int. Fr. Calf.....	0 65 0 75
3 inch.....per 100 lbs	0 85 0 00	Charcoal Iron.....		" No. 2.....	0 00 4 60	English Oak.....	0 38 0 42
2 1/2 to 2 1/2	1 00 0 00	Bar Iron, per 100 lbs	1 90 2 00	" No. 3.....	0 00 3 00	Rough.....	0 16 0 21
2 to 2 1/2	1 15 0 00	Ord. Crown.....	0 00 2 25	Tanners pay 50c. more		Dongola, extra.....	0 30 0 32
1 1/2 to 1 1/2	1 35 0 00	Best Refined.....	0 00 2 25	for sorted, cured and insp'd		" No. 1.....	0 20 0 25
1 1/2	1 75 0 00	Swedes.....	3 50 3 75	Toronto " 1.....	4 50 0 00	ordinary.....	0 15 0 20
1	2 25 0 00	Sheet Iron to No. 28.....	2 50 1 50	" 2.....	0 00 0 00	Oils.	
Slatting nails—		Boiler Plates.....	2 40 2 50	Norm.—The above are		Cod Oil, Newfoundland..	0 36 0 38
5d.....per 100 lbs	0 85 0 00	Boiler " Lowmoor.....	0 30 0 05	prices in the west.		" Halifax.....	0 0 0 60
4d.....	0 85 0 00	Hoops and Bands.....	2 40 0 00	Sheepskins.....	0 00 0 00	" Gaspe.....	9 35 9 36
3d.....	1 25 0 00	Canada Plates:		Clips.....	0 00 0 00	S. R. Pale Seal.....	0 37 0 40
2d.....	1 75 0 00	Good Brands.....	0 00 2 60	Lambskins.....	0 00 0 50	Straw Seal.....	0 38 0 38
Common barrel nails—		Wrot iron pipe, 1 to 2 in		Calfskins uninspected.....	0 05 0 00	Cod Liver Oil.....	0 80 0 85
1 inch.....per 100 lbs	1 50 0 00	6 1/2 p.c., over 2 in. 60 p.c.	0 00 0 00	Horse Hides western, each	2 75 9 00	Linseed, raw.....	0 00 0 00
".....	1 75 0 00	Steel, cast per 10.....	0 11 0 12	City.....	2 00 2 25	boiled.....	0 00 0 00
".....	2 25 0 00	" Spring, 100 lb.....	2 00 0 00	Tallow, refined.....	2 75 5 50	[Distributing Prices]	
".....	2 50 0 00	" Tire lb.....	2 75 0 00	rough.....	2 00 2 50	Cod Oil, Newfoundland..	0 42 0 45
Clinch nails—		" Sleigh Shoe, lb.....	0 00 2 30	Leather.		Do Halifax.....	0 00 0 00
3 inch.....per 100 lbs	0 85 0 00	Machinez.....	3 00 0 00	No. 1 B. A. Sole.....	0 20 0 22	Do Gaspe.....	0 43 0 45
2 1/2 and 2 1/2	1 00 0 00	Tin Plates:		No. 2.....	0 17 0 18	S. R. Pale Seal.....	0 40 0 45
2 and 2 1/2	1 15 0 00	10 Coke.....	3 30 3 50	No. 3.....	0 14 0 15	Straw Seal.....	0 00 0 00
1 1/2 and 1 1/2	1 35 0 00	10 Charcoal.....	4 00 4 50	No. 1 ordinary Sole.....	0 18 0 20	Cod Liver Oil, Mid.....	0 90 0 00
1 1/2	2 00 0 00	IXX.....		No. 2.....	0 15 0 17	Nowgian.....	1 10 0 00
1	2 50 0 00	DC.....		No. 3.....	0 13 0 14	Castor Oil.....	0 03 0 10
Sharp and flat press'd n'ls—		DXX.....		Buffalo Sole, No. 1.....	0 00 0 00	Lard Oil, Extra.....	0 75 0 85
3 inch.....per 100 lbs	1 25 0 00	Terms Plates:		No. 2.....	0 00 0 00	No. 1.....	0 60 0 70
2 1/2 and 2 1/2	1 50 0 00	10, 20 x 28.....	7 00 7 50	No. 3.....	0 00 0 00	Linseed, raw.....	0 58 0 57
2 and 2 1/2	1 65 0 00	Russ. Sheet Iron.....	10 50 11 00	Zanzibar, No. 1.....	0 00 0 00	Boiled.....	0 59 0 60
1 1/2 and 1 1/2	1 85 0 60	Anchors, per lb.....	4 75 5 50	" No. 2.....	0 00 0 00	Olive, Pure.....	1 15 1 25
1 1/2	2 50 0 00	Lion & Crown, Tin'd Sht's		" No. 3.....	0 00 0 00	Machinery.....	0 95 1 10
1	3 00 0 00	24 gauge.....	6 00 6 25	Slaughter, No. 1.....	0 20 0 24	Extra qt., p case.....	3 00 3 60
Horse Shoes.....	3 40 3 50	Lead: Pig, per 100 lbs.....	8 00 8 25	Harness.....	0 22 0 23	pts.....	2 40 2 00
		Sheet.....	4 00 4 25			pts, do.....	2 70 3 43
						Spirits Turpentine.....	0 47 0 68

Retailers will please bear in mind that above quotations apply only to large lots.

*Discounts on Nails apply only for immediate delivery, and for quantities named of each kind separately.

*Terms for Cut Casing, Book and Shook, Finishing and Tobacco Box, Barrel, Clinch and Pressed Nails, four months note or 3 per cent. off for cash within 30 days. Discount on Bolts: Carriage and Tire, 75 to 80 and 10; Machine, 70 to 75 per cent. Terms, four months or 5 per cent. off for cash in 30 days. Nails and horse shoes, three per cent. off within 30 days. Horse nails and spikes four months or 5 per cent. off in 30 days.

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 "CROWN" GRANULATED, Special Brand, the finest which can be made.
 EXTRA GRANULATED, very Superior Quality.
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 SOLE MAKERS of high class Syrups in tins, 2 lb. and 8 lb. each.

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It manufactures and has for sale every description of cotton and silk covered wire for electrical work. For particulars apply to

THE COMPANY'S OFFICE,
30 St. John Street, Montreal

MONTREAL WHOLESALE PRICES CURRENT.—THURSDAY, OCTOBER 27, 1891.

Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.	Name of Article.	Wholesale.
Coal Oil:	\$ c. \$ c.	No. 1 Furnit's Vrn'h, pr gal	\$ c. \$ c.	Wines, Liquers, etc.	\$ c. \$ c.	Scotch Whiskies—	\$ c. \$ c.
Crude.....	1 26 1 30	Extra.....	0 60 0 65	Als-Bass's.....qts	2 50 2 55	MacKie's R. O. Special...	10 00 10 50
Car Lots Store, (S.P.C. Co.)	0 12 0 13	Brown Japan.....	0 55 1 00	Spirits.....pts	1 62 1 67	Isley Blend.....	8 00 8 25
Broken lots.....	0 13 0 13 1/2	Black.....	0 55 1 20	Porter—Guinness & Sons	2 40 2 45	Sheriffs.....per gal	8 90 9 40
Am. in car lots.....	0 18 0 00	Orange Shellac, No. 1.....	1 75 2 00	Dublin Stout.....qts	1 57 1 62	Hay, Fairman & Co.....gal	9 75 0 00
" 10 bbls.....	0 20 0 00	Pure.....	2 00 2 25	Spirits Canadian—per gal.		Claymore.....	7 25 8 75
" 6 bbls.....	0 20 0 00	Salt.		Alcohol.....65 O.P.	3 85 4 00	Glenfalloch, High'd. gal	9 50 9 75
" single bbls.....	0 24 0 00	Liverpool per bag Mer'n's	0 47 0 55	Spirits.....50 O.P.	3 50 0 00	case	8 50 8 75
Benzine car lots.....	0 18 0 00	Canadian, in small bags.....	2 25 3 00	".....25 U.P.	1 90 0 00	Gin—	
broken.....	0 00 0 14	Quarters.....	0 32 0 35	Imperial, 5 yrs. old.....	2 60 0 00	Jno. De Kuyper...per gal	2 85 3 90
Glass.		Factory-filled per bag....	1 00 1 25	".....1837 in cases, qts....	7 00 7 25	".....cs. red	10 50 10 90
United inches, 00 to 25....	1 95 1 40	Quarters.....	0 30 0 35	".....1837 flasks....	7 50 7 75	".....cs. green	5 50 5 70
United inches 26 " 40....	1 45 1 50	Rio's pure dairy, per bag	0 00 2 00	".....1837 " 1 do....	8 00 8 25	A. C. A. Nolet.....per gal	2 75 2 85
" 41 " 50....	3 25 3 35	quarters	0 00 0 50	Club, 1837 " flasks....	9 00 9 25	".....cs. red	9 50 9 90
" 51 " 00....	3 50 3 60	Cheese salt per bag 210 lbs	1 75 0 00	".....1837 " 1 do....	9 50 9 75	".....cs. green	5 00 5 20
Paints, &c.		Turk's Island.....	0 00 0 00	Clubrye, in brls., 1886, p.G.	3 30 0 00	Irish Whiskey—	
W Lead pure, 50 to 100lb kgs	6 00 7 00	Tobacco (duty paid)		Portis.....		Bushmills.....cs	19 00 0 00
" No. 1.....	5 00 5 50	No. 1 Black Chewing, cads	0 46 0 51 1/2	McKenzie, Driscoll & Co.	2 40 6 00	Jno. Jameson & Sons, 1 star	9 50 0 00
" No. 2.....	4 50 5 00	brs	0 46 0 51	T. G. Sandeman & Sons	2 60 6 00	" two stars	10 25 0 00
" No. 3.....	4 00 4 50	No. 2.....	0 45 0 50	Clode & Baker.....	2 10 4 00	Geo. Roe & Co, one star, qts	8 25 0 00
White Lead, dry.....	5 25 5 75	No. 4.....	0 41 0 00	Tarragona.....	1 10 1 50	" two stars, qts	9 25 10 25
Red Lead.....	4 25 4 75	Bright Chewing.....	0 54 0 58	Sherries—Pedro Domecq	2 00 6 50	Dunville & Co.....qts	7 50 7 75
Venetian Red, Eng'ls.....	1 50 1 75	Smoking.....	0 64 0 67	Pemartin.....	2 00 5 50	Wisdom & Warter's Sher-	
Yel. Ochre, French.....	1 25 3 00	Navy 3s.....	0 52 0 57	Misa.....	2 10 6 00	ries.....per gal	2 00 6 50
Whiting, ordinary.....	0 45 0 60	Smoking, 6s.....	0 50 0 55	Claret—		Warter & May's Ports	2 10 6 50
" London, Washed	0 65 0 75	Solace, 12s.....	0 50 0 55	Barton & Guestier.....	7 00 28 00	Geo. Sayer & Co's	
" Paris.....	1 00 1 10	".....	0 48 0 00	Calvet & Co, vintage wines	6 50 23 00	" Brandy, "	4 50 6 50
Portland Cement, brl.....	2 25 2 60	Myrtle Navy.....	0 55 0 60	Nat. Johnston & Sons.....	7 00 28 00	" cases, 1 star "	11 50 12 00
Fire Brick.....	20 00 25 00	Can. Chewing.....	0 32 0 33	Champagne—		" V.S.O.P.	16 50 17 00
Fire Clay.....	1 50 2 00	" Smoking, Plug	0 35 0 45	Pommery, Fils & Co.....	31 00 33 00	Ind Coop & Co, Rom- } qts	2 10 0 00
Glue.		do Cut.....	0 18 0 30	G. H. Mumm & Co, ex. dry	31 00 33 00	ford, Ales.....} pts	1 45 0 00
Domestic Broken Sheet.....	0 12 0 23	Wool.		Piper Heidseck.....	23 00 30 00	Angostura Bitters, per	14 00 15 00
French, Casks.....	0 10 0 12 1/2	Fleece.....	0 17 0 20	Perrier, Jouet & Co.....	31 00 33 00	case of 2 doz.....	9 50 10 00
" Bris.....	0 00 0 13	Pulled, unassorted.....	0 21 0 22	Gold Loak.....	23 00 30 00	Banagher Irish Whiskey, qts	9 50 10 00
American White, Bris.....	0 17 0 20	Black.....	0 16 0 17	Louis Duvan.....	15 00 15 50	" per gal	8 75 4 00
Coopers' Glue.....	0 20 0 24	" Extra Super.....	0 00 0 00	Louis Roederer.....	29 00 31 00	Nerea Raphael, Spark-	
Golden Ochre.....	0 04 0 09	" B Super.....	0 09 0 00	Brandis—Hennessy.....	6 50 8 00	ling Saumur.....qts	14 00 15 00
Brunswick Green.....	0 04 0 12	North West.....	0 15 0 17	1 Star.....cases	12 00 0 00	Per case, pts	15 00 16 00
French Imperial Green.....	0 12 0 16	Buenos Ayros.....	0 31 0 38	V. O.....	16 00 0 00	Jas. Watson & Co, Dundee,	
Vermillion.....	0 12 0 40	Natal.....	0 16 0 18	Martell.....	6 00 0 00	3 Star Glenlivet, per case	9 75 10 00
Genuine Quicksilver.....	0 80 0 90	Cape.....	0 14 0 16	Cases (one star).....	11 60 0 00	Old Glenlivet.....per gal	4 00 6 00
		Australian, scoured.....	0 37 0 39	Barnett & Fils, one star	9 00 9 25	Watson's Old Scotch, qt, cs	7 00 8 00
				" V. S. O. P.....	14 75 15 00	" pts, per cs	8 00 9 00
				Bisquet Dubonche.....	9 50 0 00	Watson's Old Irish, qts, pr cs	7 00 8 00
				Renault & Co.....	15 00 0 00	pts, per gal	8 00 9 00

R. tallers will please bear in mind that the above quotations apply only to large lots.

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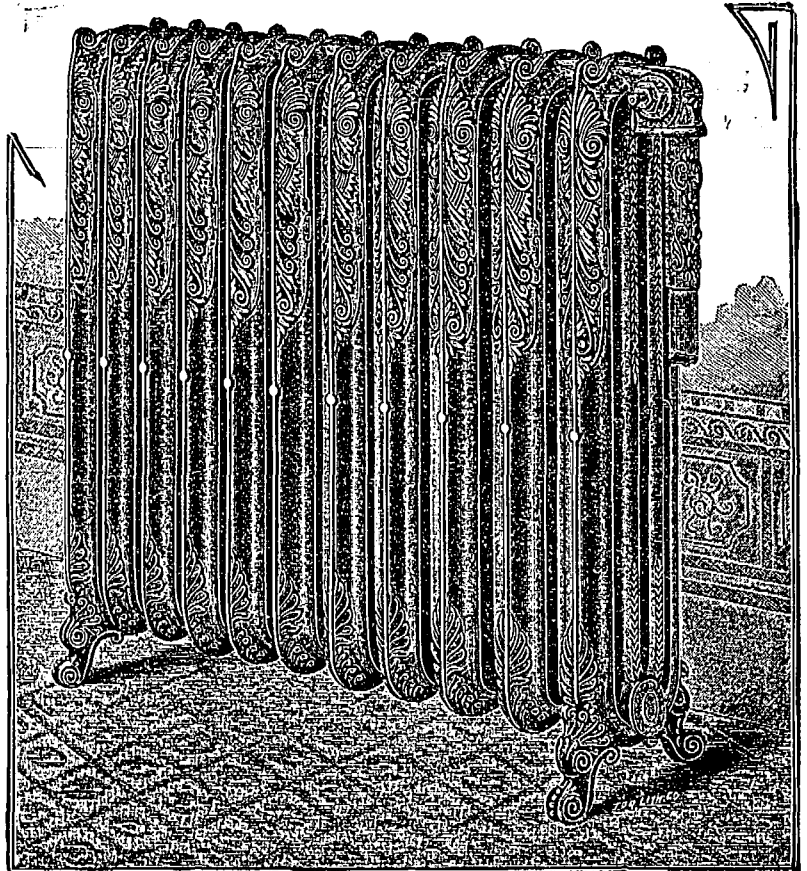
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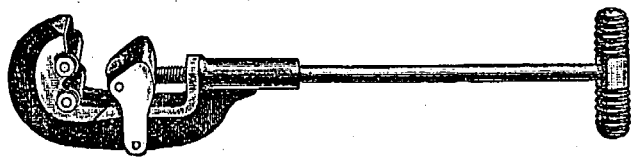
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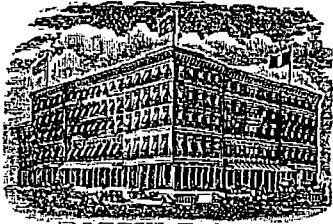
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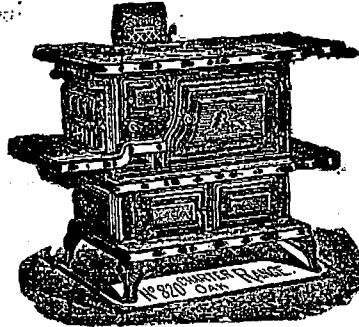
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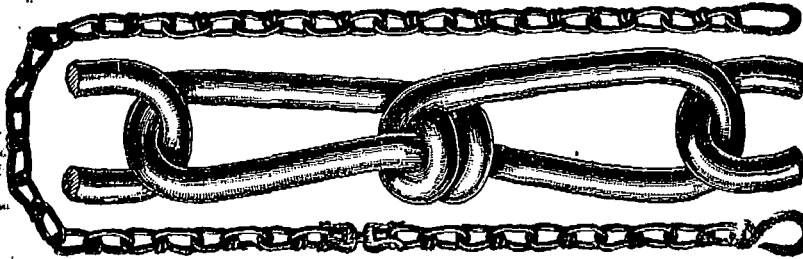
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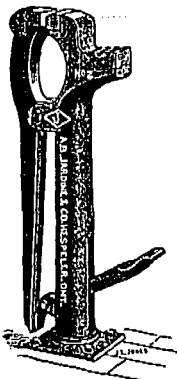
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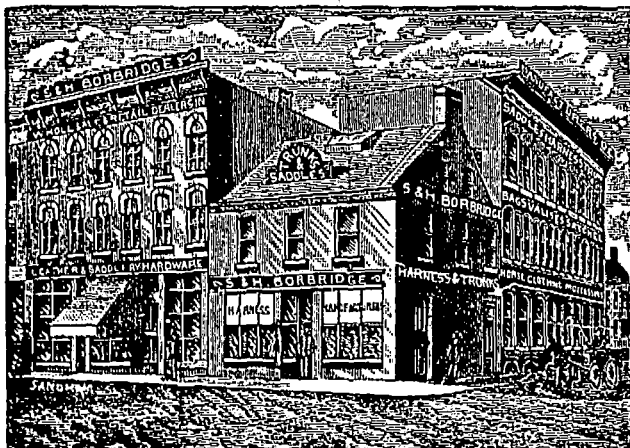
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SECURITIES.		London	Oct. 18
British Columbia, 1877, 6 p.c.	121	128	
1887, 4 1/2 p.c.	109	111	
Canada, 4 p.c. loan, 1860	107	109	
8 p.c. loan, 1888	92 1/2	93 1/2	
Debs. 1884, 3 1/2 p.c.	108	105	
Shs	Railway & other Stocks		Oct 20
	Quebec Province, 5 p.c., 1874	106	108
	Do do 1876, 5 p.c.	107	109
	Do do 1880, 4 1/2 p.c.	101	103
	Do do 1883, 5 p.c.	107	109
	Atlantic & Nth Western 5 p.c. Gua.		
103	1st M. Bds	116	118
10	Buffalo and Lake Huron £10 sh.	12 1/2	13
10 1/2	Do 5 1/2 p.c. 1st Mort.	133	135
300	Do 2nd Mort	133	135
	Can. Central 5 p.c. 1st M. Bds Int. guar. By Gov.	106	108
	Canadian Pacific \$100	88 1/2	89 1/2
1.0	Grand Trunk, Georg Bay, &c.		
	1st M.	101	103
109	Grand Trunk of Canada Ord. stock.	81	8 1/2
1.0	2nd equir. mtg. bds, 6 p.c.	125	127
1.0	1st, pref. stock	59 1/2	60 1-5
100	2nd pref. stock	39	39 1/2
100	3rd pref. stock	20 1/2	21 1/2
1.0	5 p.c. perp. deb. stock	122	124
1.0	4 p.c. perp. deb. stock	95	97
100	Great Western shares, 5 p.c.	122	124
100	Hamilton and N.W., 5 p.c.	107	107
100	M of Canada Stg. 1st Mort. 5 p.c.	105	109
1.0	Montreal and Champlain 5 p.c. 1st mtg. Bds	104	106
1.0	Montreal and Sorel, 1st mtg. 6 p.c.	15	20
	N. of Canada 1st Mtg. 5 p.c.	105	107
	Northern Extension 5 p.c. pref.	100	102
50	Quebec Central, 5 p.c. 1st Inc. Bds.	24	26
	T. G. & B. 4 p.c. bonds 1st Mort	100	102
00	Well, Gray & Bruce, 7 p.c. Bds.		
	1st Mort.	99	101
00	St. Law. and Ott. 6 p.c. Bds.	98	100
	MUNICIPAL LOANS.		
103	City of London (Ont) 1st prof. 5 p.c.	101	103
100	City of Montreal stg 5 p.c.	103	105
	1874.	104	106
1.0	City of Ottawa, 5 p.c. stg	102	105
	redeem 1873	102	104
	1875	112	114
	1876	105	107
100	City of Quebec, 6 p.c. con., 1878	100	103
	6 p.c. redemption, 1875	105	107
	redeem 1875	106	108
1.0	City of Toronto, 6 p.c. stg. 1877	105	107
	6 p.c. stg. con. deb. 1874	104	113
	5 p.c. gen. con. deb. 1890	112	114
	4 p.c. stg. bonds, 1921-23	102	104
00	City of Winnipeg, deb., 1884, 5 p.c.	107	109
	deb. scrip. 1883, 6 p.c.	114	116
	MISCELLANEOUS COMPANIES.		
100	Canada Company	37	41
100	Canada North-West Land Co.	41	44
1.0	Hudson Bay	14 1/2	14 1/2

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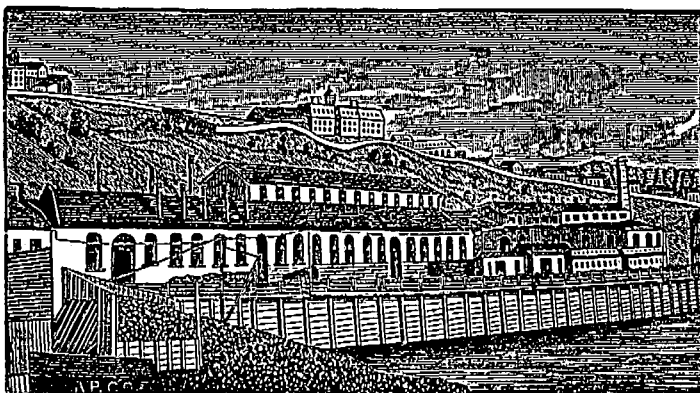
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Assets, - - - - - \$1,555,685 19
Income for Year ending 31st Dec, 1891 - 1,797,995 03

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Vice-President and Managing Director:

EDWARD RAWLINGS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA possesses a record for both reliability and liberality, one proof of which is that it has paid over NINETEEN THOUSAND LOSSES AND HAS CONTENTED BUT ELEVEN CLAIMS AT LAW IN 16 YEARS FOR NEARLY ONE MILLION DOLLARS. It has ample financial resources, and has made the SPECIAL DEPOSIT with the INSURANCE DEPARTMENT at Ottawa. It is, moreover, the only Company whose capital and funds are SOLELY applicable to Accident Insurance.

STOCKS AND BONDS—INSURANCE COMPANIES—CANADIAN.—Montreal Quotations, Oct 25, 1892

NAME OF COMPANY.	No. Shares.	Last Dividend per year.	Share per value.	Amount paid per Share.	Canada quotations per ct.
British American Fire and Marine.	10,000	3-6mos.	350	\$50	105 106
Canada Life	2,500	74-6mos.	400	50	.....
Confederation Life.	5,000	6-6mos.	100	10	.....
Western Assurance.	25,000	4-6mos	40	20	155 155
Royal Canadian Insurance	20,000	6-12mos.	25	20	185
Guarantee Co. of North America.	13,372	6	50	13 50	100 110

BRITISH AND FOREIGN.—(Quotations on the London Market.) Oct. 12, 1892. Market value p. p'd up sh.

Atlas	24,000	56	.....	6	£23½	£23½
British and Foreign Marine	50,000	50	20	4	£21½	£21½
Caledonian	.....	.....	.....	.....	.....	.....
Commercial U. Fire, Life and Marine	5,000	30	50	5	£30	£29½
Edinburgh Life	5,000	10	100	15	.....	.....
Fire Insurance Association	100,000	6	£10	£2	.....	.....
Guardian Fire and Life	20,000	13	100	5	£100	99
Imperial Fire	12,000	£7 p. sh.	10	25	31½	31½
Lancashire Fire	1,000	3	20	2	.....	.....
Life Association of Scotland	10,000	16	47	.....	.....	.....
London Assurance Corporation	35,852	48	25	12½	£55	55
London & Lancashire Life	1,000	10	10	1 7-20	.....	.....
Liv. & Lon. & Globe Fire and Life	£39,175	7½	20	2	43½	.....
National	40,000	26	.....	2½	.....	.....
Northern Fire and Life	30,000	70	100	5	66½	.....
North Brit. & Merc. Fire and Life	40,000	56	50	0½	41	40½
Phoenix Fire	6,722	£21 p. s.	.....	.....	£268½	£267
Queen Fire and Life	2,000	3	11	1	.....	.....
Royal Insurance Fire and Life	10,000	6	20	1	.....	.....
Scottish Imperial Life	50,000	16	10	1	.....	.....
Scottish Provincial Fire and Life	20,000	16	50	1	.....	.....

North British & Mercantile

INSURANCE COMPANY.

Total Funds, - \$50,807,727.07

Total Revenue, - \$12,107,481.82

CANADIAN INVESTMENTS:

\$4,432,752.00

Founded THE 1805.

CALEDONIAN INSURANCE COMPANY

Of EDINBURGH, SCOTLAND.

CAPITAL, - - \$5,000,000

PROMPT SETTLEMENTS. LIBERAL DEALINGS

45 St. Francois Xavier St., MONTREAL.

LANSING LEWIS, Manager.

Toronto Agents: MESSRS. MUNZ & BEATTY, 1 Victoria Street.

The oldest Scotch Office and one of the Strongest Companies represented in Canada. Continuance of all business connections solicited, and new connections invited.

Scottish Union and National INSURANCE CO., OF EDINBURGH, SCOTLAND.

Established 1824.

M. BENNETT, Jr., Gen. manager North American Branch, Hartford, Conn.

Capital \$30,000,000 | Invested Funds \$13,500,000
Total Assets 34,472,705 | Deposit with Dom. Govt. 125,000

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

Quebec Fire Assurance COMPANY.

ESTABLISHED 1818.

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

Agents—Nova Scotia—J. T. Twiney & Son Halifax, P. E. I.—Urquhart & Brown, Charlottetown, New Brunswick—T. A. Tomlin, St. John, Montreal—J. H. Routh & Co., Ontario—Geo. J. Pyke Toronto, Manitoba—A. Holloway, Winnipeg, British Columbia—W. S. Gravelley, Vancouver. Inspector—CHARLES LANGLOIS. Secretary—W. W. WELCH.

ROYAL INSURANCE COM'Y OF ENGLAND.

LIABILITY OF SHAREHOLDERS UNLIMITED.

CAPITAL, - - - - - \$10,000,000
RESERVE FUNDS - - - - - 35,000,000
ANNUAL INCOME, upwards of - - - 8,000,000

Investments in Canada for protection of Canadian Policy-holders (chiefly with Government) exceed \$1,000,000.

Every description of property insured at moderate rates of premium. Life Assurances granted in all the most approved forms.

Head Office for Canada, Royal Insurance Bldg., Montreal

W. TATLEY, Chief Agent.

E. HURTUBISE, } Special Agents French Department.
ALFRED ST. CYR, }

JAMES ALLIN, }
W. S. ROBERTSON, } Special Agents English Department.
of G. R. Robertson & Sons, }

UNION MUTUAL LIFE

INSURANCE COMPANY.

PORTLAND, MAINE.

Incorporated 1848 JOHN E. DeWITT, President

The Business of the Union Mutual Life Insurance Company for the half year ending June 30th, 1892, was of a highly successful character Compared with the corresponding periods of preceding years, the half year in question was one of the best in the Company's history.

Substantial increases were made in new Insurance Written; New Premiums Written and Settled; Premium Income and Interest Earnings; and in Policies and Insurance in force. The Notices of Death Claims showed a Decrease.

WALTER I. JOSEPH, Manager, - - MONTREAL
Office—30 St. Francois Xavier St.

The
Manufacturers'
Life
Insurance
Company

Authorized Capital, \$2,000,000.00

President—GEO. GOODERHAM, President Bank of Toronto.

Vice-Presidents—Wm. BELL, Prsd. Traders' Bank, Toronto; S. F. McKINNON, Vice-Prsd. Board of Trade, Toronto.

Consulting Actuary—D. PARKS FAOKLER, President Actuarial Society of America.

Local Board for Quebec—Chairman, ROBT. AROHER, Prsd. Board of Trade, Montreal; Hon. J. A. OUMER, A. G. McBEAN, A. F. GAULT, B. R. McLENNAN, ALD. J. D. ROLLAND.

SELBY, ROLLAND & LYMAN,

Managers for Province of Quebec,

162 ST. JAMES ST., - - MONTREAL

INSURANCE

THE FEDERAL LIFE ASSURANCE COMPANY.

HEAD OFFICE, - HAMILTON, ONT.

Guarantee Capital, - - - - - \$700,000
Government Deposit, - - - - - 51,000

Writes Liberal Policies without Burdensome Conditions.

On the Ordinary Level Premium Plans, the **POPULAR HUMANS' PLAN** and the most perfect Endowment

Bond now before the public.

Agents wanted in all unrepresented districts.

M. RUSSELL POPHAM, General Agent, Montreal. **DAVID DEXTER,** Managing Director.

WORTH KNOWING

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

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

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

HEAD OFFICE, - 22 to 28 King St. West, - TORONTO

HON. G. W. BOSS, LL.D., - - - - - President.

HON. S. H. BLAKE, Q. C., - - - - - } Vice-Presidents.

ROBT. MOLMAN, Esq., - - - - - }

H. SUTHERLAND, - - - - - Manager

Correspondence solicited. Agents wanted.

THE DOMINION LIFE ASSURANCE CO.

Waterloo, Ont.

Subscribed Capital - - - - - \$252,600
Paid up in Cash - - - - - 63,150
Govt. Deposit - - - - - 50,000

JAMES TROW, M.P., President. P. H. SIMS, Esq., Vice-President.
THOMAS HILLIARD, Esq., Managing Director.

The WATERLOO MUTUAL FIRE INSURANCE COMPANY.

Established in 1863. Head Office, Waterloo, Ont.

Total Assets, Jan. 31, '92, \$308,279.00

CHARLES HENDRY, Esq., President; GEORGE RANDALL, Esq., Vice-President. C. M. Taylor, Esq., Secretary; John Killar, Esq., Inspector.

MERCANTILE FIRE INSURANCE COMP'Y. WATERLOO, Ont.

Subscribed Capital.....\$200,000.00
Government Deposit.....20,100.00
Losses Promptly Adjusted and Paid.

I. E. BOWMAN, Esq., President; J. LOCKIE, Esq. Secretary; J. B. COOK, Esq., Inspector.

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

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

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

CANADA BOARD OF DIRECTORS:

HON. HENRY STARNES, Chairman.
EDWARD J. BARBAR, Esq.
WENTWORTH J. BOGHANAN, Esq.
ANDREW FREDERICK GAULT, Esq.

G. F. O. SMITH, Resident Secretary.

Medical Referee—D. C. MACGILLIVRAY, Esq., M.D.
Standing Counsel—Geo. B. GRAMP, Esq.

HEAD OFFICE, CANADA BRANCH: MONTREAL.

Insurance

BRITISH AMERICA ASSURANCE CO.

FIRE AND MARINE.

Incorporated 1822.

HEAD OFFICE, - - - - - TORONTO.

Cash Capital and Assets, \$1,133,686.52.

BOARD OF DIRECTORS:

JOHN MORISON, Governor. JOHN LEYS, Deputy Governor.

John Y. Reid. G. M. Kington (Montreal). Hon. Wm. Cayley.
A. Myers. Thos. Long. George E. Smith.
Dr. H. Robertson.

THE

United Fire Insurance Co.

(LIMITED.)

ESTABLISHED 1877.

HEAD OFFICE, BROWN STREET, MANCHESTER.

MONTREAL OFFICE, 1740 NOTRE DAME ST.

Capital Subscribed\$1,250,000
Capital paid up in Cash..... \$500,000
Funds in hand in addition to Capital..... \$782,500

J. N. LANE, General Manager & Secretary.

HUDSON & LANE, - - - - - Managers for Canada.

Approved Risks Insured upon the most reasonable terms. Losses promptly and liberally settled.

This Company has acquired by purchase the Canadian business and good will of the City of London Insurance Co., assuming thereby liabilities for all current risks. It also respectfully desires the continuance of the connection thus formed.

QUEEN INSURANCE COMPANY of AMERICA.

Paid \$549,462.00 for losses by the conflagration at St. John's Nfld., 8th July, 1892, without a single difficulty or dispute.

H. J. MUDGE, Resident Manager, MONTREAL.

HUGH W. WONHAM, Special City Agent,

1759 NOTRE DAME STREET.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

Head Office, - - - - - TORONTO.

President, - - - - - JOHN L. BLAIR, Esq.

Vice-Presidents, - { - Hon. G. W. ALLEN
J. K. KERR, Esq., Q.C.

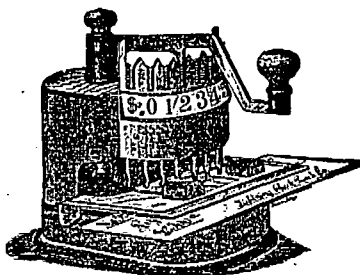
WILLIAM MCCABE, F. I. A., Managing Director

The operations of the Company for the year ending 31st December, 1891, were the most successful in its history, as shown by the following figures:

Cash Income \$ 401,046.56
Assets 1,215,580.41
Reserve Fund 954,548.00
Net Surplus 188,012.41

CHARLES AULT, M.D., Manager Prov. Quebec
Montreal Office, - 62 St. James St.

THE LIGHTNING CHECK PUNCH



Prevents Raising of Checks.

SPACKMAN & Co., 164 St. James St. MONTREAL.

IMPERIAL

Insurance Company, Limited
FIRE.

Established at London in 1803.

Subscribed Capital, - - - - - £1,200,000
Cash Assets, more than - - - - - £1,600,000

107 St. James Street.

E. D. LACY,
Resident Manager for Canada.

DRUMMOND, McCALL Pipe Foundry Co.

(LIMITED)

MANUFACTURERS

Cast-Iron Water and Gas Pipes,

NEW YORK LIFE INS. BUILDING
MONTREAL.

WORKS: - - LACHINE, QUE.

BOOK BINDING

AND

JOB PRINTING

IN ALL VARIETIES,

AT THE

JOURNAL OF COMMERCE.

LOTS FOR SALE!

TWO MILES
FROM
POST OFFICE

..... ON

AMHERST STREET, - 84 Feet Wide.

BOYER STREET

66 FEET WIDE.

DUFFERIN STREET

66 FEET WIDE.

BOULEVARDS

The Syndicate which has acquired this magnificent property have instructed the undersigned to immediately put the lots in the market

AT MODERATE PRICES.



The Montreal Street Railway Company will commence a Service this Fall to reach this Property.

This Property is on the Highest Level, a beautiful Dwelling Site overlooking the City with a view of the Mountain.

Take St. Denis Street Cars to terminus, where a Bus Service for the present will carry you to grounds.



REMEMBER COTE ST. LOUIS IS PRACTICALLY ANNEXED.

Therefore this Property will be in the City at once, and have city advantages of Water and Sewerage.

EASY TERMS—Buy now at first prices and you will be right.—EASY TERMS

APPLY ON GROUNDS FROM 10 A.M. TO 10 P.M. DAILY

F. R. ALLEY, Manager,

116 ST. JAMES STREET, Opposite Post Office.

A GREAT AUCTION SALE OF THIS PROPERTY WILL BE HELD ON THE GROUNDS, ON SATURDAY, OCTOBER 29th. SALE TO COMMENCE AT 11 A.M. AND TO BE CONTINUED AFTER LUNCH AT 1 P.M.

FREE LUNCH SERVED ON THE GROUNDS BY VICTOR.

MARCOTTE BROS.,
AUCTIONEERS.